

Wells Fargo Everyday Checking

October 7, 2020 ■ Page 1 of 6



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 9/9	\$12.20
Deposits/Additions	2,777.08
Withdrawals/Subtractions	- 2,700.13
Ending balance on 10/7	\$89.15

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>
9/9		Stripe Clarencia St-Y7O7F7G9C4E5 Clarencia Nortey	64.36		
9/9		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08T39C92 on 09/09/20	80.00		
9/9		Purchase authorized on 09/09 7-Eleven Las Vegas NV P0000000971064363 Card 6355		20.00	136.56
9/10		ATM Check Deposit on 09/10 4182 Blue Diamond Rd Las Vegas NV 0007492 ATM ID 9915W Card 6355	245.00		
9/10		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08T637Fq on 09/09/20	60.00		
9/10		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08T63894 on 09/09/20	40.00		
9/10		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Tbybkh on 09/10/20	20.00		
9/10		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08T96SD9 on 09/10/20		200.00	
9/10		Non-WF ATM Withdrawal authorized on 09/10 1705 Las Vegas Blvd S Las Vegas NV 00300254773546212 ATM ID Gm013462 Card 6355		83.99	
9/10		Non-Wells Fargo ATM Transaction Fee		2.50	215.07
9/11		Apple Cash Transfer Clarencia Nort Clarencia Nortey	22.00		
9/11		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Tj75NW on 09/11/20	50.00		
9/11		Purchase authorized on 09/09 Cox Las Vegas Comm 800-234-3993 NV S380254233875915 Card 6355		186.47	
9/11		Purchase authorized on 09/10 Apple.Com/Bill 866-712-7753 CA S380254338339306 Card 6355		2.99	97.61
9/14		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Trcl6L on 09/13/20	100.00		
9/14		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Ttm7Mq on 09/13/20	55.00		
9/14		Purchase authorized on 09/11 Postmates 31762 Ja Httpspostmate CA S380255283436184 Card 6355		26.40	
9/14		Purchase authorized on 09/11 Mountain West Eate Las Vegas NV S460255737677632 Card 6355		27.87	
9/14		Purchase authorized on 09/11 Circle K 03364 Las Vegas NV S300255752878219 Card 6355		13.63	
9/14		Purchase authorized on 09/11 Circle K 03364 Las Vegas NV S580255755464595 Card 6355		1.93	
9/14		Purchase authorized on 09/11 Smiths #4 8180 Las Veg Las Vegas NV P00000000176475948 Card 6355		26.17	
9/14		Purchase authorized on 09/12 Smiths #4 8180 Las Veg Las Vegas NV P00000000934527000 Card 6355		1.61	
9/14		Purchase authorized on 09/13 Fuel Zone Mart 1 Las Vegas NV P0000000671350747 Card 6355		20.00	
9/14		Purchase authorized on 09/13 Smokes and Vapez 7 Las Vegas NV S300257648259374 Card 6355		12.98	
9/14		Purchase authorized on 09/13 Smiths #4 8180 Las Veg Las Vegas NV P00000000587753912 Card 6355		27.67	
9/14		Purchase authorized on 09/13 Paradise Place Las Vegas NV P00300257861122974 Card 6355		6.50	87.85
9/15		Purchase authorized on 09/13 Postmates 31762 Ch Httpspostmate CA S460257760094580 Card 6355		23.78	
9/15		Discover E-Payment 200915 2422 Nortey Clarencia		50.00	14.07
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$50.00 Discover E-Payment 200915 2422 Nortey Clarencia		35.00	
9/16		Purchase authorized on 09/13 Postmates 31762 We Httpspostmate CA S580258250855161 Card 6355		26.32	
9/16		Purchase authorized on 09/15 Aaron's Ezpay WWW.Aarons.CO GA S460259412310589 Card 6355		9.99	-57.24



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Money Transfer authorized on 09/17 From Clarendia Nortey CA S00380261815457965 Card 6355	137.90		
9/17		Purchase authorized on 09/17 JP Smoke Shop Las Vegas NV P00000000735862689 Card 6355		6.99	
9/17		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Vkhjhh on 09/17/20		30.00	
9/17		Purchase authorized on 09/17 Fuel Zone Mart 1 Las Vegas NV P00380261842190230 Card 6355		10.00	33.67
9/18		Recurring Payment authorized on 09/16 Apple.Com/Bill 866-712-7753 CA S460260789588984 Card 6355		11.99	21.68
9/21		Recurring Payment authorized on 09/19 Apple.Com/Bill 866-712-7753 CA S460263574983134 Card 6355		9.99	11.69
9/28		Money Transfer authorized on 09/26 From Clarendia Nortey CA S00300271095601661 Card 6355	27.58		
9/28		Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08x4V9Mx on 09/26/20	30.00		
9/28		Purchase authorized on 09/28 Wal-Mart Super Center Las Vegas NV P00000000471701220 Card 6355		24.66	44.61
9/30		Purchase authorized on 09/28 The Liquor Outlet- Las Vegas NV S300273044066449 Card 6355		8.66	
9/30		Purchase authorized on 09/29 Circle K 03364 Las Vegas NV S300274125123075 Card 6355		10.00	25.95
10/1		Purchase authorized on 10/01 7-Eleven Las Vegas NV P00000000483708004 Card 6355		10.00	15.95
10/2		C3/Customerconta Payroll 201002 201002674124 Clarendia Nortey	890.74		
10/2		Zelle From Commodore Shanequa on 10/02 Ref # Bacd5C8F9259	954.50		
10/2		Zelle to Sista on 10/02 Ref #Rp08Y8Kqds		130.00	
10/2		Purchase authorized on 10/02 Fuel Zone Mart 1 Las Vegas NV P00300276748728247 Card 6355		9.76	
10/2		ATM Withdrawal authorized on 10/02 440 E. Silverado Ranch Bl Las Vegas NV 0001843 ATM ID 9931W Card 6355		540.00	
10/2		Purchase authorized on 10/02 Wal-Mart Super Center Las Vegas NV P00000000383137007 Card 6355		450.76	
10/2		Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Ycnzf4 on 10/02/20		450.00	280.67
10/5		Purchase authorized on 10/02 Postmates 31762 Bi Httpspostmate CA S460277137509964 Card 6355		34.08	
10/5		Purchase authorized on 10/03 Postmates 31762 7E Httpspostmate CA S380277398009282 Card 6355		15.62	
10/5		Purchase authorized on 10/03 Postmates 31762 Di Httpspostmate CA S580278035551459 Card 6355		25.85	
10/5		Purchase authorized on 10/03 Cash App*Dimple 877-417-4551 CA S580278076735674 Card 6355		30.00	
10/5		Non-WF ATM Withdrawal authorized on 10/04 911 S Las Vegas Blvd Las Vegas NV 00300278639569071 ATM ID P380410 Card 6355		63.50	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/04 Fuel Zone Mart 1 Las Vegas NV P00000000731824972 Card 6355		19.97	89.15
Ending balance on 10/7					89.15
Totals			\$2,777.08	\$2,700.13	

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	\$35.00	\$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 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	-\$57.24 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$977.10 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	31 <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.



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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.

