

Wells Fargo Everyday Checking

September 16, 2020 ■ Page 1 of 6



MIA DAVEGGIO
8121 ARROYO WAY
STOCKTON CA 95209-2903

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. (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 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 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 8/24	\$0.00
Deposits/Additions	5,550.82
Withdrawals/Subtractions	- 5,796.58
Ending balance on 9/16	-\$245.76

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>
8/25		Bank of America Fndtrnsfr 200824 Gonzales,Alexan Gonzales,Alexandria	2,375.00		
8/25		Online Transfer From Daveggio M Checking xxxxxx1509 Ref #Ib08Q9Xszy on 08/25/20	1,100.00		
8/25		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Q9Lc38 on 08/25/20		1,300.00	
8/25		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Q9Yt3S on 08/25/20		100.00	
8/25		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Qc8J63 on 08/25/20		400.00	
8/25		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Qdqs62 on 08/25/20		200.00	
8/25		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Qdv6Lf on 08/25/20		250.00	1,225.00
8/26		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Qg94DC on 08/26/20		125.00	
8/26		Bill Pay Car Payment on-Line xxxx90564 on 08-26		300.00	800.00
8/27		Online Transfer From Daveggio M Checking xxxxxx1509 Ref #Ib08Qlywyz on 08/27/20	45.00		
8/27		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Qnpzq4 on 08/27/20		290.00	555.00
8/28		WFB Opening Deposit	25.00		
8/28		ATM Check Deposit on 08/28 7650 Pacific Ave Stockton CA 0008605 ATM ID 0402A Card 0971	57.99		
8/28		Paypal Verifybank 200828 1010159469101 Mia Daveggio	0.01		
8/28		Paypal Verifybank 200828 1010159469102 Mia Daveggio	0.14		
8/28		Online Transfer From Daveggio M Checking xxxxxx1509 Ref #Ib08Qs4Ws3 on 08/28/20	450.00		
8/28		Purchase authorized on 08/26 Apple Cash 1Infinielloop CA S300239831807120 Card 0971		16.00	
8/28		ATM Withdrawal authorized on 08/28 7650 Pacific Ave Stockton CA 0008606 ATM ID 0402A Card 0971		160.00	
8/28		Paypal Verifybank 200828 1010159469103 Mia Daveggio		0.15	911.99
8/31		Zelle From Neil Mabanglo on 08/29 Ref # Vsam8Edn8Ehu Dinner	100.00		
8/31		Zelle From Neil Mabanglo on 08/30 Ref # Vsazyxpymglq Shoes	500.00		
8/31		Purchase authorized on 08/28 Shell Oil 12408543 Vallejo CA S460241667327355 Card 0971		30.00	
8/31		Purchase authorized on 08/28 Chevron 0304824 Suisun City CA S380241682396689 Card 0971		9.79	
8/31		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08R286Jh on 08/29/20		30.00	
8/31		ATM Withdrawal authorized on 08/30 1702 Tennessee St Vallejo CA 0004253 ATM ID 0580D Card 0971		160.00	
8/31		Online Transfer to Daveggio M Savings xxxxxx0403 Ref #Ib08R8Tktm on 08/30/20		600.00	
8/31		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Rbmtnm on 08/31/20		15.00	
8/31		Online Transfer to Daveggio M Checking xxxxxx1509 Ref #Ib08Rbx645 on 08/31/20		10.00	
8/31		ATM Withdrawal authorized on 08/31 1702 Tennessee St Vallejo CA 0001726 ATM ID 0580C Card 0971		300.00	357.20
9/1		Online Transfer From Daveggio M Checking xxxxxx1509 Ref #Ib08Rj27J7 on 09/01/20	194.00		
9/1		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #Ib08Rjby7 on 09/01/20	200.00		
9/1		Online Transfer From Daveggio M Savings xxxxxx0403 Ref #Ib08Rnj4Sk on 09/01/20	200.00		
9/1		Purchase authorized on 08/30 Apple Cash 1Infinielloop CA S460244116085546 Card 0971		20.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/1		Non-WF ATM Withdrawal authorized on 09/01 3800 S Virginia St Reno NV 00580245339426338 ATM ID Nvatlx12 Card 0971		143.99	
9/1		Non-Wells Fargo ATM Transaction Fee		2.50	
9/1		Non-WF ATM Withdrawal authorized on 09/01 3800 S Virginia St Reno NV 00300245349193108 ATM ID Nvatlx01 Card 0971		163.99	
9/1		Non-Wells Fargo ATM Transaction Fee		2.50	
9/1		Purchase authorized on 09/01 Evi*Atlantis Cas Reno NV P00300245371051059 Card 0971		154.20	
9/1		Purchase authorized on 09/01 Evi*Atlantis Cas Reno NV P00460245384366222 Card 0971		103.45	
9/1		Purchase authorized on 09/01 Evi*Atlantis Cas Reno NV P00460245392915974 Card 0971		62.85	
9/1		Cash eWithdrawal in Branch/Store 09/01/2020 11:25 Am 4045 S Virginia St Reno NV 0971		200.00	
9/1		Credit Sesame Bank to CA 200831 Mia Daveggio From Bank Account to Card		25.00	72.72
9/2		Mobile Deposit : Ref Number :402020224823	300.00		
9/2		Purchase authorized on 08/31 Cke*Pfpco's Noble Reno NV S580244829057028 Card 0971		29.18	
9/2		Non-WF ATM Withdrawal authorized on 09/02 3317 Forty Mile Road Wheatland CA 00580246344328589 ATM ID Cahrsx11 Card 0971		24.00	
9/2		Non-Wells Fargo ATM Transaction Fee		2.50	317.04
9/3		Purchase authorized on 08/31 Atlantis Casino Re Reno NV S380244863574193 Card 0971		119.70	
9/3		Purchase authorized on 09/01 Jack IN The Box 73 Reno NV S580245818010479 Card 0971		10.26	187.08
9/4		Square Inc * Cash App 200904 T200278389847 Mia Daveggio	3.67		
9/4		Deposited Item Retn Unpaid - Paper 200904		300.00	
9/4		Purchase authorized on 09/03 Flores & Associate 704-3358211 NC S380247721805809 Card 0971		136.52	-245.77
9/16		Amazon.Com Servi EDI Pymnts Rmr*IV*Amazon Payroll Penny Test10778\	0.01		-245.76
Ending balance on 9/16					-245.76
Totals			\$5,550.82	\$5,796.58	

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.

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 08/24/2020 - 09/16/2020 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. Your fee waiver is about to expire. You will 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 ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$245.77 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,378.83 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	11 <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.



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.

