

# Wells Fargo Opportunity Checking<sup>SM</sup>

November 18, 2020 ■ Page 1 of 5



ISRAEL CABASUG  
38723 156TH ST E  
PALMDALE CA 93591-2913

## 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 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"/>

## Statement period activity summary

Beginning balance on 10/20	\$233.77
Deposits/Additions	2,224.98
Withdrawals/Subtractions	- 2,460.50
<b>Ending balance on 11/18</b>	<b>-\$1.75</b>

Account number: **1477551046**

**ISRAEL CABASUG**

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>
10/20		Recurring Payment authorized on 10/19 Disneyplus 888-9057888 CA S300293618624117 Card 9284		6.99	
10/20		Recurring Payment authorized on 10/19 Microsoft*Ultimate Msbill.Info WA S300294137136069 Card 9284		44.99	
10/20		Non-WF ATM Withdrawal authorized on 10/19 8114/2457 W Rosamond BI Rosamond CA 00580294141829577 ATM ID S1A08114 Card 9284		163.00	
10/20		Non-Wells Fargo ATM Transaction Fee		2.50	16.29
10/21		Purchase authorized on 10/19 McDonald's F12936 Rosamond CA S300294145012941 Card 9284		17.13	-0.84
10/23		39728 Pearce Ser Dir Dep 201023 3295 Israel Cabasug	780.09		
10/23		Purchase authorized on 10/23 Dave Inc Los Angeles CA S00300297329433653 Card 9284		83.74	
10/23		Non-WF ATM Withdrawal authorized on 10/23 44415 20th Street W Lancaster CA 00300297498118145 ATM ID P400640 Card 9284		203.50	
10/23		Non-Wells Fargo ATM Transaction Fee		2.50	
10/23		Zelle to Adams Briggette on 10/23 Ref #Pp093Xbz4L		120.00	
10/23		Brigit.Com Membership 201022 D874A86E10B840D Israel Cabasug		9.99	359.52
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$68.46 Westside Lending 8882177531 102220 Debit Israel Cabasug		35.00	
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$73.55 Possible Finance Payment 7Ed4Cb09Ff07 469 Israel Cabasug		35.00	
10/26		NSF Return Item Fee for a Transaction Received on 10/23 \$140.79 Stc 844-650-5931 Debit 201023 C20102208007 439 Israel Cabasug		35.00	
10/26		Purchase authorized on 10/23 AT&T*Bill Payment 800-331-0500 TX S460297474397494 Card 9284		356.51	-101.99
10/29		NSF Return Item Fee for a Transaction Received on 10/28 \$363.12 Allstate Nbindco Ins Prem Oct 20 000000967628 797 Adams		35.00	-136.99
11/3		NSF Return Item Fee for a Transaction Received on 11/02 \$300.00 Speedy #94 Payment Loan 38523805 Cabasug, Israel		35.00	
11/3		NSF Return Item Fee for a Transaction Received on 11/02 \$444.00 Bridgecrest Dt Retail 201102 15672747 Briggette Adams		35.00	-206.99
11/6		39728 Pearce Ser Dir Dep 201106 3295 Israel Cabasug	874.89		
11/6		Money Transfer authorized on 11/06 From Curo Financial KS S00460311594807370 Card 9284	255.00		
11/6		Non-WF ATM Withdrawal authorized on 11/06 16048 Sierra Highway Mojave CA 00580311535168959 ATM ID P360717 Card 9284		202.50	
11/6		Non-Wells Fargo ATM Transaction Fee		2.50	
11/6		Westside Lending 8882177531 110520 Debit Israel Cabasug		238.83	
11/6		Brigit.Com Protection 201106 Bf35A2F4F3124B4 Israel Cabasug		50.00	
11/6		Vbs Firstloan 8883402911 201105 FL-Xpc6457A06 Israel Cabasug		127.19	301.88
11/9		Money Transfer authorized on 11/06 From Klover App Boost IL S00460312083068764 Card 9284	40.00		
11/9		Money Transfer authorized on 11/07 From Dave Inc CA S00580312741085644 Card 9284	75.00		
11/9		Money Transfer authorized on 11/07 From Brigit NY S00580312743238685 Card 9284	50.00		
11/9		Money Transfer authorized on 11/07 From Albert Instant CA S00460312743649603 Card 9284	50.00		
11/9		Purchase authorized on 11/06 Speedy Cash 888-3331360 KS S380311495997868 Card 9284		300.00	
11/9		Purchase authorized on 11/06 Klover App Boost Chicago IL S00300312100087701 Card 9284		2.00	
11/9		Recurring Payment authorized on 11/06 Apple.Com/Bill 866-712-7753 CA S300312128551939 Card 9284		5.99	
11/9		Purchase authorized on 11/06 Dave Inc Los Angeles CA S00380312187895492 Card 9284		1.00	


