

Wells Fargo[®] at Work Checking

October 6, 2020 ■ Page 1 of 6



BERNARDINO TORRES
2357 W CLEMENCEAU AVE
CARUTHERS CA 93609-9534

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 checked="" type="checkbox"/>
Online Bill Pay	<input checked="" 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 checked="" type="checkbox"/>

Statement period activity summary

Beginning balance on 9/5	\$136.21
Deposits/Additions	7,118.53
Withdrawals/Subtractions	- 7,722.25
Ending balance on 10/6	-\$467.51

Account number: **1718411810**

BERNARDINO TORRES

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.



Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$72.21
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.06

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>
9/8		Purchase authorized on 09/04 Apple Cash 1Infinielloop CA S580248479831861 Card 1944		50.00	
9/8		Purchase authorized on 09/04 Oil Changers Lemoo Lemoore CA S460248572281986 Card 1944		9.00	
9/8		Purchase authorized on 09/04 Jack IN The Box 32 Kettleman Cit CA S580248794216729 Card 1944		22.60	
9/8		Purchase authorized on 09/04 Dave Inc Los Angeles CA S00380249052278614 Card 1944		1.00	
9/8		Purchase authorized on 09/04 Hofbrau Morro Bay CA S300249098363655 Card 1944		6.36	
9/8		ATM Withdrawal authorized on 09/05 730 Quintana Rd Morro Bay CA 0001994 ATM ID 5627Z Card 1944		540.00	-492.75
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$540.00 ATM Withdrawal authorized on 09/05 730 Quintana Rd Morro Bay CA		35.00	-527.75
9/10		NSF Return Item Fee for a Transaction Received on 09/09 \$300.00 Speedy #94 Payment Loan 38072616 Torres, Bernardino		35.00	-562.75
9/11		Leprino Foods CO Payroll 00099296 Torres, Bernardino	945.19		
9/11		Money Transfer authorized on 09/11 From Curo Financial KS S00460255477492659 Card 1944	255.00		
9/11		Non-WF ATM Withdrawal authorized on 09/11 1771 W Bushst Lemoore CA 00460255487645851 ATM ID Am001018 Card 1944		103.00	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Non-WF ATM Withdrawal authorized on 09/11 17225 Jersey Avenue Lemoore CA 00380255551366347 ATM ID Capigx09 Card 1944		204.00	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Purchase authorized on 09/11 Evi*Tachi Palace Lemoore CA P00300255558182956 Card 1944		414.00	-88.56
9/14		Money Transfer authorized on 09/11 From Bernardino CA S00460256078962502 Card 1944	394.98		
9/14		Money Transfer authorized on 09/12 From Bernardino CA S00300256499599701 Card 1944	394.00		
9/14		Money Transfer authorized on 09/12 From Torres Bernardino CA S00580256560027941 Card 1944	297.00		
9/14		Purchase authorized on 09/11 Speedy Cash 888-3331360 KS S580255378529439 Card 1944		300.00	
9/14		Recurring Payment authorized on 09/12 Apple.Com/Bill 866-712-7753 CA S580256434241571 Card 1944		9.99	
9/14		Purchase authorized on 09/12 Apple Cash 1Infinielloop CA S580256540883891 Card 1944		300.00	
9/14		Purchase authorized on 09/12 Evi*Tachi Palace Lemoore CA P00380256542361849 Card 1944		517.00	
9/14		Purchase authorized on 09/12 Evi*Tachi Palace Lemoore CA P00460256560892637 Card 1944		352.20	-481.77
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$517.00 Purchase Authori Zed on 09/12 Evi*Tachi Palace Lemoore		35.00	
9/15		Overdraft Fee for a Transaction Posted on 09/14 \$352.20 Purchase Authori Zed on 09/12 Evi*Tachi Palace Lemoore		35.00	



