

# Wells Fargo Everyday Checking

August 26, 2020 ■ Page 1 of 7



JOAN E CONWAY  
8421 CINNAMON HILL AVE  
LAS VEGAS NV 89129-6861

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

### Statement period activity summary

Beginning balance on 7/25	\$1,573.15
Deposits/Additions	7,038.07
Withdrawals/Subtractions	- 7,450.79
<b>Ending balance on 8/26</b>	<b>\$1,160.43</b>

Account number: **3899133171**

**JOAN E CONWAY**

Nevada account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 321270742

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
7/27		Online Transfer From Conway J Way2Save Savings xxxxxx6714 Ref #Ib08Kbbvj8 on 07/27/20	25.00		
7/27		Purchase authorized on 07/23 Jack IN The Box 07 Las Vegas NV S460206153948659 Card 9878		7.76	
7/27		Purchase authorized on 07/24 Smiths Fo 2211 N. Ramp Las Vegas NV P00000000174538091 Card 9878		67.35	
7/27		Purchase authorized on 07/24 AT&T S352 5806 Las Vegas NV P00300207067777799 Card 9878		73.70	
7/27		ATM Withdrawal authorized on 07/24 3104 N. Rainbow Blvd Las Vegas NV 0006846 ATM ID 6814G Card 9878		300.00	
7/27		Recurring Transfer to Conway J Ref #Op08Jxwkbs Way2Save Savings Monthly Transfer		25.00	
7/27		Purchase authorized on 07/25 Albertsons #021 Las Vegas NV P0000000987240053 Card 9878		41.85	
7/27		Purchase authorized on 07/25 7-Eleven Las Vegas NV P00000000937729176 Card 9878		12.08	
7/27		Purchase authorized on 07/27 7-Eleven Las Vegas NV P00000000674410479 Card 9878		17.50	
7/27		ATM Withdrawal authorized on 07/27 3104 N. Rainbow Blvd Las Vegas NV 0007368 ATM ID 6814G Card 9878		250.00	
7/27		Non-WF ATM Withdrawal authorized on 07/27 300 N. Rainbow Blvd Las Vegas NV 00300209752273454 ATM ID Ali01372 Card 9878		302.00	
7/27		Non-Wells Fargo ATM Transaction Fee		2.50	
7/27		Non-WF ATM Withdrawal authorized on 07/27 300 N. Rainbow Blvd Las Vegas NV 00460209832860146 ATM ID Ali01372 Card 9878		102.00	
7/27		Non-Wells Fargo ATM Transaction Fee		2.50	
7/27		Purchase with Cash Back \$ 100.00 authorized on 07/27 Wal-Mart Store Las Vegas NV P00000000381738717 Card 9878		101.12	
7/27		Purchase with Cash Back \$ 100.00 authorized on 07/27 Wal-Mart Wal-Mart Sto Las Vegas NV P00000000780021807 Card 9878		101.48	191.31
7/28		Purchase with Cash Back \$ 180.00 authorized on 07/27 Smiths Fo 3160 N. Rain Las Vegas NV P00000000074497432 Card 9878		184.09	
7/28		Purchase authorized on 07/27 S & S #6 Las Vegas NV P00000000281738839 Card 9878		10.22	
7/28		USAA P&C Ext Autopay 200727 xxxxx3032 Conway,Joan,E		215.44	-218.44
7/29		NSF Return Item Fee for a Transaction Received on 07/28 \$234.75 ATT Payment 072620 198691001Epa Yf Joan Conway		35.00	
7/29		NSF Return Item Fee for a Transaction Received on 07/28 \$285.49 USAA P&C Ext Autopay 200727 xxxxx3 101 Conway,Cheyenne,B		35.00	
7/29		Overdraft Fee for a Transaction Posted on 07/28 \$215.44 USAA P&C Ext Autopay 200727 xxxxx3 032 Conway,Joan,E		35.00	-323.44
7/30		NSF Return Item Fee for a Transaction Received on 07/29 \$360.00 Nevada Title and 8009228803 35267699-01 Joan Conway		35.00	-358.44
7/31		ATT Retry Pymt 072620 198691001Epayf Joan Conway		234.75	
7/31		Brightlending Credit C20073009023267 Joan Conway	800.00		
7/31		Purchase authorized on 07/31 7-Eleven Las Vegas NV P00000000883125414 Card 9878		20.00	186.81
8/3		Zelle From Macananny Brian on 08/01 Ref # Bac27D744Fb8	1.00		
8/3		Zelle From Macananny Brian on 08/01 Ref # Bacf011F03B9	39.00		
8/3		Zelle From Hoen Carol on 08/02 Ref # Bacb25284733	65.00		
8/3		Purchase Return authorized on 08/03 AMC Premiere LLC 412-9539340 NY S300215810356250 Card 9878	1.00		
8/3		Purchase Return authorized on 08/03 Prime Video 888-802-3080 WA S620216550183593 Card 9878	24.99		
8/3		Purchase authorized on 07/31 Smiths Fo 2211 N. Ramp Las Vegas NV P00000000635176004 Card 9878		124.52	
8/3		Purchase authorized on 07/31 Albertsons #021 Las Vegas NV P00000000072494796 Card 9878		19.91	



