

Wells Fargo Everyday Checking

October 8, 2020 ■ Page 1 of 8



CRISTIAN J SANCHEZ MELENDEZ
CLAUDIA SANCHEZ MELENDEZ RP
PO BOX 345
GUADALUPE CA 93434-0345

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 checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
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 9/10	\$507.07
Deposits/Additions	9,628.41
Withdrawals/Subtractions	- 9,367.90
Ending balance on 10/8	\$767.58

Account number: **8478755278**

CRISTIAN J SANCHEZ MELENDEZ
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California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002691744342



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>
9/10		Purchase authorized on 09/09 Premier Bankcard 605-3573440 SD S380253765541947 Card 5584		50.00	
9/10		Purchase authorized on 09/09 McDonald's F27685 Santa Maria CA S580254037345061 Card 5584		15.73	
9/10		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08T6Nq26 xxxxxx4342		25.00	
9/10		Purchase authorized on 09/10 Shell Service Station Santa Maria CA P00300254603887097 Card 5584		21.61	
9/10		Purchase authorized on 09/10 Walgreens Store 2399 S Br Santa Maria CA P00300254698414086 Card 5584		12.08	382.65
9/11		Zelle From Cindy S Tierney on 09/11 Ref # Jpm433184243	920.00		
9/11		Purchase authorized on 09/09 Orc*Credit One 877-8253242 NV S380253769561901 Card 5584		59.95	
9/11		Purchase authorized on 09/10 Burger King #4761 Santa Maria CA S460255036284978 Card 5584		9.22	
9/11		Purchase authorized on 09/10 DD's Discounts 5344 Santa Maria CA P0000000974592613 Card 5584		95.01	
9/11		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08Tdtfhg xxxxxx4342		50.00	
9/11		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08Tdtzlb xxxxxx4342		10.00	
9/11		ATM Withdrawal authorized on 09/11 1450 S Broadway Santa Maria CA 0000556 ATM ID 9768G Card 5584		800.00	278.47
9/14		Non-WF ATM Balance Inquiry Fee 09/13 3400 East Hw Santa Ynez CA ATM ID Cachux05 Card 5584		2.00	
9/14		Purchase Return authorized on 09/12 Enterprise Rent-A- Santa Maria CA S300255629149359 Card 5584	199.95		
9/14		ATM Cash Deposit on 09/14 1450 S Broadway Santa Maria CA 0003238 ATM ID 9930D Card 5584	140.00		
9/14		Purchase authorized on 09/10 Ihop # 758 Santa Maria CA S580254600577339 Card 5584		26.48	
9/14		Purchase authorized on 09/10 Google *Phantom Ef G.CO/Helppay# CA S300255142636474 Card 5584		9.99	
9/14		Purchase authorized on 09/11 Enterprise Rent-A- Santa Maria CA S300255629149359 Card 5584		295.00	
9/14		Purchase authorized on 09/12 Albertsons #1348 Santa Maria CA P00300256674230431 Card 5584		12.35	
9/14		Purchase authorized on 09/12 Redbox *Dvd Rental 866-733-2693 IL S380256720486575 Card 5584		10.44	
9/14		Purchase authorized on 09/12 Burger King #5550 Buellton CA S460256836009920 Card 5584		9.26	
9/14		Non-WF ATM Withdrawal authorized on 09/13 3400 East Hwy 246 Santa Ynez CA 00380257850670009 ATM ID Cachux05 Card 5584		204.00	
9/14		Non-Wells Fargo ATM Transaction Fee		2.50	
9/14		Purchase authorized on 09/14 Dave Inc Los Angeles CA S00580258794261153 Card 5584		91.24	
9/14		Overdraft Protection From 2691744342	85.00		40.16
9/15		Money Transfer authorized on 09/15 From Dave Inc CA S00580259821994619 Card 5584	75.00		
9/15		Purchase authorized on 09/14 Vivint Inc/US Provo UT S380258859804652 Card 5584		46.47	
9/15		ATM Withdrawal authorized on 09/15 2445 S Broadway Santa Maria CA 0008279 ATM ID 1750D Card 5584		200.00	
9/15		Overdraft Protection From 2691744342	146.97		
9/15		Savings OD Protection Transfer Fee		12.50	3.16
9/16		ATM Cash Deposit on 09/16 1450 S Broadway Santa Maria CA 0004106 ATM ID 9930D Card 5584	100.00		
9/16		Purchase authorized on 09/15 Redbox *Dvd Rental 866-733-2693 IL S300259829143354 Card 5584		15.66	



