

Wells Fargo Everyday Checking

November 6, 2020 ■ Page 1 of 7



CLARENCIA T NORTEY
3109 SANDSTONE CT
PALMDALE CA 93551-1086

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 10/8	\$89.15
Deposits/Additions	4,970.27
Withdrawals/Subtractions	- 4,490.87
Ending balance on 11/6	\$568.55

Account number: **3940715034**

CLARENCIA T NORTEY

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>
10/8		Purchase authorized on 10/06 Cash App*Lorenzori 8774174551 CA S300281144484798 Card 6355		20.00	69.15
10/13		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Zvsq2G on 10/11/20	50.00		
10/13		Purchase authorized on 10/09 Cash App*B.Banton 8774174551 CA S460284055619679 Card 6355		20.00	
10/13		Purchase authorized on 10/11 Postmates 31762 Ch Httpspostmate CA S380286015461091 Card 6355		36.28	
10/13		Purchase authorized on 10/12 Uber Trip Help.Uber.Com CA S300286795184649 Card 6355		18.69	44.18
10/14		Purchase authorized on 10/12 Postmates 31762 Te Httpspostmate CA S300287132828001 Card 6355		21.01	23.17
10/15		Money Transfer authorized on 10/14 From Clarendia Nortey CA S00380289055350161 Card 6355	131.00		
10/15		Money Transfer authorized on 10/15 From Clarendia Nortey CA S00580289751120965 Card 6355	162.52		
10/15		Purchase authorized on 10/14 Wal-Mart #2483 Las Vegas NV P0000000872630214 Card 6355		78.44	
10/15		Purchase authorized on 10/14 Albertsons #280 Las Vegas NV P0000000777312228 Card 6355		40.52	
10/15		Non-WF ATM Withdrawal authorized on 10/15 4240 W Flamingo Rd Las Vegas NV 00380289766505951 ATM ID NH072300 Card 6355		164.00	
10/15		Non-Wells Fargo ATM Transaction Fee		2.50	31.23
10/16		C3/Customerconta Payroll 201016 201016674124 Clarendia Nortey	891.35		
10/16		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib092Qnh6 on 10/16/20		400.00	522.58
10/19		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib0939Njk3 on 10/19/20	350.00		
10/19		Purchase authorized on 10/16 Aaron's Ezpay WWW.Aarons.CO GA S380290416711397 Card 6355		107.52	
10/19		Purchase authorized on 10/16 Postmates 31762 Fa Httpspostmate CA S300290773147863 Card 6355		34.58	
10/19		Recurring Payment authorized on 10/16 Apple.Com/Bill 866-712-7753 CA S300290790013891 Card 6355		11.99	
10/19		Purchase authorized on 10/16 Circle K 03364 Las Vegas NV S380290796743539 Card 6355		9.40	
10/19		Purchase authorized on 10/17 Cash App*Nikki 8774174551 CA S460291702775791 Card 6355		60.00	
10/19		Purchase authorized on 10/17 Cox Las Vegas Comm 800-234-3993 NV S380292068662993 Card 6355		186.59	
10/19		Purchase authorized on 10/17 WM Superc Wal-Mart Sup Las Vegas NV P0000000379540349 Card 6355		22.00	
10/19		Purchase authorized on 10/17 Dhgate.Com Dhgate.Com Gbr S380292131172238 Card 6355		22.32	
10/19		Purchase authorized on 10/18 7-Eleven Las Vegas NV P0000000273383621 Card 6355		23.13	
10/19		Purchase authorized on 10/18 Smiths #4319 8180 Las Veg Las Vegas NV P00300293115323857 Card 6355		16.22	
10/19		Purchase authorized on 10/19 Circle K 03364 9487 S Las Vegas NV P0000000282046934 Card 6355		13.63	
10/19		Discover E-Payment 201017 2422 Nortey Clarendia		62.00	303.20
10/20		Recurring Payment authorized on 10/19 Apple.Com/Bill 866-712-7753 CA S380293574209725 Card 6355		9.99	
10/20		Purchase authorized on 10/19 7-Eleven Las Vegas NV P0000000089937467 Card 6355		4.97	
10/20		Purchase authorized on 10/20 Smokes and Vapez 7 Las Vegas NV P00380295035756011 Card 6355		7.58	280.66