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/3		Purchase authorized on 08/01 7-Eleven Las Vegas NV P0000000074532458 Card 9878		19.54	
8/3		Purchase authorized on 08/01 Shell Service Station Las Vegas NV P00580215085237364 Card 9878		22.51	
8/3		Purchase authorized on 08/01 Smiths Fo 2211 N. Ramp Las Vegas NV P0000000933904399 Card 9878		20.94	
8/3		Purchase authorized on 08/01 Albertsons #021 Las Vegas NV P00000000572607046 Card 9878		10.95	
8/3		Purchase authorized on 08/02 AMC Premiere LLC 412-9539340 NY S300215810356250 Card 9878		1.00	
8/3		Purchase authorized on 08/02 Prime Video*Mf7Cg1 888-802-3080 WA S300216072307387 Card 9878		24.99	
8/3		Purchase authorized on 08/02 Prime Video*Mf0Cq9 888-802-3080 WA S460216084334292 Card 9878		24.99	
8/3		USAA P&C Ext Retry Pymt 200727 xxxxx3101 Conway,Cheyenne,B		285.49	-237.04
8/4		Zelle From Hoen Carol on 08/04 Ref # Bac9F32Ab2Ab Ussa	275.00		
8/4		Purchase with Cash Back \$ 16.00 authorized on 08/04 Albertsons #021 Las Vegas NV P00000000884013475 Card 9878		17.00	20.96
8/5		Purchase authorized on 08/04 Chevron/Terrible Herbst Las Vegas NV P00300218103178425 Card 9878		11.92	9.04
8/7		Zelle From Hoen Carol on 08/07 Ref # Bac010182F03	125.00		
8/7		Purchase authorized on 08/07 7-Eleven Las Vegas NV P00000000080851545 Card 9878		19.71	114.33
8/10		Nshe - Business Payroll 200810 200810000042669 Joan Conway	1,941.97		
8/10		Zelle From Conway Cheyenne on 08/08 Ref # Bac080Fddeaa	20.00		
8/10		Purchase with Cash Back \$ 20.00 authorized on 08/07 Chevron/Terrible Herbst Las Vegas NV P00460221112054166 Card 9878		34.51	
8/10		Purchase authorized on 08/08 7-Eleven Las Vegas NV P00000000775612788 Card 9878		16.21	
8/10		Purchase authorized on 08/08 Wal-Mart Wal-Mart Sto Las Vegas NV P00000000872901773 Card 9878		32.51	
8/10		Purchase authorized on 08/08 Petsmart # 0146 Las Vegas NV P00300221842737172 Card 9878		48.81	
8/10		Purchase authorized on 08/08 Smiths Fo 2211 N. Ramp Las Vegas NV P00000000086428427 Card 9878		31.72	
8/10		Purchase authorized on 08/08 Albertsons #021 Las Vegas NV P00000000286410683 Card 9878		33.96	
8/10		Purchase authorized on 08/08 Subway 35909 170-28380551 NV S580222062454607 Card 9878		21.68	
8/10		Purchase authorized on 08/09 7-Eleven Las Vegas NV P00000000779571621 Card 9878		12.08	
8/10		ATM Withdrawal authorized on 08/09 3104 N. Rainbow Blvd Las Vegas NV 0001113 ATM ID 6814G Card 9878		300.00	
8/10		Zelle to Griffin Jennifer on 08/09 Ref #Rp08Mqh9Hn		1,200.00	
8/10		ATM Withdrawal authorized on 08/09 3104 N. Rainbow Blvd Las Vegas NV 0001129 ATM ID 6814G Card 9878		20.00	
8/10		ATM Withdrawal authorized on 08/09 3104 N. Rainbow Blvd Las Vegas NV 0001130 ATM ID 6814G Card 9878		180.00	
8/10		Purchase authorized on 08/09 7-Eleven Las Vegas NV P00000000279039547 Card 9878		13.03	
8/10		Purchase authorized on 08/10 7-Eleven Las Vegas NV P00000000170511856 Card 9878		14.71	
8/10		Purchase authorized on 08/10 S & S #6 Las Vegas NV P00000000683392522 Card 9878		16.55	100.53
8/11		Zelle From Macananny Brian on 08/11 Ref # Baca53079F58	20.00		
8/11		Recurring Payment authorized on 08/10 Netflix.Com Netflix.Com CA S300223426421727 Card 9878		15.99	
8/11		Purchase authorized on 08/10 Cvs/Pharmacy #08 08821--8 Las Vegas NV P00580224204414047 Card 9878		2.68	101.86
8/12		ATT Pmt Credit 072620 198691001Epayf Joan Conway	234.75		