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>
9/16		Possible Finance Payment 49D4D5Ccc896416 Claudia Sanchez Melend		73.52	13.98
9/18		ATM Cash Deposit on 09/18 1450 S Broadway Santa Maria CA 0004890 ATM ID 9930D Card 5584	100.00		
9/18		Zelle to Tierney Cindy on 09/18 Ref #Rp08Vqr5Pp		100.00	13.98
9/21		Non-WF ATM Balance Inquiry Fee 09/20 3400 East Hw Santa Ynez CA ATM ID Cachux25 Card 5584		2.00	
9/21		lhss2 St of CA lhsscimpse 091720 xxxxx2067 Melendez, Claudia S.	521.06		
9/21		Zelle From Cindy S Tierney on 09/21 Ref # Jpm439126868	150.00		
9/21		Purchase authorized on 09/19 McDonald's F27685 Santa Maria CA S300263569338960 Card 5584		19.64	
9/21		Purchase authorized on 09/19 Enterprise Rent-A- Santa Maria CA S300263595719006 Card 5584		267.30	
9/21		Purchase authorized on 09/19 Santa Maria Wash N Santa Maria CA S300263601671282 Card 5584		29.20	
9/21		Purchase authorized on 09/19 Ross Store 419 Santa Maria CA P00000000279296100 Card 5584		57.57	
9/21		Purchase authorized on 09/19 Fortiva 855-802-5572 GA S380263630919472 Card 5584		19.55	
9/21		Purchase authorized on 09/19 McDonald's F1716 Lompoc CA S460263725217428 Card 5584		28.99	
9/21		Purchase authorized on 09/19 Subway 3805 Lompoc CA S460263767726042 Card 5584		20.11	
9/21		Purchase authorized on 09/20 #1 Car Wash Petro Santa Maria CA S460264564494258 Card 5584		20.00	
9/21		Non-WF ATM Withdrawal authorized on 09/20 3400 East Hwy 246 Santa Ynez CA 00300265127907637 ATM ID Cachux25 Card 5584		64.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		Purchase authorized on 09/21 Dave Inc Los Angeles CA S00460265728961764 Card 5584		91.24	62.94
9/22		Purchase Return authorized on 09/21 Enterprise Rent-A- Santa Maria CA S300263595719006 Card 5584	200.00		
9/22		Money Transfer authorized on 09/22 From Dave Inc CA S00300266838359322 Card 5584	75.00		
9/22		Purchase authorized on 09/21 Walgreens #6287 Santa Maria CA S580266053103254 Card 5584		28.99	
9/22		Purchase authorized on 09/21 Santa Maria Wash N Santa Maria CA S580266054535029 Card 5584		20.55	288.40
9/23		Zelle From Cindy S Tierney on 09/23 Ref # Jpm440280833	110.00		398.40
9/24		Purchase authorized on 09/23 McDonald's F14896 Grover Beach CA S460267696937866 Card 5584		16.44	
9/24		Purchase authorized on 09/23 Google* Phantom Ef 650-2530000 CA S460268138383100 Card 5584		9.98	
9/24		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08Wlpm8R xxxxxx4342		25.00	
9/24		Purchase authorized on 09/24 Main Central Market Santa Maria CA P00460268584190390 Card 5584		30.17	
9/24		Purchase authorized on 09/24 Gamestop #880 2204 S Brad Santa Maria CA P00580268690446764 Card 5584		42.00	
9/24		Purchase authorized on 09/24 El Camino Liquo Santa Maria CA P00000000375604067 Card 5584		22.25	
9/24		Purchase authorized on 09/24 Fernandos Churros Santa Barbara CA P00380269012764456 Card 5584		20.50	
9/24		Charter Communic Charter CO 092420 1140059308 Spa Melendez,Claudia		185.99	46.07
9/25		Zelle From Cindy S Tierney on 09/25 Ref # Jpm441059742	950.00		
9/25		Cash eWithdrawal in Branch/Store 09/25/2020 11:53 Am 1450 S Broadway Santa Maria CA 5584		900.00	
9/25		Purchase Bank Check OR Draft		3.00	
9/25		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08Wydpm8R xxxxxx4342		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>
