

# Wells Fargo Everyday Checking

September 18, 2020 ■ Page 1 of 9



DONNIE E POWELL JR  
3600 DATA DR APT 286  
RANCHO CORDOVA CA 95670-7921

## 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. (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 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 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 8/20	\$34.98
Deposits/Additions	2,691.36
Withdrawals/Subtractions	- 1,814.65
<b>Ending balance on 9/18</b>	<b>\$911.69</b>

Account number: **9011352557**

**DONNIE E POWELL JR**

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.




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**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>
8/20		Edeposit IN Branch/Store 08/20/20 10:16:21 Am 5700 Folsom Blvd Sacramento CA 5488	1,000.83		
8/20		Recurring Payment authorized on 08/18 Hlu*Hulu 680017696 Hulu.Com/Bill CA S580232251425708 Card 5488		6.41	
8/20		Purchase authorized on 08/19 Lyft *Ride Wed 4 Lyft.Com CA S580232429033591 Card 5488		16.64	
8/20		ATM Withdrawal authorized on 08/20 5700 Folsom Blvd Sacramento CA 0002971 ATM ID 0355B Card 5488		40.00	
8/20		Purchase authorized on 08/20 Wal-Mart Super Center Rancho Cordov CA P00000000273168279 Card 5488		13.88	958.88
8/21		Purchase authorized on 08/20 McDonald's F11791 Rancho Cordov CA S580233735566818 Card 5488		12.56	
8/21		Purchase authorized on 08/20 Payusatax Conv. Fe 615-730-6367 TN S380233839655027 Card 5488		2.55	
8/21		Purchase authorized on 08/20 US Treasury Tax PA 615-730-6367 TN S580233839662039 Card 5488		60.00	
8/21		Purchase authorized on 08/21 Sacramento Regional Tr Sacramento CA P0000000071432689 Card 5488		7.00	
8/21		Purchase authorized on 08/21 Midtown Market Sacramento CA P0000000680288055 Card 5488		3.20	
8/21		Purchase authorized on 08/21 United Pacific 0 Rancho Cordov CA P00460235022034519 Card 5488		9.42	
8/21		Helixfi Pmt0001202 Aug 21 11345801 Donnie Powell		61.82	802.33
8/24		Purchase authorized on 08/20 Sacramento Regiona 916-557-4545 CA S580233548492352 Card 5488		5.00	
8/24		Purchase authorized on 08/21 PG&E/EZ-Pay 800-743-5000 CA S300234331718995 Card 5488		10.18	
8/24		Purchase authorized on 08/21 Starbucks Store 00 Sacramento CA S580234486013226 Card 5488		6.90	
8/24		Recurring Payment authorized on 08/21 Amazon Prime*MM4Uj Amzn.Com/Bill WA S580235193999149 Card 5488		14.13	
8/24		Purchase authorized on 08/22 Lyft *Ride Sat 3 Lyft.Com CA S300235390050522 Card 5488		18.26	
8/24		Purchase authorized on 08/22 Metro Market 6006 Sacramento CA S460235585593965 Card 5488		4.56	
8/24		Purchase authorized on 08/22 Metro Market 6006 Sacramento CA S300235744107693 Card 5488		2.38	
8/24		Purchase authorized on 08/22 Wal-Mart #2457 Rancho Cordov CA P0000000084520270 Card 5488		38.86	
8/24		Purchase authorized on 08/22 McDonald's F11791 Rancho Cordov CA S380235803490013 Card 5488		5.83	
8/24		Purchase authorized on 08/23 Sacramento Regional Tr Sacramento CA P00000000934177909 Card 5488		2.50	
8/24		Purchase authorized on 08/23 Safeway #1746 Rancho Cordov CA P00300236831600384 Card 5488		20.68	
8/24		Purchase authorized on 08/23 United Pacific 0 Rancho Cordov CA P00580236852957477 Card 5488		8.41	
8/24		Purchase authorized on 08/24 Safeway #1746 Rancho Cordov CA P00460238021948111 Card 5488		29.87	634.77
8/25		Purchase authorized on 08/23 Sacramento Regiona 916-557-4545 CA S580236801223544 Card 5488		2.50	
8/25		Purchase authorized on 08/25 United Pacific 0 Rancho Cordov CA P00460239025756771 Card 5488		6.82	625.45
8/26		Purchase authorized on 08/24 Metro Market 6006 Sacramento CA S380237633396233 Card 5488		4.23	
8/26		Purchase authorized on 08/24 Sacramento Regiona 916-557-4545 CA S460237806018121 Card 5488		2.50	
8/26		Purchase authorized on 08/24 Sacramento Regiona 916-557-4545 CA S380237862354399 Card 5488		2.50	

