

# Wells Fargo Everyday Checking

October 16, 2020 ■ Page 1 of 6



MIA DAVEGGIO  
3821 S MONITOR CIR  
STOCKTON CA 95219-3644

## 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](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)  
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](http://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 checked="" 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 checked="" 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 9/17	-\$245.76
Deposits/Additions	5,549.45
Withdrawals/Subtractions	- 5,660.14
<b>Ending balance on 10/16</b>	<b>-\$356.45</b>

Account number: **7406855820**

**MIA DAVEGGIO**

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

### 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>
9/23		Fpb CR Card Internet 091920 Web159985715 Mia Daveggio		325.00	-570.76
9/29		Mobile Deposit : Ref Number :002290398855	630.00		
9/29		Mobile Deposit Adjustment		630.00	-570.76
10/2		Fpb CR Card Internet 093020 Web160842395 Mia Daveggio		100.00	
10/2		Amazon.Com Svcs Direct Dep 201002 929516614929Cal Daveggio,Mia S	1,190.69		
10/2		Online Transfer From Daveggio M Checking xxxxxx1509 Ref #lb08Ycyfzs on 10/02/20	2.00		
10/2		Purchase authorized on 10/02 Evi*Atlantis Cas Reno NV P00300276335062589 Card 0971		407.95	
10/2		Purchase authorized on 10/02 Golden Gate-USA Sparks NV P00000000276630376 Card 0971		22.45	91.53
10/5		ATM Check Deposit on 10/03 Keystone Reno NV 0001414 ATM ID 2369Q Card 0971	325.00		
10/5		Money Transfer authorized on 10/04 From Evolve*Solo Funds Inc. AR S00580278549660193 Card 0971	0.01		
10/5		ATM Check Deposit on 10/05 7650 Pacific Ave Stockton CA 0004491 ATM ID 9915T Card 0971	618.54		
10/5		Purchase authorized on 10/02 Apple Cash 1InfiniteLoop CA S460276330056590 Card 0971		80.00	
10/5		Purchase authorized on 10/02 Evi* Atlantis Casi 702-8553000 NV S580276429885531 Card 0971		110.99	844.09
10/6		Money Transfer authorized on 10/06 From Evolve*Solo Funds Inc. AR S00580280561803362 Card 0971	100.00		
10/6		Online Transfer From Daveggio M Preferred Checking xxxxxx4635 Ref #lb08Ywyjdt on 10/06/20	450.00		
10/6		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #lb08Yy8Q3F on 10/06/20	40.00		
10/6		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #lb08Yy8T52 on 10/06/20	60.00		
10/6		Bill Pay Car Payment Mobile xxxx90564 on 10-06		300.00	
10/6		Online Transfer to Daveggio M Savings xxxxxx0403 Ref #lb08Yy2Ycb on 10/06/20		100.00	1,094.09
10/7		Online Transfer From Daveggio M Preferred Checking xxxxxx4635 Ref #lb08Z3Mngv on 10/07/20	39.00		
10/7		Purchase authorized on 10/06 Cash App*Mia*Add C 8774174551 CA S580280367643557 Card 0971		600.00	533.09
10/8		ATT Payment 100620 784059002Smt2P Mia Daveggio		295.00	
10/8		Purchase authorized on 10/06 Apple Cash 1InfiniteLoop CA S300280589777642 Card 0971		40.00	
10/8		Purchase authorized on 10/06 Apple Cash 1InfiniteLoop CA S580280590173704 Card 0971		60.00	138.09
10/9		Amazon.Com Svcs Direct Dep 201009 942315200217W47 Daveggio,Mia S	479.21		
10/9		WT Fed#04046 Mufg Union Bank, N /Org=Pacific System LLC Srf# 2020100900025076 Trn#201009176500 Rfb# 1417585	500.00		
10/9		Mobile Deposit : Ref Number :820090623981	200.00		
10/9		Wire Trans Svc Charge - Sequence: 201009176500 Srf# 2020100900025076 Trn#201009176500 Rfb# 1417585		15.00	
10/9		Purchase authorized on 10/07 Apple Cash 1InfiniteLoop CA S300281322925979 Card 0971		39.50	1,262.80
10/13		Money Transfer authorized on 10/11 From Earnin-Activehours CA S00300285298763868 Card 0971	100.00		
10/13		Purchase authorized on 10/08 Ovation Credit Svc 866-639-3426 FL S460282619211870 Card 0971		89.00	
10/13		Purchase authorized on 10/09 Cash App*Mia*Add C 8774174551 CA S460283334294467 Card 0971		95.00	
10/13		Purchase authorized on 10/09 Cash App*Mia*Add C 8774174551 CA S300283736184360 Card 0971		500.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		Purchase authorized on 10/09 Instacash Repaymen 8887046970 NY S460284160790122 Card 0971		58.99	
10/13		Purchase authorized on 10/10 Cash App*Mia*Add C 8774174551 CA S380284404752847 Card 0971		126.27	
10/13		Purchase authorized on 10/11 Cash App*Mia*Add C 8774174551 CA S300285301118466 Card 0971		100.00	
10/13		ATM Withdrawal authorized on 10/11 Meadowood Reno NV 0000739 ATM ID 9937I Card 0971		120.00	273.54
10/14		Aspiration P2P 201013 Mia Daveggio Wells Fargo		325.00	
10/14		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #lb0927Zx55 on 10/14/20	315.00		
10/14		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #lb092Bdqfh on 10/14/20	500.00		
10/14		ATM Withdrawal authorized on 10/14 Peckham Lane Reno NV 0004402 ATM ID 5456B Card 0971		120.00	643.54
10/15		Purchase authorized on 10/14 Cash App*Mia*Add C 8774174551 CA S300288454841741 Card 0971		195.00	
10/15		Purchase authorized on 10/14 Evi* Atlantis Casi 702-8553000 NV S580288474359178 Card 0971		110.99	
10/15		Purchase authorized on 10/14 Cash App*Mia*Add C 8774174551 CA S460288749881577 Card 0971		389.00	
10/15		Purchase authorized on 10/15 Evi*Atlantis Cas Reno NV P00580289381584086 Card 0971		55.00	-106.45
10/16		ATT Payment 101420 093678001Smt2K Mia Daveggio		250.00	-356.45
<b>Ending balance on 10/16</b>					<b>-356.45</b>
<b>Totals</b>			<b>\$5,549.45</b>	<b>\$5,660.14</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
10/14	Recoup Recoup St-x8T0Z4S6O3B7 Riddlic IncReference # 091000012321625	131.87
10/15	MI Plus Loan Moneylion 201013 DD610540813 Daveggio Mia Reference # 096016931423212	787.19

**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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/17/2020 - 10/16/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$670.76 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,669.90 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	18 <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		

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**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

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**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



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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.