9/25		Overdraft Protection From 2691744342	37.50		
9/25		Savings OD Protection Transfer Fee		12.50	108.07
9/28		ATM Cash Deposit on 09/28 1450 S Broadway Santa Maria CA 0003717 ATM ID 0014E Card 5584	100.00		
9/28		Purchase authorized on 09/24 McDonald's F27685 Santa Maria CA S580268567027352 Card 5584		12.47	
9/28		Purchase authorized on 09/24 Blenders Xr Santa Maria CA S300268677963598 Card 5584		13.25	
9/28		Purchase authorized on 09/24 Nightmaretoys 702-202-2365 AL S300269134991679 Card 5584		43.34	
9/28		Purchase authorized on 09/25 McDonald's F27685 Santa Maria CA S580269715636376 Card 5584		20.52	118.49
9/29		Purchase authorized on 09/27 Starbucks Store 05 Santa Maria CA S300271668224029 Card 5584		9.90	
9/29		Purchase authorized on 09/28 Redbox *Dvd Rental 866-733-2693 IL S380272642794133 Card 5584		15.66	92.93
9/30		Non-WF ATM Balance Inquiry Fee 09/29 3400 East Hw Santa Ynez CA ATM ID Cachux04 Card 5584		2.00	
9/30		Zelle From Cindy S Tierney on 09/30 Ref # Jpm443886947	50.00		
9/30		Purchase authorized on 09/28 Vzwrlls*Prepaid PY 888-294-6804 FL S580272621830642 Card 5584		30.30	
9/30		Recurring Payment authorized on 09/29 Experian* Credit R 479-3436237 CA S580273337632805 Card 5584		24.99	
9/30		Possible Finance Payment Aded2D2456C248D Claudia Sanchez Melend		73.52	12.12
10/1		Ssi Treas 310 Xxsupp Sec 100120 xxxxx4145 Ssi N1*Gd*Claudia S Melendez \N1*Be*Cristian J San	585.65		
10/1		Purchase authorized on 09/29 LA Tradicional Mic Santa Maria CA S380273702489271 Card 5584		17.48	
10/1		Purchase authorized on 10/01 Dave Inc Los Angeles CA S00300275351196767 Card 5584		91.24	
10/1		Purchase authorized on 10/01 Albertsons #1348 Santa Maria CA P00580275652431582 Card 5584		7.10	
10/1		Purchase authorized on 10/01 Albertsons #1348 Santa Maria CA P00300275655095931 Card 5584		31.00	450.95
10/2		Zelle From Cindy S Tierney on 10/02 Ref # Jpm445523848	1,550.00		
10/2		Money Transfer authorized on 10/02 From Dave Inc CA S00580276632100637 Card 5584	75.00		
10/2		Moneytree #0592 Moneytree 201002 459618259913302 Melendez, Claudia	120.00		
10/2		Purchase authorized on 10/01 McDonald's F27685 Santa Maria CA S460275577450199 Card 5584		19.42	
10/2		Purchase authorized on 10/01 Santa Maria Wash N Santa Maria CA S460275581346297 Card 5584		25.00	
10/2		Purchase authorized on 10/01 Creative Rents Santa Maria CA S460275624144705 Card 5584		232.00	
10/2		ATM Withdrawal authorized on 10/02 1450 S Broadway Santa Maria CA 0001446 ATM ID 9768G Card 5584		1,300.00	619.53
10/5		Non-WF ATM Balance Inquiry Fee 10/03 8184 Table T Friant CA ATM ID Catmcx16 Card 5584		2.00	
10/5		Non-WF ATM Balance Inquiry Fee 10/03 8184 Table T Friant CA ATM ID Catmcx12 Card 5584		2.00	
10/5		Non-WF ATM Balance Inquiry Fee 10/03 8184 Table T Friant CA ATM ID Catmcx12 Card 5584		2.00	
10/5		Non-WF ATM Balance Inquiry Fee 10/04 3400 East Hw Santa Ynez CA ATM ID Cachux06 Card 5584		2.00	
10/5		Zelle From Cindy S Tierney on 10/03 Ref # Jpm446893181	110.00		
10/5		Zelle From Cindy S Tierney on 10/04 Ref # Jpm447278243	300.00		
10/5		Purchase authorized on 10/01 Aspire General Ins 877-789-4742 CA S580275622634588 Card 5584		147.04	
10/5		Purchase authorized on 10/02 Enterprise Rent-A- Santa Maria CA S580276602361611 Card 5584		286.00	