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/12		Purchase authorized on 08/11 Chevron/Terrible Herbst Las Vegas NV P00580225139257069 Card 9878		11.92	
8/12		Purchase authorized on 08/11 Walgreens Store 8500 W Ch Las Vegas NV P00580225151548694 Card 9878		6.20	
8/12		ATM Withdrawal authorized on 08/12 Tower Office Las Vegas NV 0000717 ATM ID 2369M Card 9878		290.00	28.49
8/13		Spotloan Credit C20081210001827 Joan Conway	600.00		
8/13		Recurring Payment authorized on 08/11 Cbs All Access 888-274-5343 CA S460225211333241 Card 9878		9.99	
8/13		Purchase authorized on 08/12 Lvrj Circulation 702-383-0200 NV S300225591612254 Card 9878		8.99	
8/13		ATM Withdrawal authorized on 08/13 Tower Office Las Vegas NV 0000958 ATM ID 2369M Card 9878		290.00	319.51
8/14		Non-WF ATM Withdrawal authorized on 08/13 300 N. Rainbow Blvd Las Vegas NV 00380227176163658 ATM ID Ali01372 Card 9878		202.00	
8/14		Non-Wells Fargo ATM Transaction Fee		2.50	
8/14		Non-WF ATM Withdrawal authorized on 08/13 300 N. Rainbow Blvd Las Vegas NV 00460227202255659 ATM ID Ali01372 Card 9878		102.00	
8/14		Non-Wells Fargo ATM Transaction Fee		2.50	10.51
8/17		Zelle From Hoen Carol on 08/15 Ref # Bacabdeb87A1	95.00		
8/17		Zelle From Guy Jaleesa on 08/15 Ref # Pp08Nsrnz5 Puppy Deposit P.1	100.00		
8/17		Zelle From Macananny Brian on 08/16 Ref # Bacf93C48052	13.50		
8/17		Purchase authorized on 08/14 Chevron/Terrible Herbst Las Vegas NV P00380228070632136 Card 9878		14.51	
8/17		Purchase authorized on 08/15 S & S #6 Las Vegas NV P0000000984071139 Card 9878		20.09	
8/17		Purchase authorized on 08/15 Wal-Mart Wal-Mart Sto Las Vegas NV P00000000539796316 Card 9878		19.25	
8/17		Purchase with Cash Back \$ 100.00 authorized on 08/15 Smiths Fo 2211 N. Ramp Las Vegas NV P00000000635040940 Card 9878		136.94	
8/17		Purchase authorized on 08/16 7-Eleven Las Vegas NV P00000000275248582 Card 9878		15.82	
8/17		Brightlending Debit C20081409008731 Joan Conway		239.72	-227.32
8/18		Overdraft Fee for a Transaction Posted on 08/17 \$239.72 Brightlending Debit C20081409008 731 Joan Conway		35.00	
8/18		Zelle From Macananny Brian on 08/18 Ref # Bac241F0677D	250.00		
8/18		Zelle From Hoen Carol on 08/18 Ref # Bacfd18B47A6	100.00		87.68
8/19		Zelle From Hoen Carol on 08/19 Ref # Bac5Ea705CD0 Brian	60.00		
8/19		Purchase with Cash Back \$ 20.00 authorized on 08/18 Smiths Fo 3160 N. Rain Las Vegas NV P00000000172922961 Card 9878		73.85	73.83
8/20		Zelle From Hoen Carol on 08/20 Ref # Bac91D8A6125	45.00		
8/20		Purchase authorized on 08/19 Petsmart # 0146 Las Vegas NV P00580233101495187 Card 9878		13.65	
8/20		Purchase authorized on 08/19 Smiths Fo 2211 N. Ramp Las Vegas NV P00000000570387726 Card 9878		32.38	
8/20		Purchase authorized on 08/20 7-Eleven Las Vegas NV P00000000987596433 Card 9878		14.71	
8/20		Purchase authorized on 08/20 S & S #6 Las Vegas NV P00000000377511158 Card 9878		10.92	47.17
8/21		Zelle From James D Boyer on 08/21 Ref # Usb14Tpbgnvl	15.00		
8/21		Purchase authorized on 08/20 Albertsons #021 Las Vegas NV P00000000271364781 Card 9878		20.48	
8/21		Purchase authorized on 08/20 7-Eleven Las Vegas NV P00000000881896593 Card 9878		5.07	
8/21		Purchase authorized on 08/21 7-Eleven Las Vegas NV P00000000472602215 Card 9878		13.59	
8/21		Zelle to Boyer Jim on 08/21 Ref #Rp08Psbqgl Change		1.41	21.62
8/24		Zelle From Conway Cheyenne on 08/22 Ref # Bacc429D5F93	10.00		
