

Wells Fargo Everyday Checking

September 8, 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 8/8 | \$14.39 |
| Deposits/Additions | 2,015.70 |
| Withdrawals/Subtractions | - 2,017.89 |
| Ending balance on 9/8 | \$12.20 |

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> |
|-------------|-------------------------|--|--------------------------------|--------------------------------------|---------------------------------|
| 8/12 | | Stripe Clarencia St-G1M4T6R5H6E0 Clarencia Nortey | 11.00 | | 25.39 |
| 8/13 | | Discover E-Payment 200813 2422 Nortey Clarencia | | 80.00 | -54.61 |
| 8/14 | | Overdraft Fee for a Transaction Posted on 08/13 \$80.00 Discover E-Payment 200813 2422 Nortey Clarencia | | 35.00 | -89.61 |
| 8/17 | | Recurring Payment authorized on 08/16 Apple.Com/Bill 866-712-7753 CA S380229789792058 Card 6355 | | 11.99 | -101.60 |
| 8/19 | | Tax Products PR2 Sbtpg LLC 200818 3Nostf7Qg Nortey Clarencia | 2.34 | | -99.26 |
| 8/20 | | Recurring Payment authorized on 08/19 Apple.Com/Bill 866-712-7753 CA S300232574332134 Card 6355 | | 9.99 | -109.25 |
| 8/24 | | Zelle From Tamadaho Opportune on 08/22 Ref # Bac9Df46C0Ac | 100.00 | | -9.25 |
| 8/25 | | Money Transfer authorized on 08/24 From Clarencia Nortey CA S00460238078341823 Card 6355 | 147.75 | | |
| 8/25 | | Non-WF ATM Withdrawal authorized on 08/24 1705 Las Vegas Blvd S Las Vegas NV 00380238095562310 ATM ID Gm013988 Card 6355 | | 83.99 | |
| 8/25 | | Non-Wells Fargo ATM Transaction Fee | | 2.50 | 52.01 |
| 8/26 | | Stripe Clarencia St-T0Y0H3N0W0U9 Clarencia Nortey | 87.38 | | |
| 8/26 | | Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #1b08Qj2TLP on 08/26/20 | | 90.00 | |
| 8/26 | | Purchase authorized on 08/26 Cvs/Pharm 08784--8116 Las Vegas NV P0000000870644001 Card 6355 | | 24.45 | 24.94 |
| 8/27 | | Western Union FI 10907859_1 285675796020238 Arion Wingfield | 150.00 | | |
| 8/27 | | Purchase authorized on 08/26 Smokes and Vapez 7 Las Vegas NV S300239843733624 Card 6355 | | 8.08 | |
| 8/27 | | Purchase authorized on 08/27 Wal-Mart #2593 Las Vegas NV P0000000672920306 Card 6355 | | 46.71 | 120.15 |
| 8/28 | | Purchase authorized on 08/26 Apple.Com/Bill 866-712-7753 CA S300239844299183 Card 6355 | | 10.98 | |
| 8/28 | | Purchase authorized on 08/28 7-Eleven Las Vegas NV P0000000474818323 Card 6355 | | 19.71 | 89.46 |
| 8/31 | | Money Transfer authorized on 08/29 From Clarencia Nortey CA S00380243103138065 Card 6355 | 89.64 | | |
| 8/31 | | Money Transfer authorized on 08/29 From Clarencia Nortey CA S00300243115742894 Card 6355 | 92.62 | | |
| 8/31 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #1b08R54Wth on 08/29/20 | 50.00 | | |
| 8/31 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #1b08R556Q3 on 08/29/20 | 10.00 | | |
| 8/31 | | Purchase authorized on 08/28 Buffalo Wild Wings Las Vegas NV S460241304269844 Card 6355 | | 26.00 | |
| 8/31 | | Purchase authorized on 08/28 Postmates 31762 Di Httpspostmate CA S580242076408725 Card 6355 | | 34.89 | |
| 8/31 | | Purchase authorized on 08/28 Circle K 03364 9487 S Las Vegas NV P0000000974825689 Card 6355 | | 1.98 | |
| 8/31 | | Purchase authorized on 08/28 Fuel Zone Mart 1 Las Vegas NV P00460242232656406 Card 6355 | | 3.66 | |
| 8/31 | | Purchase authorized on 08/28 Fuel Zone Mart 1 Las Vegas NV P00380242234128345 Card 6355 | | 10.00 | |
| 8/31 | | Purchase authorized on 08/29 Sawa Sushi Las Vegas NV S460242745551663 Card 6355 | | 10.78 | |
| 8/31 | | Purchase authorized on 08/29 Fuel Zone Mart 1 Las Vegas NV P00300242754568308 Card 6355 | | 2.06 | |
| 8/31 | | Non-WF ATM Withdrawal authorized on 08/29 1705 Las Vegas Blvd S Las Vegas NV 00300243116519519 ATM ID Gm013988 Card 6355 | | 183.99 | |
| 8/31 | | Non-Wells Fargo ATM Transaction Fee | | 2.50 | |
| 8/31 | | Purchase authorized on 08/30 Smokes and Vapez 7 Las Vegas NV P00300244031833370 Card 6355 | | 4.82 | 51.04 |