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>
10/5		Purchase authorized on 10/03 Goldfields Coarsegold CA S300277595870344 Card 5584		38.46	
10/5		Non-WF ATM Withdrawal authorized on 10/03 8184 Table Top Mountain Friant CA 00580277637436548 ATM ID Catmcx16 Card 5584		304.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Non-WF ATM Withdrawal authorized on 10/03 8184 Table Top Mountain Friant CA 00580277652538184 ATM ID Catmcx12 Card 5584		64.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	
10/5		Purchase authorized on 10/04 McDonald's F27685 Santa Maria CA S580278571018552 Card 5584		21.17	
10/5		Purchase authorized on 10/04 Nardo's Restaurant Guadalupe CA S460278630755229 Card 5584		28.74	
10/5		Purchase authorized on 10/04 McDonald's F27685 Santa Maria CA S300278812233552 Card 5584		7.81	
10/5		ATM Withdrawal authorized on 10/04 2445 S Broadway Santa Maria CA 0008318 ATM ID 1750B Card 5584		300.00	
10/5		Non-WF ATM Withdrawal authorized on 10/04 3400 East Hwy 246 Santa Ynez CA 00460279096519204 ATM ID Cachux06 Card 5584		64.00	
10/5		Non-Wells Fargo ATM Transaction Fee		2.50	-247.19
10/6		Purchase Return authorized on 10/05 Enterprise Rent-A- Santa Maria CA S580276602361611 Card 5584	211.84		
10/6		Ihss2 St of CA Ihsscimpse 100220 xxxxx2067 Melendez, Claudia S.	479.44		
10/6		ATM Cash Deposit on 10/06 1450 S Broadway Santa Maria CA 0002808 ATM ID 9930D Card 5584	46.00		
10/6		Purchase authorized on 10/04 Ccr Gift Shop Santa Ynez CA S460279190290985 Card 5584		3.00	
10/6		ATM Withdrawal authorized on 10/06 2445 S Broadway Santa Maria CA 0008664 ATM ID 1750B Card 5584		200.00	287.09
10/7		Non-WF ATM Balance Inquiry Fee 10/06 3400 East Hw Santa Ynez CA ATM ID Cachux06 Card 5584		2.00	
10/7		Money Transfer authorized on 10/07 From Sanchez Melendez Claudia NY S00460281841591192 Card 5584	1,490.00		
10/7		Purchase authorized on 10/06 Paypal *Nightmaret 402-935-7733 AL S380280743240468 Card 5584		7.84	
10/7		Non-WF ATM Withdrawal authorized on 10/06 3400 East Hwy 246 Santa Ynez CA 00460281106984418 ATM ID Cachux06 Card 5584		44.00	
10/7		Non-Wells Fargo ATM Transaction Fee		2.50	
10/7		Dave, Inc Debit 5F7C64B5Fbd34698D0Ed111B/ F4Cf92A4576C074		1.00	1,719.75
10/8		ATM Cash Deposit on 10/08 1450 S Broadway Santa Maria CA 0003399 ATM ID 9930D Card 5584	700.00		
10/8		Purchase authorized on 10/06 Jack IN The Box 33 Santa Maria CA S580280589037354 Card 5584		7.17	
10/8		Purchase authorized on 10/07 Premier Bankcard 605-3573440 SD S580281558594405 Card 5584		40.00	
10/8		Purchase authorized on 10/07 Orc*Credit One 877-8253242 NV S580281562328900 Card 5584		50.00	
10/8		Purchase authorized on 10/07 Fortiva Mc 855-802-5572 GA S460282095443364 Card 5584		80.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/8		Recurring Transfer to Melendez C Way2Save Savings Ref #Op08Z8G4Pl xxxxxx4342		25.00	
10/8		ATM Withdrawal authorized on 10/08 1450 S Broadway Santa Maria CA 0005990 ATM ID 0014l Card 5584		1,450.00	767.58
Ending balance on 10/8					767.58
Totals			\$9,628.41	\$9,367.90	

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	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$35.00

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	1	5
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$152.50

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/10/2020 - 10/08/2020	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	-\$247.19 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,706.15 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	60 <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®.

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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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.