**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>
8/26		Purchase authorized on 08/24 Sacramento Regiona 916-557-4545 CA S580237862732386 Card 5488		2.50	
8/26		Purchase authorized on 08/24 Lyft *Ride Mon 5 Lyft.Com CA S300238025189897 Card 5488		8.17	
8/26		Purchase authorized on 08/25 Subway 5472 Sacramento CA S460238860199663 Card 5488		8.32	
8/26		Purchase authorized on 08/26 Sacramento Regional Tr Sacramento CA P00000000483326265 Card 5488		2.50	
8/26		Purchase authorized on 08/26 Wal-Mart #2457 Rancho Cordov CA P00000000676834420 Card 5488		21.60	573.13
8/27		Stop Payment Fee		31.00	
8/27		Purchase authorized on 08/25 Sacramento Regiona 916-557-4545 CA S460238861867542 Card 5488		2.50	
8/27		Purchase authorized on 08/26 Sq *Tailored Fair Oaks CA S460239686216564 Card 5488		35.40	
8/27		Purchase authorized on 08/26 McDonald's F11791 Rancho Cordov CA S380239745382279 Card 5488		11.48	
8/27		Purchase authorized on 08/27 7-Eleven Sacramento CA P0000000074426293 Card 5488		5.97	
8/27		Purchase with Cash Back \$ 20.00 authorized on 08/27 Wal-Mart #2457 Rancho Cordov CA P00000000273090705 Card 5488		56.84	429.94
8/28		Purchase authorized on 08/26 Sacramento Regiona 916-557-4545 CA S380239548520405 Card 5488		2.50	
8/28		Purchase authorized on 08/26 Lyft *Ride Wed 8 Lyft.Com CA S460239555300437 Card 5488		12.89	
8/28		Purchase authorized on 08/26 Sacramento Regiona 916-557-4545 CA S380239616533048 Card 5488		2.50	
8/28		Purchase authorized on 08/27 Payusatax Conv. Fe 615-730-6367 TN S460240808625572 Card 5488		2.55	
8/28		Purchase authorized on 08/27 US Treasury Tax PA 615-730-6367 TN S300240808621018 Card 5488		75.00	334.50
8/31		Purchase authorized on 08/27 Sacramento Regiona 916-557-4545 CA S380240511973210 Card 5488		2.50	
8/31		Purchase authorized on 08/27 Sacramento Regiona 916-557-4545 CA S300240636617626 Card 5488		2.50	
8/31		Purchase authorized on 08/28 Sacramento Regiona 916-557-4545 CA S580241459287396 Card 5488		2.50	
8/31		Purchase authorized on 08/28 Starbucks Store 00 Sacramento CA S300241485523038 Card 5488		6.90	
8/31		Purchase authorized on 08/28 Sacramento Regiona 916-557-4545 CA S580241815587750 Card 5488		2.50	
8/31		Purchase authorized on 08/28 Amazon Music*MM9Bj 888-802-3080 WA S380242110123345 Card 5488		7.99	
8/31		Purchase authorized on 08/29 Lyft *Ride Sat 3 Lyft.Com CA S460242393385309 Card 5488		20.75	
8/31		Purchase authorized on 08/29 WM Superc Wal-Mart Sup Sacramento CA P00000000133646628 Card 5488		12.54	
8/31		Recurring Payment authorized on 08/29 Hlu*Hulu 167864656 Hulu.Com/Bill CA S580243193705399 Card 5488		6.41	
8/31		Purchase authorized on 08/30 Sacramento Regional Tr Sacramento CA P00000000689100958 Card 5488		2.50	
8/31		Purchase authorized on 08/30 United Pacific 0 Rancho Cordov CA P00580243840333834 Card 5488		3.97	
8/31		Purchase authorized on 08/31 Wal-Mart Super Center Rancho Cordov CA P00000000985244758 Card 5488		18.28	245.16
9/1		Purchase authorized on 09/01 7-Eleven Sacramento CA P00000000376552611 Card 5488		2.89	
9/1		Purchase authorized on 09/01 Safeway #1746 Rancho Cordov CA P00300246017612766 Card 5488		10.05	232.22
9/2		Purchase authorized on 08/31 Metro Market 6006 Sacramento CA S580244633272246 Card 5488		2.33	