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>
10/21		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib093LlI2B on 10/21/20	55.00		
10/21		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib093M2KqI on 10/21/20	20.00		
10/21		Purchase authorized on 10/20 Smokes and Vapez 7 Las Vegas NV P00380295052784133 Card 6355		16.23	
10/21		Recurring Payment Reversal on 10/21 Progressive Ins 800-776-4737 OH S620295551633814 Card 6355	9.36		
10/21		Mbfs Web Pay 201019 5001083451001 Clarenia Nortey		270.00	78.79
10/22		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib093T6Xzh on 10/22/20	100.00		
10/22		Purchase authorized on 10/21 Instacart 8882467822 CA S580295698826106 Card 6355		44.34	
10/22		Purchase authorized on 10/22 Best Buy #289 Las Vegas NV P00380297007702331 Card 6355		10.83	
10/22		Purchase authorized on 10/22 Chevron/Terrible Herbst Las Vegas NV P00300297026981177 Card 6355		18.96	104.66
10/23		Non-WF ATM Withdrawal authorized on 10/22 5739 E Russel Road Las Vegas NV 00380297043583677 ATM ID Gm023962 Card 6355		62.99	
10/23		Non-Wells Fargo ATM Transaction Fee		2.50	
10/23		Purchase authorized on 10/22 Cvs/Pharm 08784--8116 Las Vegas NV P00000000976382043 Card 6355		19.53	
10/23		Purchase authorized on 10/22 Circle K 03364 9487 S Las Vegas NV P00000000770715781 Card 6355		6.82	
10/23		Purchase authorized on 10/23 Smokes and Vapez 7 Las Vegas NV P00460297752162521 Card 6355		13.58	-0.76
10/27		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib094Kx5Zm on 10/27/20	74.00		
10/27		Purchase authorized on 10/27 Wal-Mart #5269 Las Vegas NV P00000000873158308 Card 6355		10.80	
10/27		Purchase authorized on 10/27 Wal-Mart #2483 Las Vegas NV P00000000579194463 Card 6355		25.88	36.56
10/29		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib094Yfq4M on 10/29/20	20.00		
10/29		Purchase authorized on 10/27 Postmates 31762 Ho Httpspostmate CA S300301845487798 Card 6355		30.17	26.39
10/30		C3/Customerconta Payroll 201030 201030674124 Clarenia Nortey	890.64		
10/30		Purchase authorized on 10/29 Cash App*Nikki 8774174551 CA S380304079600167 Card 6355		10.00	
10/30		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib0956Znyq on 10/30/20		100.00	
10/30		Non-WF ATM Withdrawal authorized on 10/30 5739 E Russel Road Las Vegas NV 00580304715131143 ATM ID Gm023962 Card 6355		62.99	
10/30		Non-Wells Fargo ATM Transaction Fee		2.50	
10/30		Purchase authorized on 10/30 Smokes and Vapez 7 Las Vegas NV P00380304739960442 Card 6355		15.15	
10/30		Purchase authorized on 10/30 Fuel Zone Mart 1 Las Vegas NV P00380304768807400 Card 6355		10.00	716.39
11/2		Zelle From Commodore Shanequa on 11/01 Ref # Bac00Ba2D800	873.50		
11/2		Money Transfer authorized on 11/02 From Sekhon Gagan NY P00000000634557022 Card 6355	50.00		
11/2		Money Transfer authorized on 11/02 From Sekhon Gagan NY P00000000880754607 Card 6355	50.00		
11/2		Money Transfer authorized on 11/02 From Sekhon Gagan NY P00000000981357597 Card 6355	30.00		
11/2		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib095NW76S on 11/01/20	250.00		
11/2		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib095Nx2QM on 11/01/20	10.00		


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>
11/2		Purchase authorized on 10/30 Cvs/Pharmacy #0293 Las Vegas NV S300304703654610 Card 6355		41.40	
11/2		Purchase authorized on 10/30 Smokes and Vapez 7 Las Vegas NV S460304764665335 Card 6355		2.98	
11/2		Purchase authorized on 10/31 Smiths #4319 8180 Las Veg Las Vegas NV P00380306024069239 Card 6355		8.65	
11/2		Purchase authorized on 10/31 Chevron/Terrible Herbst Las Vegas NV P00460306031308567 Card 6355		10.00	
11/2		Purchase authorized on 10/31 USA*Vend at Air SE Las Vegas NV S300306122250972 Card 6355		1.50	1,915.36
11/3		Purchase authorized on 11/01 Postmates 31762 Ja Httpspostmate CA S300306337116159 Card 6355		24.90	
11/3		Purchase authorized on 11/01 Ett*Bocaratonrent 801-8775491 NV S580307126119483 Card 6355		1,753.95	
11/3		Dave, Inc Debit 5Fa1480589Df90F318F8C529/ DD9309736B90Cf6		1.00	135.51
11/4		Stripe Clarcencia St-N6M7M6x3N3O8 Clarcencia Nortey	17.00		
11/4		ATM Cash Deposit on 11/04 445 Windmill Lane, Ste 2D Las Vegas NV 0001687 ATM ID 6540B Card 6355	560.00		
11/4		Zelle From Commodore Shanequa on 11/04 Ref # Bacc9Ccf69B3	300.00		
11/4		Purchase authorized on 11/03 Smokes and Vapez 7 Las Vegas NV S300308829419597 Card 6355		15.15	
11/4		Purchase authorized on 11/03 Cash App*Rocco 8774174551 CA S460308830066181 Card 6355		15.00	982.36
11/5		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib096F9Ftl on 11/05/20	30.00		
11/5		Purchase authorized on 11/05 Arco #42996 Ampm Henderson NV P00000000831328692 Card 6355		15.35	
11/5		Purchase authorized on 11/05 Mercedes-Benz of 925 Auto Henderson NV P00460310827892661 Card 6355		260.00	
11/5		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib096F9D89 on 11/05/20		15.00	
11/5		Purchase authorized on 11/05 Mercedes-Benz of 925 Auto Henderson NV P00300310839436251 Card 6355		50.00	672.01
11/6		Money Transfer authorized on 11/05 From Clarcencia Nortey CA S00300311081738312 Card 6355	39.40		
11/6		Money Transfer authorized on 11/05 From Clarcencia Nortey CA S00580311112927869 Card 6355	6.50		
11/6		Purchase authorized on 11/04 Moneytree #0099 253-7700600 NV S460309722494284 Card 6355		122.00	
11/6		Purchase authorized on 11/05 Winco Foods #112 80 N Ste Henderson NV P00300311082685372 Card 6355		16.36	
11/6		Purchase authorized on 11/05 Speedway 9705 South Maryl Las Vegas NV P00580311114167606 Card 6355		10.00	
11/6		Dave, Inc Debit 5Fa56D4Bc5Bfac773A569B88/ 5B4D0469D80882C		1.00	568.55
Ending balance on 11/6					568.55
Totals			\$4,970.27	\$4,490.87	

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.



Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$70.00

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[®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
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.

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 10/08/2020 - 11/06/2020	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	-\$0.76 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,798.99 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	49 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input checked="" 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 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.

