

Wells Fargo Everyday Checking

September 28, 2020 ■ Page 1 of 8



KEMAH JONES
752 PINE ST APT 10
ELKO NV 89801-3369

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: wellsfargo.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 wellsfargo.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 type="checkbox"/>	Auto Transfer/Payment	<input 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 8/28	\$178.04
Deposits/Additions	9,682.63
Withdrawals/Subtractions	- 8,947.02
Ending balance on 9/28	\$913.65

Account number: **2333956767**

KEMAH JONES

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>
8/28		Elko Inc Direct Dep 200828 700060444767A9R Jones, Kemah	1,913.06		
8/28		Purchase authorized on 08/27 Shell Service Station Elko NV P00580241144744060 Card 0955		5.44	
8/28		Check Advance US 8668989573 082720 200827000906H5J Kemah Jones		115.06	
8/28		Vbs Betterday 8662580165 200827 Bet2743802IN Kemah Jones		171.15	1,799.45
8/31		Zelle From Moore Walita on 08/29 Ref # Pp08R385MT Food and Delivery	20.00		
8/31		Zelle From Moore Walita on 08/29 Ref # Pp08R38Ff4	10.00		
8/31		Recurring Payment authorized on 08/28 Cash1-401 Stevereiter@T NV S580241479218027 Card 0955		67.09	
8/31		Purchase authorized on 08/28 Tradera LLC 800-968-3983 TX S580241500335583 Card 0955		15.00	
8/31		Purchase authorized on 08/28 Tradera LLC 800-968-3983 TX S300241504690435 Card 0955		99.00	
8/31		Purchase authorized on 08/28 Victoriasecret.CO 800-888-1500 OH S300241509731360 Card 0955		122.36	
8/31		Purchase authorized on 08/28 Liberty Loans 817-7969437 TX S300241641504405 Card 0955		26.01	
8/31		Purchase authorized on 08/28 Victoriasecret.CO 800-888-1500 OH S460241670415398 Card 0955		54.41	
8/31		Purchase authorized on 08/28 Cash App*Samantha 8774174551 CA S300241776679980 Card 0955		50.00	
8/31		Purchase authorized on 08/28 Autozone 4076 1300 Mount Elko NV P00300242143224595 Card 0955		17.44	
8/31		Purchase authorized on 08/28 Smiths Fo 1740 Mountai Elko NV P0000000877811407 Card 0955		46.03	
8/31		Purchase authorized on 08/29 WM Superc Wal-Mart Sup Elko NV P0000000380111930 Card 0955		68.16	
8/31		Purchase authorized on 08/29 Aarons Salo C1967 Elko NV S580242687520622 Card 0955		178.97	
8/31		Purchase authorized on 08/30 Roy's Market Elko NV S300243658451279 Card 0955		2.19	
8/31		Purchase authorized on 08/31 WM Superc Wal-Mart Sup Elko NV P0000000582408904 Card 0955		22.27	1,060.52
9/1		Purchase authorized on 08/28 Spi*Swgaspayment 800-252-9638 NV S580242068694561 Card 0955		194.52	
9/1		Purchase authorized on 09/01 USPS PO 31256108 500 Aspe Elko NV P00300245771594371 Card 0955		8.85	857.15
9/2		Purchase authorized on 08/31 Openskycc.Com (Cap 855-7636736 MD S380244630760347 Card 0955		300.00	
9/2		Purchase authorized on 08/31 Teriyaki Madness E 7753888639 NV S460245047967602 Card 0955		29.10	528.05
9/3		Purchase authorized on 09/02 Elko Food Mart Elko NV P0000000539693763 Card 0955		8.12	519.93
9/8		ATM Cash Deposit on 09/05 Elko Main Elko NV 0004917 ATM ID 4658I Card 0955	35.00		
9/8		Westside Lending 8882177531 090820 Credit Kemah Jones	550.00		
9/8		Purchase authorized on 09/04 Cash Factory USA 855-3745626 NV S580248551698435 Card 0955		499.92	
9/8		Purchase authorized on 09/05 Cash App*Spooks 8774174551 CA S300249437571529 Card 0955		15.00	
9/8		Purchase authorized on 09/05 Cash App*Kemah Jon 8774174551 CA S580249728288891 Card 0955		5.00	
9/8		Purchase authorized on 09/05 Cash App*Kemah Jon 8774174551 CA S580249809730390 Card 0955		5.00	
9/8		Purchase authorized on 09/05 Cash App*Spooks 8774174551 CA S300249821179881 Card 0955		5.00	
9/8		Purchase authorized on 09/06 WM Superc Wal-Mart Sup Elko NV P0000000470148363 Card 0955		24.68	