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**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>
9/2		Purchase authorized on 08/31 Sacramento Regiona 916-557-4545 CA S460244791867668 Card 5488		2.50	
9/2		Purchase authorized on 08/31 Sacramento Regiona 916-557-4545 CA S460244852932745 Card 5488		2.50	
9/2		Purchase authorized on 09/01 Tmobile*Postpaid F 800-937-8997 WA S300245284909219 Card 5488		90.97	
9/2		Purchase authorized on 09/02 Wal-Mart #2457 Rancho Cordov CA P0000000686802366 Card 5488		15.07	118.85
9/3		Freedomcashlend 8774835805 4704059 Donnie Powell	350.00		
9/3		Edeposit IN Branch/Store 09/03/20 10:20:29 Am 1831 S St Sacramento CA 5488	282.01		
9/3		Purchase authorized on 09/01 Metro Market 6006 Sacramento CA S460245633241115 Card 5488		2.33	
9/3		Purchase authorized on 09/01 Sacramento Regiona 916-557-4545 CA S380245803048465 Card 5488		2.50	
9/3		Purchase authorized on 09/01 Sacramento Regiona 916-557-4545 CA S300245861129240 Card 5488		2.50	
9/3		Purchase authorized on 09/03 Safeway #2684 Sacramento CA P00580247668679731 Card 5488		14.89	728.64
9/4		Purchase authorized on 09/02 Sacramento Regiona 916-557-4545 CA S380246556894655 Card 5488		2.50	
9/4		Purchase authorized on 09/02 Sacramento Regiona 916-557-4545 CA S380246557099355 Card 5488		2.50	
9/4		Purchase authorized on 09/02 Metro Market 6006 Sacramento CA S300246666360579 Card 5488		1.46	
9/4		Purchase authorized on 09/03 Panda Express 970 Sacramento CA S580247671224526 Card 5488		10.44	
9/4		Purchase authorized on 09/04 Sacramento Regional Tr Sacramento CA P0000000679446755 Card 5488		7.00	
9/4		Purchase authorized on 09/04 7-Eleven Sacramento CA P0000000871807831 Card 5488		5.60	
9/4		Purchase authorized on 09/04 United Pacific 0 Rancho Cordov CA P00460249019449915 Card 5488		5.57	693.57
9/8		Purchase authorized on 09/03 Sacramento Regiona 916-557-4545 CA S380247538276967 Card 5488		2.50	
9/8		Purchase authorized on 09/03 Sacramento Regiona 916-557-4545 CA S300247606087368 Card 5488		2.50	
9/8		Purchase authorized on 09/03 Sacramento Regiona 916-557-4545 CA S380247675349781 Card 5488		2.50	
9/8		Purchase authorized on 09/04 Starbucks Store 00 Sacramento CA S300248470448994 Card 5488		7.60	
9/8		Purchase authorized on 09/04 Metro Market 6006 Sacramento CA S580248647846714 Card 5488		2.33	
9/8		Purchase authorized on 09/05 Lyft *Ride Sat 3 Lyft.Com CA S580249393048522 Card 5488		18.67	
9/8		Purchase authorized on 09/05 Sacramento Regiona 916-557-4545 CA S580249760217483 Card 5488		2.50	
9/8		Purchase authorized on 09/05 WM Superc Wal-Mart Sup Rancho Cordov CA P00000000173521984 Card 5488		34.52	
9/8		Purchase authorized on 09/06 Sacramento Regiona 916-557-4545 CA S380250457336769 Card 5488		7.00	
9/8		Purchase authorized on 09/06 Safeway #1746 Rancho Cordov CA P00460250826940978 Card 5488		26.72	
9/8		Purchase authorized on 09/06 United Pacific 0 Rancho Cordov CA P00300250850610334 Card 5488		5.02	
9/8		Purchase authorized on 09/07 Urijah Fabers Ulti Sacramento CA S580251280744423 Card 5488		49.00	
9/8		Purchase authorized on 09/07 7-Eleven Sacramento CA P00000000274796265 Card 5488		2.39	
9/8		Purchase authorized on 09/07 United Pacific 0 Rancho Cordov CA P00460251850245264 Card 5488		8.21	