8/24		Zelle From Conway Cheyenne on 08/22 Ref # Bac4D665A8E5	5.00		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/24		Zelle From Macananny Brian on 08/22 Ref # Bac16996DC87	26.00		
8/24		Zelle From Hoen Carol on 08/23 Ref # Bac23B1C9Bb6	30.00		
8/24		Zelle From Guy Jaleesa on 08/23 Ref # Pp08Q4Qbq4 Puppy Payment P.2	100.00		
8/24		Purchase authorized on 08/21 Chevron/Terrible Herbst Las Vegas NV P00580235120867536 Card 9878		14.51	
8/24		Purchase authorized on 08/21 Chevron/Terrible Herbst Las Vegas NV P00300235122508291 Card 9878		3.24	
8/24		Purchase authorized on 08/22 7-Eleven Las Vegas NV P0000000074636678 Card 9878		27.74	
8/24		Purchase authorized on 08/23 S & S #6 Las Vegas NV P0000000581953738 Card 9878		15.17	
8/24		Purchase authorized on 08/23 Albertsons #021 Las Vegas NV P0000000389639380 Card 9878		13.01	
8/24		Purchase authorized on 08/24 7-Eleven Las Vegas NV P0000000170639357 Card 9878		17.50	101.45
8/25		Nshe - Business Payroll 200825 200825000042669 Joan Conway	2,015.86		
8/25		Purchase with Cash Back \$ 10.00 authorized on 08/24 7-Eleven Las Vegas NV P00000000685991819 Card 9878		23.03	
8/25		Recurring Transfer to Conway J Ref #Op08Q9Ljy9 Way2Save Savings Monthly Transfer		25.00	
8/25		Purchase authorized on 08/25 Albertsons #021 Las Vegas NV P00000000283833115 Card 9878		9.90	
8/25		ATM Withdrawal authorized on 08/25 7590 W Lake Mead Blvd Las Vegas NV 0005278 ATM ID 3893W Card 9878		300.00	
8/25		Spotloan Debit C20082410002212 Joan Conway		123.37	1,636.01
8/26		Purchase authorized on 08/25 Albertsons #021 Las Vegas NV P00000000584846447 Card 9878		60.83	
8/26		Advance America EFT 200826 1175Dp617982843 Joan Conway		414.75	1,160.43
<b>Ending balance on 8/26</b>					<b>1,160.43</b>
<b>Totals</b>			<b>\$7,038.07</b>	<b>\$7,450.79</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Items returned unpaid**

Date	Description	Amount
7/29	ATT Payment 072620 198691001Epayf Joan Conway Reference # 031100201542360	234.75
7/29	USAA P&C Ext Autopay 200727 xxxxx3101 Conway,Cheyenne,BReference # 021000028706350	285.49
7/30	Nevada Title and 8009228803 35267699-01 Joan Conway Reference # 091000014194202	360.00
8/6	Nevada Title and Retry Pymt 35267699-01 Joan Conway Reference # 091000017024484	360.00
8/18	Nevada Title and Retry Pymt 35267699-01 Joan Conway Reference # 091000013199055	360.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$70.00	\$280.00
Total Returned Item Fees	\$105.00	\$245.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq a link to these documents, and answers to common monthly service fee questions.



**Monthly service fee summary (continued)**

Fee period 07/25/2020 - 08/26/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$593.19 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,592.58 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	62 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION:**

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits\*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card\*\*
- Primary account owner is 17 through 24 years old\*\*\*

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

**Fee Period:**

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

**What remains the same:**

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

\*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

\*\*Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

\*\*\*Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