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> |
|-------------|-------------------------|--|--------------------------------|--------------------------------------|---------------------------------|
| 9/1 | | Purchase authorized on 08/30 Sonic Drive IN #34 Las Vegas NV S380243745723907 Card 6355 | | 4.53 | |
| 9/1 | | Purchase authorized on 08/30 Sonic Drive IN #34 Las Vegas NV S380243757451661 Card 6355 | | 15.90 | |
| 9/1 | | Purchase authorized on 08/30 Postmates 31762 Ch Httpspostmate CA S300244130296658 Card 6355 | | 25.62 | 4.99 |
| 9/2 | | Stripe Clarencia St-F3I5P8M3J5Q0 Clarencia Nortey | 28.92 | | |
| 9/2 | | Money Transfer authorized on 09/02 From Clarencia Nortey CA S00380246584386771 Card 6355 | 916.05 | | |
| 9/2 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Rryjyh on 09/02/20 | 20.00 | | 969.96 |
| 9/3 | | Non-WF ATM Withdrawal authorized on 09/02 540 Marks St Henderson NV 00300247039249056 ATM ID Sr120552 Card 6355 | | 302.50 | |
| 9/3 | | Non-Wells Fargo ATM Transaction Fee | | 2.50 | |
| 9/3 | | Purchase authorized on 09/02 7-Eleven Henderson NV P0000000370177948 Card 6355 | | 2.59 | |
| 9/3 | | Non-WF ATM Withdrawal authorized on 09/02 1680 W Sunset Rd Henderson NV 00580247055263963 ATM ID 7E003847 Card 6355 | | 403.50 | |
| 9/3 | | Non-Wells Fargo ATM Transaction Fee | | 2.50 | |
| 9/3 | | Purchase authorized on 09/02 Fuel Zone Mart 1 Las Vegas NV P0000000739162263 Card 6355 | | 20.00 | |
| 9/3 | | Purchase authorized on 09/03 7-Eleven Las Vegas NV P0000000734884204 Card 6355 | | 2.37 | 234.00 |
| 9/4 | | Zelle From Tamadaho Opportune on 09/04 Ref # Bacf83Db937C | 100.00 | | |
| 9/4 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08S68Fhg on 09/04/20 | 60.00 | | |
| 9/4 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Sdl5Xm on 09/04/20 | 90.00 | | |
| 9/4 | | Purchase authorized on 09/02 Lyft *Ride Wed 1 Lyft.Com CA S580246279161265 Card 6355 | | 17.28 | |
| 9/4 | | Purchase authorized on 09/03 Dunkin #347434 Q35 Las Vegas NV S460247719895134 Card 6355 | | 4.97 | |
| 9/4 | | Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08S68Fsh on 09/04/20 | | 60.00 | |
| 9/4 | | Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08S68H3M on 09/04/20 | | 60.00 | |
| 9/4 | | Purchase authorized on 09/04 Aarons Salo C0764 Las Vegas NV P00580248836975917 Card 6355 | | 111.06 | 230.69 |
| 9/8 | | Online Transfer From Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Skqm2Z on 09/05/20 | 60.00 | | |
| 9/8 | | Purchase authorized on 09/03 Circle K 03364 Las Vegas NV S460248157059007 Card 6355 | | 17.24 | |
| 9/8 | | Purchase authorized on 09/04 Postmates 31762 Ta Httpspostmate CA S460248267967281 Card 6355 | | 17.80 | |
| 9/8 | | Purchase authorized on 09/04 Doordash*Robertos WWW.Doordash. CA S460248313809065 Card 6355 | | 19.69 | |
| 9/8 | | Purchase authorized on 09/04 Apple.Com/Bill 866-712-7753 CA S580248589355679 Card 6355 | | 7.99 | |
| 9/8 | | Purchase authorized on 09/04 Uber Trip Help.Uber.Com CA S580248761338571 Card 6355 | | 15.59 | |
| 9/8 | | Purchase authorized on 09/04 Uber Trip Help.Uber.Com CA S580248784919181 Card 6355 | | 20.45 | |
| 9/8 | | Purchase authorized on 09/04 Farmer Boys - Char Las Vegas NV S380248847518311 Card 6355 | | 2.70 | |
| 9/8 | | Purchase authorized on 09/05 Postmates 31762 DE Httpspostmate CA S380249603143438 Card 6355 | | 18.21 | |
| 9/8 | | Purchase authorized on 09/05 Apple Cash 1InfiniteLoop CA S380249798511527 Card 6355 | | 4.94 | |
| 9/8 | | Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Skqp2V on 09/05/20 | | 60.00 | |
| 9/8 | | Online Transfer to Nortey C Way2Save Savings xxxxxx8059 Ref #Ib08Skqptd on 09/05/20 | | 60.00 | |

Transaction history (continued)

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 9/8 | | Purchase authorized on 09/07 Arco #42395 Ampm Las Vegas NV P0000000873260610 Card 6355 | | 27.34 | |
| 9/8 | | Purchase authorized on 09/08 Up0694 Palmdale CA P00300252319071796 Card 6355 | | 6.54 | 12.20 |
| Ending balance on 9/8 | | | | | 12.20 |
| Totals | | | \$2,015.70 | \$2,017.89 | |

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

| | Total this statement period | Total year-to-date |
|--------------------------|-----------------------------|--------------------|
| Total Overdraft Fees | \$35.00 | \$35.00 |
| 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

| | 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.

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 08/08/2020 - 09/08/2020 | 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 | -\$109.25 <input type="checkbox"/> |
| · Total amount of qualifying direct deposits | \$500.00 | \$129.64 <input type="checkbox"/> |
| · Total number of posted debit card purchases or posted debit card payments of bills in any combination | 10 | 35 <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 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.



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.