**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 authorized on 09/08 7-Eleven Rancho Cordov CA P00000000376897251 Card 5488		7.69	514.42
9/9		Purchase authorized on 09/07 Lyft *Ride Mon 5 Lyft.Com CA S460251432139526 Card 5488		16.98	
9/9		Purchase authorized on 09/07 Metro Market 6006 Sacramento CA S460251601886950 Card 5488		9.07	
9/9		Purchase authorized on 09/07 Sacramento Regiona 916-557-4545 CA S460251792478831 Card 5488		2.50	
9/9		Purchase authorized on 09/09 Sacramento Regional Tr Sacramento CA P00000000689098911 Card 5488		2.50	
9/9		Purchase authorized on 09/09 Wal-Mart Super Center Rancho Cordov CA P00000000270009382 Card 5488		14.29	469.08
9/10		Purchase authorized on 09/08 Sacramento Regiona 916-557-4545 CA S300252811668972 Card 5488		2.50	
9/10		Purchase authorized on 09/08 Sacramento Regiona 916-557-4545 CA S580253004794969 Card 5488		2.50	
9/10		Purchase authorized on 09/09 Sq *Tailored Fair Oaks CA S380253650894605 Card 5488		35.40	
9/10		Purchase authorized on 09/09 McDonald's F11791 Rancho Cordov CA S460253710421861 Card 5488		12.56	
9/10		Purchase authorized on 09/10 7-Eleven Sacramento CA P00000000539487146 Card 5488		4.87	
9/10		Purchase with Cash Back \$ 20.00 authorized on 09/10 Wal-Mart #2457 Rancho Cordov CA P00000000372851186 Card 5488		59.58	351.67
9/11		Purchase authorized on 09/09 Sacramento Regiona 916-557-4545 CA S300253539080328 Card 5488		2.50	
9/11		Purchase authorized on 09/09 Sacramento Regiona 916-557-4545 CA S380253596821475 Card 5488		2.50	
9/11		Purchase authorized on 09/11 Sacramento Regional Tr Sacramento CA P00000000286841720 Card 5488		7.00	
9/11		ATM Withdrawal authorized on 09/11 3001 Capitol Ave Sacramento CA 0002900 ATM ID 0345O Card 5488		60.00	279.67
9/14		Purchase authorized on 09/10 Sacramento Regiona 916-557-4545 CA S460254546303788 Card 5488		2.50	
9/14		Purchase authorized on 09/10 Sacramento Regiona 916-557-4545 CA S460254645864150 Card 5488		2.50	
9/14		Purchase authorized on 09/10 Sacramento Regiona 916-557-4545 CA S460254646366971 Card 5488		2.50	
9/14		Purchase authorized on 09/11 Metro Market 6006 Sacramento CA S460255664458225 Card 5488		5.54	
9/14		Purchase authorized on 09/12 Lyft *Ride Sat 3 Lyft.Com CA S380256393070584 Card 5488		17.78	
9/14		Purchase authorized on 09/12 Wal-Mart #2457 Rancho Cordov CA P00000000273328996 Card 5488		17.86	
9/14		Purchase authorized on 09/12 McDonald's F11791 Rancho Cordov CA S380256796715143 Card 5488		4.33	
9/14		Purchase authorized on 09/13 Wal-Mart #2457 Rancho Cordov CA P00000000073827432 Card 5488		8.64	218.02
9/15		Purchase authorized on 09/13 Metro Market 6006 Sacramento CA S300257654843010 Card 5488		2.60	
9/15		Purchase authorized on 09/15 United Pacific 0 Rancho Cordov CA P00460260033266954 Card 5488		10.89	204.53
9/16		Purchase authorized on 09/14 Metro Market 6006 Sacramento CA S460258637917735 Card 5488		2.33	
9/16		Purchase authorized on 09/14 Sacramento Regiona 916-557-4545 CA S460258852968202 Card 5488		2.50	
9/16		Purchase authorized on 09/15 Tmobile*Postpaid F 800-937-8997 WA S580259378288969 Card 5488		90.97	
9/16		Purchase authorized on 09/16 7-Eleven Sacramento CA P00000000539752762 Card 5488		7.05	
9/16		Purchase authorized on 09/16 Wal-Mart Super Center Rancho Cordov CA P00000000974724195 Card 5488		11.32	90.36