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>
9/15		Purchase authorized on 09/12 Lemoore Municipal Lemoore CA S580256503989882 Card 1944		14.00	-565.77
9/16		Overdraft Fee for a Transaction Posted on 09/15 \$14.00 Purchase Authori Zed on 09/12 Lemoore Municipal Lemoore		35.00	-600.77
9/18		Leprino Foods CO Payroll 00099296 Torres, Bernardino	1,640.90		
9/18		Money Transfer authorized on 09/18 From Torres Bernardino CA S00380262456499882 Card 1944	217.80		
9/18		Money Transfer authorized on 09/18 From Torres Bernardino CA S00580262495065428 Card 1944	217.80		
9/18		Non-WF ATM Withdrawal authorized on 09/18 17225 Jersey Avenue Lemoore CA 00300262427296679 ATM ID Capigx03 Card 1944		404.00	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Non-WF ATM Withdrawal authorized on 09/18 17225 Jersey Avenue Lemoore CA 00300262456925188 ATM ID Capigx02 Card 1944		204.00	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Purchase authorized on 09/18 Evi*Tachi Palace Lemoore CA P00300262495812130 Card 1944		228.60	634.13
9/21		NSF Return Item Fee for a Transaction Received on 09/18 \$288.16 Target Cash NOW Target Cas 200917 11498078 Bernardino Torres		35.00	
9/21		Overdraft Fee for a Transaction Posted on 09/18 \$204.00 Non-WF ATM Withdrawal authorized on 09/18 17225 Jersey Avenue Lemoore CA		35.00	
9/21		Overdraft Fee for a Transaction Posted on 09/18 \$228.60 Purchase Authori Zed on 09/18 Evi*Tachi Palace Lemoore		35.00	
9/21		Purchase authorized on 09/18 Cash App*Manuel He 8774174551 CA S460262402766993 Card 1944		60.00	
9/21		Purchase authorized on 09/18 Apple Cash 1Infinitemoore CA S580262424918519 Card 1944		960.00	
9/21		ATM Withdrawal authorized on 09/19 301 West D St Lemoore CA 0007803 ATM ID 0101A Card 1944		500.00	-990.87
9/22		Overdraft Fee for a Transaction Posted on 09/21 \$500.00 ATM Withdrawal authorized on 09/19 301 West D St Lemoore CA		35.00	-1,025.87
9/25		Leprino Foods CO Payroll 00099296 Torres, Bernardino	1,128.91		
9/25		Money Transfer authorized on 09/25 From Curo Financial KS S00580269495775910 Card 1944	255.00		
9/25		ATM Withdrawal authorized on 09/25 301 West D St Lemoore CA 0009241 ATM ID 0101A Card 1944		550.00	-191.96
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$165.15 Lendumo Db Online Pmt 092420 200924134006 x7H Bernardino Torres		35.00	
9/28		Overdraft Fee for a Transaction Posted on 09/25 \$550.00 ATM Withdrawal authorized on 09/25 301 West D St Lemoore CA		35.00	
9/28		Purchase authorized on 09/25 Apple Cash 1Infinitemoore CA S300269365165253 Card 1944		100.00	
9/28		Purchase authorized on 09/25 Speedy Cash 888-3331360 KS S580269460109930 Card 1944		300.00	-661.96
9/29		Overdraft Fee for a Transaction Posted on 09/28 \$100.00 Purchase Authori Zed on 09/25 Apple Cash 1Infinitemoore		35.00	
9/29		Overdraft Fee for a Transaction Posted on 09/28 \$300.00 Purchase Authori Zed on 09/25 Speedy Cash 888-3331		35.00	
9/29		Leprino Foods CO Payroll 00099296 Torres, Bernardino	239.17		-492.79
10/2		Non-WF ATM Balance Inquiry Fee 10/02 17225 Jersey Lemoore CA ATM ID Capigx02 Card 1944		2.00	
10/2		Leprino Foods CO Payroll 00099296 Torres, Bernardino	1,132.78		
10/2		Non-WF ATM Withdrawal authorized on 10/02 17225 Jersey Avenue Lemoore CA 00300276674860299 ATM ID Capigx02 Card 1944		464.00	
10/2		Non-Wells Fargo ATM Transaction Fee		2.50	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/2		Purchase authorized on 10/02 Evi*Tachi Palace Lemoore CA P00580276777612511 Card 1944		414.00	-242.51
10/5		Overdraft Fee for a Transaction Posted on 10/02 \$414.00 Purchase Authori Zed on 10/02 Evi*Tachi Palace Lemoore		35.00	
10/5		Purchase authorized on 10/02 Lemoore Municipal Lemoore CA S580276493462264 Card 1944		155.00	-432.51
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$155.00 Purchase Authori Zed on 10/02 Lemoore Municipal Lemoore		35.00	-467.51
Ending balance on 10/6					-467.51
Totals			\$7,118.53	\$7,722.25	

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.

Items returned unpaid

Date	Description	Amount
9/10	Speedy #94 Payment Loan 38072616 Torres, Bernardino Reference # 103100198100932	300.00
9/21	Target Cash NOW Target Cas 200917 11498078 Bernardino Torres Reference # 061120080000797	288.16
9/21	Lendumo Db Online Pmt 091720 200917134736Mys Bernardino Torres Reference # 096016930061588	165.15
9/28	Lendumo Db Online Pmt 092420 200924134006x7H Bernardino Torres Reference # 096016930057770	165.15

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$420.00	\$3,360.00
Total Returned Item Fees	\$105.00	\$350.00

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

Fee period 09/05/2020 - 10/06/2020	Standard monthly service fee \$14.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Total amount of qualifying direct deposits	\$1,000.00	\$5,086.95 <input checked="" type="checkbox"/>
· Combined balance in linked accounts, which may include	\$7,500.00	\$0.00 <input type="checkbox"/>
- Minimum daily balance in personal checking, savings, Time Accounts (CDs) and FDIC-insured Retirement accounts		

CA/CA

 **IMPORTANT ACCOUNT INFORMATION**

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.