**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/9		Purchase authorized on 11/06 Kwik Serv - Ros Rosamond CA P00000000574620634 Card 9284		25.50	
11/9		Non-WF ATM Withdrawal authorized on 11/07 2072 W Rosemond Blvd Rosemond CA 00300312800649460 ATM ID P338812 Card 9284		162.75	
11/9		Non-Wells Fargo ATM Transaction Fee		2.50	17.14
11/12		Purchase authorized on 11/12 Extram LLC Lancaster CA P00000000589111752 Card 9284		3.39	13.75
11/16		Ace Cash Express Loanpaymnt 111320 000000029843837 20000565078980000	100.00		
11/16		Purchase authorized on 11/12 Publicinfoservices 800-9201767 CA S580318022705732 Card 9284		1.00	
11/16		Purchase with Cash Back \$ 40.00 authorized on 11/15 Dollar General # 2475 Sie Rosamond CA P00580321132181287 Card 9284		48.50	
11/16		Non-WF ATM Withdrawal authorized on 11/16 44415 20th Street W Lancaster CA 00460321512356714 ATM ID P400640 Card 9284		63.50	
11/16		Non-Wells Fargo ATM Transaction Fee		2.50	-1.75
<b>Ending balance on 11/18</b>					<b>-1.75</b>
<b>Totals</b>			<b>\$2,224.98</b>	<b>\$2,460.50</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
10/26	Westside Lending 8882177531 102220 Debit Israel Cabasug Reference # 111306190779542	68.46
10/26	Possible Finance Payment 7Ed4Cb09Ff07469 Israel Cabasug Reference # 101206100012236	73.55
10/26	Stc 844-650-5931 Debit 201023 C20102208007439 Israel Cabasug Reference # 074903714267815	140.79
10/26	Empower Inc 1000075817 201023 Empower Advance Israelcabasug Reference # 121140398922068	50.00
10/26	Brigit.Com Protection 201023 2Fe4C4C25151460 Israel Cabasug Reference # 084106760165626	50.00
10/26	First Loan Db Online Pmt 102220 201022N3lxfmwn Israel Cabasug Reference # 096016930006147	127.19
10/29	Allstate Nbindco Ins Prem Oct 20 000000967628797 Adams Reference # 021000026366798	363.12
11/3	Speedy #94 Payment Loan 38523805 Cabasug, Israel Reference # 103100198103202	300.00
11/3	Bridgecrest Dt Retail 201102 15672747 Brigitte Adams Reference # 091000015323208	444.00

**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$210.00	\$665.00

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<sup>®</sup> 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.

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**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 10/20/2020 - 11/18/2020	Standard monthly service fee \$10.00	You paid \$0.00
The bank has waived the fee for this fee period.		
<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	\$500.00	-\$206.99 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,754.98 <input checked="" type="checkbox"/>

JL/JL

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**IMPORTANT ACCOUNT INFORMATION:**

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

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

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Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