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Edeposit IN Branch/Store 09/17/20 09:22:21 Am 3001 Capitol Ave Sacramento CA 5488	1,058.52		
9/17		Purchase authorized on 09/15 Metro Market 6006 Sacramento CA S300259636696367 Card 5488		4.07	
9/17		Purchase authorized on 09/15 Sacramento Regiona 916-557-4545 CA S460259812029297 Card 5488		2.50	
9/17		Purchase authorized on 09/15 Sacramento Regiona 916-557-4545 CA S460260006329835 Card 5488		2.50	
9/17		Purchase authorized on 09/16 Sq *Brandons Barbe Sacramento CA S460260649759315 Card 5488		34.50	
9/17		Purchase authorized on 09/16 McDonald's F11791 Rancho Cordov CA S380260699047002 Card 5488		11.35	
9/17		Purchase authorized on 09/17 7-Eleven Sacramento CA P00000000780277663 Card 5488		4.87	
9/17		Purchase authorized on 09/17 WM Superc Wal-Mart Sup Rancho Cordov CA P00000000486218677 Card 5488		13.96	
9/17		Helixfi Pmt0001202 SEP 17 11870790 Donnie Powell		25.00	1,050.13
9/18		Purchase authorized on 09/16 Sacramento Regiona 916-557-4545 CA S300260549350901 Card 5488		2.50	
9/18		Purchase authorized on 09/16 Sacramento Regiona 916-557-4545 CA S460260606985763 Card 5488		2.50	
9/18		Purchase authorized on 09/16 Sacramento Regiona 916-557-4545 CA S300260660934133 Card 5488		2.50	
9/18		Purchase authorized on 09/18 Sacramento Regional Tr Sacramento CA P00000000874332771 Card 5488		7.00	
9/18		Purchase authorized on 09/18 United Pacific 0 Rancho Cordov CA P00460263021678921 Card 5488		10.50	
9/18		Freedom Cash Len 8774835805 091720 200917Ro9Sq7248 Donnie Powell		113.44	911.69
<b>Ending balance on 9/18</b>					<b>911.69</b>
<b>Totals</b>			<b>\$2,691.36</b>	<b>\$1,814.65</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.

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/20/2020 - 09/18/2020	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	\$90.36 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$350.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	128 <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:**



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**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.

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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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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.

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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 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.