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>
9/8		Purchase with Cash Back \$ 60.00 authorized on 09/08 Wal-Mart Super Center Elko NV P0000000631170935 Card 0955		103.74	446.59
9/9		Purchase authorized on 09/08 McDonald's F17971 Elko NV S580252774491494 Card 0955		10.38	
9/9		Purchase authorized on 09/08 Golden Gate Gas Elko NV P0000000671629491 Card 0955		11.93	
9/9		Purchase with Cash Back \$ 40.00 authorized on 09/09 Wal-Mart #2402 Elko NV P0000000684920484 Card 0955		100.15	
9/9		Purchase authorized on 09/09 Elko Food Mart Elko NV P00000000576516399 Card 0955		19.56	304.57
9/10		Purchase authorized on 09/09 Elko Food Mart Elko NV P0000000277372042 Card 0955		26.83	
9/10		Purchase authorized on 09/10 Elko Food Mart Elko NV P00000000181142415 Card 0955		15.51	
9/10		Purchase authorized on 09/10 Smiths Fo 1740 Mountai Elko NV P0000000630755322 Card 0955		20.13	242.10
9/11		Elko Inc Direct Dep 200911 745053027971A9R Jones,Kemah	1,926.20		
9/11		Purchase authorized on 09/10 Pizza Hut 23661 Elko NV S300254823241726 Card 0955		37.33	
9/11		Purchase authorized on 09/10 Teriyaki Madness E Olo.Com NV S580255096530759 Card 0955		10.05	
9/11		Purchase with Cash Back \$ 100.00 authorized on 09/11 WM Superc Wal-Mart Sup Elko NV P0000000286016324 Card 0955		190.80	
9/11		Westside Lending 8882177531 091020 Debit Kemah Jones		35.30	
9/11		Check Advance US 8668989573 091020 2009100008149Qc Kemah Jones		115.06	
9/11		Better Day Loans Online Pmt 091020 200910Ghjaahvq Kemah Jones		239.45	1,540.31
9/14		Cash Factory Nvc Advance 200914 Plm1273415 Kemah Jones	600.00		
9/14		Vbs Firstloan 8883402911 200913 FL-Qtd226Ce01 Kemah Jones	900.00		
9/14		Recurring Payment authorized on 09/11 Cash1-401 Stevereiter@T NV S460255477480852 Card 0955		67.09	
9/14		Purchase authorized on 09/11 Cash App*Spooks 8774174551 CA S380255563996577 Card 0955		50.00	
9/14		Purchase authorized on 09/11 Liberty Loans 817-7969437 TX S460255641346764 Card 0955		26.01	
9/14		Purchase authorized on 09/11 Elko Food Mart Elko NV P00000000484249814 Card 0955		25.29	
9/14		Purchase authorized on 09/12 Elko Food Mart Elko NV P00000000780226602 Card 0955		20.33	
9/14		Purchase authorized on 09/12 Teriyaki Madness E 7753888639 NV S380256705613567 Card 0955		23.83	
9/14		Purchase with Cash Back \$ 20.00 authorized on 09/12 Smiths Fo 1740 Mountai Elko NV P00000000582080155 Card 0955		32.60	
9/14		Purchase authorized on 09/12 Dairyland 800-334-0090 WI S300256726249438 Card 0955		83.54	
9/14		Purchase authorized on 09/13 Wal-Mart Super Center Elko NV P0000000684632340 Card 0955		93.88	
9/14		Purchase authorized on 09/14 WM Superc Wal-Mart Sup Elko NV P00000000973297760 Card 0955		25.27	
9/14		Purchase authorized on 09/14 Wal-Mart #2402 Elko NV P00000000676888706 Card 0955		751.00	
9/14		Purchase authorized on 09/14 Big O Tires 2810 330 11th Elko NV P00580258738601757 Card 0955		75.55	
9/14		Cash eWithdrawal in Branch/Store 09/14/2020 1:48 Pm 405 Idaho St Elko NV 0955		700.00	1,065.92
9/16		Recurring Payment authorized on 09/15 Netflix.Com 408-5403700 CA S460259428630192 Card 0955		15.99	
9/16		Purchase authorized on 09/15 Paypal *Recordcert 402-935-7733 CA S300259674008717 Card 0955		59.00	
9/16		NV Energy North Sppc Pymt 02968598 350210 Kemah Jones		79.57	911.36

