

Wells Fargo Everyday Checking

September 21, 2020 ■ Page 1 of 6



CONNIE FROST
5936 ORANGE AVE APT 30
LONG BEACH CA 90805-3560

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

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 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 checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input 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 8/21	-\$398.04
Deposits/Additions	5,802.00
Withdrawals/Subtractions	- 5,226.70
Ending balance on 9/21	\$177.26

Account number: **2793228566**

CONNIE FROST

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>
8/24		ATM Cash Deposit on 08/24 5450 Cherry Avenue Long Beach CA 0005074 ATM ID 9848N Card 2723	120.00		-278.04
8/28		Edeposit IN Branch/Store 08/28/20 10:48:41 Am 3326 E Imperial Hwy Lynwood CA 2723	280.00		
8/28		ATM Cash Deposit on 08/28 5450 Cherry Avenue Long Beach CA 0007959 ATM ID 9848L Card 2723	800.00		801.96
8/31		ATM Check Deposit on 08/29 5450 Cherry Avenue Long Beach CA 0008086 ATM ID 9848L Card 2723	2.00		
8/31		Purchase authorized on 08/28 Af*Dayandassociate 562-633-6313 CA S380241693562196 Card 2723		784.99	
8/31		ATM Cash Approved In Overdraft authorized on 08/29 5450 Cherry Avenue Long Beach CA 0008089 ATM ID 9848L Card 2723		500.00	-481.03
9/1		Overdraft Fee for a Transaction Posted on 08/31 \$500.00 ATM Cash Approved In Overdraft authorized on 08/29 5450 Cherry Avenue Long Beach CA		35.00	-516.03
9/8		ATM Cash Deposit on 09/08 5450 Cherry Avenue Long Beach CA 0009234 ATM ID 9848L Card 2723	550.00		33.97
9/9		ATM Cash Deposit on 09/09 5450 Cherry Avenue Long Beach CA 0000816 ATM ID 9848M Card 2723	1,900.00		1,933.97
9/14		Purchase authorized on 09/11 Onemain Financial 800-961-5577 IN S580255701062232 Card 2723		134.36	
9/14		Non-WF ATM Withdrawal authorized on 09/12 45000 Pechanga Pkwy Temecula CA 00460256396532998 ATM ID Caprax40 Card 2723		204.95	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		ATM Withdrawal authorized on 09/13 5450 Cherry Avenue Long Beach CA 0008300 ATM ID 9848N Card 2723		1,000.00	
9/14		Franchise Tax Bo Payments 200914 74162846 Pm Frost		297.75	294.41
9/15		Courtesy Payment (Ref# Shrp 5250156)	150.00		
9/15		Purchase authorized on 09/15 Autozone 5455 5800 Atlan Long Beach CA P00300259702154632 Card 2723		92.60	
9/15		Purchase authorized on 09/15 Millers Powered By Dan Long Beach CA P00000000582389321 Card 2723		165.44	
9/15		ATM Cash Approved In Overdraft authorized on 09/15 5450 Cherry Avenue Long Beach CA 0008680 ATM ID 9848N Card 2723		600.00	-413.63
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$600.00 ATM Cash Approved In Overdraft authorized on 09/15 5450 Cherry Avenue Long Beach CA		35.00	-448.63
9/17		ATM Cash Deposit on 09/17 5450 Cherry Avenue Long Beach CA 0009984 ATM ID 9848L Card 2723	200.00		
9/17		ATM Cash Deposit on 09/17 5450 Cherry Avenue Long Beach CA 0009985 ATM ID 9848L Card 2723	400.00		151.37
9/18		ATM Cash Deposit on 09/18 5450 Cherry Avenue Long Beach CA 0000049 ATM ID 9848L Card 2723	600.00		
9/18		Non-WF ATM Withdrawal authorized on 09/18 45000 Pechanga Pkwy Temecula CA 00460262783837272 ATM ID Caprax53 Card 2723		504.95	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	243.92
9/21		ATM Cash Deposit on 09/20 5450 Cherry Avenue Long Beach CA 0001614 ATM ID 9848M Card 2723	800.00		
9/21		Purchase authorized on 09/20 Af*Dayandassociate 562-633-6313 CA S300264752867182 Card 2723		784.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/21		Purchase authorized on 09/21 Meineke Econo Lube Lak Lakewood CA P0000000083056425 Card 2723		32.93	
9/21		Purchase authorized on 09/21 Gt Petroleum CO Riverside CA P00000000883617444 Card 2723		48.74	177.26
Ending balance on 9/21					177.26
Totals			\$5,802.00	\$5,226.70	

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	\$70.00	\$455.00
Total Returned Item Fees	\$0.00	\$0.00

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.

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 08/21/2020 - 09/21/2020 Standard monthly service fee \$10.00 You paid \$0.00

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

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	-\$516.03 <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	7 <input 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®.

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.

