

Wells Fargo Opportunity CheckingSM

October 7, 2020 ■ Page 1 of 5



ANGELINA N OLSEN
43919 BROADWATER AVE
LANCASTER CA 93535-4431

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 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 Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/9	\$3.60
Deposits/Additions	642.50
Withdrawals/Subtractions	- 642.63
Ending balance on 10/7	\$3.47

Account number: **8363572366**

ANGELINA N OLSEN

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>
9/22		Doordash, Inc. Doordash, St-F002Q3F8G5J7 Angelina Olsen	1.50		
9/22		Purchase authorized on 09/21 Cash App*Angelina 8774174551 CA S460266102010111 Card 7444		3.00	2.10
9/28		ATM Cash Deposit on 09/27 43543 20 th Street Lancaster CA 0000946 ATM ID 2823K Card 7444	111.00		
9/28		ATM Cash Deposit on 09/27 802 W Lancaster Blvd Lancaster CA 0004975 ATM ID 9920A Card 7444	70.00		
9/28		ATM Cash Deposit on 09/28 43543 20 th Street Lancaster CA 0001108 ATM ID 2823K Card 7444	60.00		
9/28		Purchase authorized on 09/27 O'Reilly Auto Parts 3758 Lancaster CA P00580271715261296 Card 7444		25.93	
9/28		Purchase authorized on 09/27 Access/McP Inmate 800-546-6283 MO S460271799203285 Card 7444		67.06	
9/28		Purchase authorized on 09/27 Access/McP Inmate 800-546-6283 MO S380271820235658 Card 7444		67.06	
9/28		Purchase authorized on 09/27 Dave Inc Los Angeles CA S00580272084563127 Card 7444		1.00	82.05
9/29		ATM Cash Deposit on 09/29 802 W Lancaster Blvd Lancaster CA 0008239 ATM ID 9966F Card 7444	100.00		
9/29		Purchase authorized on 09/27 Carl's Jr #1100029 Lancaster CA S460271630176116 Card 7444		14.30	
9/29		Purchase authorized on 09/29 Extram LLC Lancaster CA P00000000587209606 Card 7444		2.17	
9/29		Purchase authorized on 09/29 Extram LLC Lancaster CA P00000000486726778 Card 7444		5.48	160.10
9/30		ATM Cash Deposit on 09/30 43543 20 th Street Lancaster CA 0001353 ATM ID 2823L Card 7444	140.00		
9/30		Purchase authorized on 09/28 Apple.Com/Bill 800-275-2273 CA S460272837347019 Card 7444		9.99	
9/30		Purchase authorized on 09/28 Gtl*Inmate Phone S 877-650-4249 VA S460273001494447 Card 7444		50.00	
9/30		Purchase authorized on 09/30 Edy Smoke Shop Inc Lancaster CA P00000000174159528 Card 7444		9.20	230.91
10/1		Non-WF ATM Balance Inquiry Fee 10/01 2006 W Ave J Lancaster CA ATM ID Axd34487 Card 7444		2.00	
10/1		Purchase authorized on 09/29 Gtl*Inmate Phone S 877-650-4249 VA S580274148933435 Card 7444		40.00	
10/1		Purchase authorized on 10/01 Cvs/Pharmacy #09 09785--2 Lancaster CA P00580275284853723 Card 7444		21.27	
10/1		Purchase authorized on 10/01 Extram LLC Lancaster CA P00000000781584171 Card 7444		20.97	146.67
10/2		Purchase authorized on 09/30 Gtl*Inmate Phone S 877-650-4249 VA S460275151239190 Card 7444		25.00	
10/2		Purchase authorized on 10/01 Cash App*Jen*Add C 8774174551 CA S580275674547078 Card 7444		100.00	
10/2		Purchase authorized on 10/01 Gtl*Inmate Phone S 877-650-4249 VA S380275744883408 Card 7444		23.00	-1.33
10/5		ATM Cash Deposit on 10/03 43543 20 th Street Lancaster CA 0002130 ATM ID 2823K Card 7444	160.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase authorized on 10/03 Jpay Stamps 800-5745729 FL S460278090053549 Card 7444		5.25	
10/5		Purchase authorized on 10/03 Jpay Money Transfe 800-5745729 FL S300278092580385 Card 7444		149.95	3.47
Ending balance on 10/7					3.47
Totals			\$642.50	\$642.63	

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

Fee period 09/09/2020 - 10/07/2020	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	-\$1.33 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1.50 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	19 <input checked="" type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

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

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 Opportunity 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 Opportunity 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*



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.



IMPORTANT ACCOUNT INFORMATION

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.