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>
9/17		Purchase authorized on 09/15 Fsi*Frontier 800-921-8101 CT S580260027071141 Card 0955		68.50	
9/17		Purchase authorized on 09/15 ATT*Bill Payment 800-288-2020 TX S380260033163174 Card 0955		173.07	
9/17		Purchase authorized on 09/16 Aarons Cnp WWW.Aarons.CO GA S380260631717208 Card 0955		63.90	605.89
9/18		Purchase Return authorized on 09/17 Paypal *Recordcert 402-935-7733 CA S620262545697937 Card 0955	59.00		664.89
9/21		ATM Withdrawal authorized on 09/19 Elko Main Elko NV 0008071 ATM ID 9897V Card 0955		200.00	464.89
9/22		Dkota F Gp 8772865955 200922 Dfg877-286-5955 Kemah Jones	1,000.00		
9/22		ATM Withdrawal authorized on 09/22 Elko Main Elko NV 0009709 ATM ID 4658I Card 0955		200.00	1,264.89
9/23		Purchase authorized on 09/21 Odh-Birth Certif 614-644-7616 OH S460265688894536 Card 0955		21.50	
9/23		Purchase authorized on 09/22 Teriyaki Madness E 7753888639 NV S380266680264581 Card 0955		32.29	
9/23		Purchase authorized on 09/23 Office Max/Offi 1780 Moun Elko NV P00300267576106736 Card 0955		6.92	
9/23		Purchase authorized on 09/23 Smiths Fo 1740 Mountai Elko NV P0000000389358960 Card 0955		17.62	1,186.56
9/24		Red Pine Lending 8552286723 092320 2009231705042C0 Kemah Jones	750.00		
9/24		Purchase authorized on 09/23 Golden Gate Gas Elko NV P00000000771028984 Card 0955		19.40	
9/24		ATT Payment 092320 168734001Smt2C Kemah Jones		248.00	1,669.16
9/25		Elko Inc Direct Dep 200925 680048856520A9R Jones,Kemah	1,763.37		
9/25		Purchase authorized on 09/23 Teriyaki Madness E 7753888639 NV S300268135434185 Card 0955		16.44	
9/25		Purchase authorized on 09/24 Golden Gate Gas Elko NV P00000000789770756 Card 0955		39.50	
9/25		Purchase authorized on 09/24 McDonald's F17971 Elko NV S580269177034416 Card 0955		15.27	
9/25		ATM Withdrawal authorized on 09/25 2505 Mountain City Hwy Elko NV 0001300 ATM ID 8993H Card 0955		300.00	
9/25		Purchase authorized on 09/25 Wal-Mart Super Center Elko NV P0000000037509149 Card 0955		111.06	
9/25		Westside Lending 8882177531 092420 Debit Kemah Jones		164.60	
9/25		Vbs Firstloan 8883402911 200924 FL-Qtd226Ce02 Kemah Jones		211.80	
9/25		Cash 1 401 Payment 200925 3113270 Kemah Jones		67.09	
9/25		Check Advance US 8668989573 092420 2009240007120Hx Kemah Jones		115.06	
9/25		Vbs Betterday 8662580165 200924 Bet2864303IN Kemah Jones		239.45	2,152.26
9/28		Cash 1-401 7758252555 3116604 Kemah Jones	156.00		
9/28		Purchase authorized on 09/25 Liberty Loans 817-7969437 TX S460269261720547 Card 0955		26.01	
9/28		Recurring Payment authorized on 09/25 Tradera LLC 800-9683983 TX S300269487906309 Card 0955		15.00	
9/28		Recurring Payment authorized on 09/25 Tradera LLC 800-9683983 TX S380269488004926 Card 0955		99.00	
9/28		Purchase authorized on 09/25 Cash App*Kemah Jon 8774174551 CA S580269553378002 Card 0955		100.00	
9/28		Purchase authorized on 09/25 Aarons Salo C1967 Elko NV S580270056591244 Card 0955		94.59	
9/28		Purchase with Cash Back \$ 100.00 authorized on 09/26 WM Superc Wal-Mart Sup Elko NV P00000000072532943 Card 0955		177.58	
9/28		Purchase authorized on 09/26 Nugget Hotel 7753563300 NV S580270810791713 Card 0955		261.04	
9/28		Purchase with Cash Back \$ 50.00 authorized on 09/26 Golden Gate Gas Elko NV P00000000671031701 Card 0955		71.04	
9/28		ATM Withdrawal authorized on 09/26 Elko Main Elko NV 0000859 ATM ID 4658I Card 0955		300.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Purchase authorized on 09/26 Pilot #0485 Winnemucca NV P00580271241845302 Card 0955		31.45	
9/28		Purchase authorized on 09/27 Los Altos Breakfas Spanish Sprin NV S300271612111564 Card 0955		31.60	
9/28		Purchase authorized on 09/27 Finish Line #054 5117 Mea Reno NV P00380272008153252 Card 0955		75.79	
9/28		Purchase authorized on 09/27 Bath and Body Works 3424 Reno NV P00300272016822940 Card 0955		111.51	913.65
Ending balance on 9/28					913.65
Totals			\$9,682.63	\$8,947.02	

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.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$70.00

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.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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 wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/28/2020 - 09/28/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$242.10 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$9,558.63 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	74 <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:



As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Everyday Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

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.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

