

# Wells Fargo Everyday Checking

September 24, 2020 ■ Page 1 of 6



JESUS D GONZALEZ  
159 MILLARD ST  
MOORPARK CA 93021-1914

## 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 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 8/31	\$0.00
Deposits/Additions	1,823.55
Withdrawals/Subtractions	- 1,823.55
<b>Ending balance on 9/24</b>	<b>\$0.00</b>

Account number: **7437746055**

**JESUS D GONZALEZ**

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>
8/31		Zelle From Gonzalez Jesus on 08/30 Ref # Bac0556Ff37D	25.00		25.00
9/4		ATM Withdrawal authorized on 09/03 Canoga Park Main Canoga Park CA 0002133 ATM ID 6991M Card 2517		20.00	5.00
9/8		Zelle From Gonzalez Jesus on 09/08 Ref # Bac7102003Ce	100.00		
9/8		Purchase authorized on 09/08 Chevron/G&M Oil CO., LI Simi Valley CA P00300252421831165 Card 2517		13.92	
9/8		Purchase authorized on 09/08 7-Eleven Simi Valley CA P00000000771663007 Card 2517		8.41	
9/8		Purchase authorized on 09/08 7-Eleven Simi Valley CA P00000000174027552 Card 2517		3.64	79.03
9/9		Zelle From Gonzalez Jesus on 09/08 Ref # Bac097DC08E0	8.00		
9/9		Purchase authorized on 09/08 Paradigmsale855348 WWW.Theparadi CT S380252316347907 Card 2517		56.91	30.12
9/10		Zelle From Gonzalez Gutierrez Jesus on 09/09 Ref # Bac3904F5392	75.00		
9/10		ATM Cash Deposit on 09/10 2740 Cochran St Simi Valley CA 0004780 ATM ID 0786A Card 2517	8.00		
9/10		Purchase authorized on 09/08 Paypal *Jesus1836 402-935-7733 CA S380253211264045 Card 2517		26.03	
9/10		Purchase authorized on 09/09 USA*Canteen of Coa Simi Valley CA S580253463821574 Card 2517		1.85	
9/10		Purchase authorized on 09/09 USA*Canteen of Coa Simi Valley CA S300253753264148 Card 2517		1.10	
9/10		Non-WF ATM Withdrawal authorized on 09/09 1850 Cochran Simi Valley CA 00380254228756870 ATM ID 7E004815 Card 2517		63.50	
9/10		Non-Wells Fargo ATM Transaction Fee		2.50	
9/10		ATM Withdrawal authorized on 09/10 2740 Cochran St Simi Valley CA 0004781 ATM ID 0786A Card 2517		20.00	-1.86
9/14		Zelle From Gonzalez Jesus on 09/13 Ref # Bac9Ab2E921C	2.00		0.14
9/15		Zelle From Gonzalez Jesus on 09/15 Ref # Bac4207146C4	250.00		250.14
9/16		Zelle to Peinado Irene on 09/16 Ref #Pp08V93Lp6		60.00	
9/16		Zelle to Gonzalez Jesus on 09/16 Ref #Rp08Vbbyy24		190.00	0.14
9/18		Zelle From Gonzalez Jesus on 09/18 Ref # Bac2F4A10F07	955.55		
9/18		Zelle From Gonzalez Jesus on 09/18 Ref # Bac46B5F471A	150.00		
9/18		Zelle to Austin on 09/18 Ref #Rp08Vqb867		60.00	
9/18		Purchase authorized on 09/18 7-Eleven Woodland Hill CA P0000000035692845 Card 2517		24.83	
9/18		ATM Withdrawal authorized on 09/18 Canoga Park Main Canoga Park CA 0007651 ATM ID 0197B Card 2517		100.00	920.86
9/21		Zelle From Gonzalez Jesus on 09/18 Ref # Baca633Bad7A	45.00		
9/21		Purchase authorized on 09/18 Paypal *Jesus1836 VISA Direct CA S00380263179407746 Card 2517		41.46	
9/21		Purchase authorized on 09/18 Paypal *Jesus1836 VISA Direct CA S00580263249372657 Card 2517		56.90	
9/21		Zelle to Gonzalez Jesus on 09/19 Ref #Rp08Vwww3Z		100.00	
9/21		Zelle to Gonzalez Jesus on 09/19 Ref #Rp08Vwwzg3		200.00	
9/21		Zelle to Gonzalez Jesus on 09/19 Ref #Rp08Vwx599		200.00	
9/21		Purchase authorized on 09/19 El Big Burrito Canoga Park CA S460263751900143 Card 2517		21.94	
9/21		Purchase authorized on 09/19 76 - Winall 016 Canoga Park CA S460263758423450 Card 2517		29.50	
9/21		Purchase authorized on 09/19 Alcon Liquor Canoga Park CA P00000000977207489 Card 2517		6.00	
9/21		ATM Withdrawal authorized on 09/19 515 W Los Angeles Ave Moorpark CA 0003729 ATM ID 9933A Card 2517		300.00	
9/21		Purchase authorized on 09/21 Moorpark Liquor Moorpark CA P00380265854623976 Card 2517		4.20	5.86
9/22		Zelle From Gonzalez Gutierrez Jesus on 09/21 Ref # Bac3A94F81D1	35.00		
9/22		Zelle From Gonzalez Jesus on 09/22 Ref # Bac1C3872639	100.00		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/22		ATM Withdrawal authorized on 09/21 Canoga Park Main Canoga Park CA 0008247 ATM ID 6991M Card 2517		40.00	
9/22		Zelle to Gonzalez Jesus on 09/22 Ref #Rp08Wdz89C		51.00	
9/22		Zelle to Gonzalez Jesus on 09/22 Ref #Rp08WF4Gmm		44.00	
9/22		Zelle to Gonzalez Jesus on 09/22 Ref #Rp08WF6P9W		5.86	0.00
9/23		Zelle From Gonzalez Jesus on 09/22 Ref # Bacd7A49Ce95	70.00		
9/23		Zelle to Gonzalez Jesus on 09/22 Ref #Rp08Wfs3Vd		45.00	
9/23		Zelle to Gonzalez Jesus on 09/22 Ref #Rp08Wft5Jv		25.00	0.00
<b>Ending balance on 9/24</b>					<b>0.00</b>
<b>Totals</b>			<b>\$1,823.55</b>	<b>\$1,823.55</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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/31/2020 - 09/24/2020	Standard monthly service fee \$10.00	You paid \$0.00
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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 <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$1.86 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	14 <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®.



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**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.



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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.

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**Please note: Your account has an ending balance of zero as of the date of this statement. Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us without notification on the fee period ending date.**

- To prevent closure by us without notification, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Questions? Please contact your banker or call the phone number appearing on your statement.

We appreciate your business. Thank you for choosing Wells Fargo.

