

# Wells Fargo Everyday Checking

November 6, 2020 ■ Page 1 of 5



RICHARD STITH  
391 ELLIS ST  
SAN FRANCISCO CA 94102-2709

## 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](http://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](http://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 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 10/8     | -\$118.03       |
| Deposits/Additions            | 70.01           |
| Withdrawals/Subtractions      | - 10.00         |
| <b>Ending balance on 11/6</b> | <b>-\$58.02</b> |

Account number: **1588052223**

**RICHARD STITH**

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

| Date                          | Check Number | Description  | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|-------------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 10/27                         |              | Reversal of NSF Return Item Fee for a Transaction Received on 08/10 \$300.00 Check # 01001 | 35.00                  |                              | -83.03                  |
| 11/2                          |              | Square Inc Sdv-Vrfy 201102 T200303684831 Richard Stith                                     | 0.01                   |                              | -83.02                  |
| 11/4                          |              | Reversal of NSF Return Item Fee for a Transaction Received on 09/03 \$150.00 Check # 91446 | 35.00                  |                              | -48.02                  |
| 11/6                          |              | Monthly Service Fee  |                        | 10.00                        | -58.02                  |
| <b>Ending balance on 11/6</b> |              |  |                        |                              | <b>-58.02</b>           |
| <b>Totals</b>                 |              |  | <b>\$70.01</b>         | <b>\$10.00</b>               |                         |

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 |
|------|--|--------|
| 11/3 | Square Inc Sdv-Vrfy 201102 T200303684832 Richard Stith Reference # 021000029370716 | 0.01   |

## Summary of Overdraft and Returned Item Fees

|                          | Total this statement period | Total year-to-date |
|--------------------------|-----------------------------|--------------------|
| Total Overdraft Fees     | \$0.00                      | \$0.00             |
| 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.

## 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

|   |                                      |                                   |
|---|--------------------------------------|-----------------------------------|
| Fee period 10/08/2020 - 11/06/2020  | Standard monthly service fee \$10.00 | You paid \$10.00                  |
| <b>How to avoid the monthly service fee</b>   | Minimum required                     | This fee period                   |
| Have any <b>ONE</b> of the following account requirements   |                                      |                                   |
| · Minimum daily balance   | \$1,500.00                           | -\$48.03 <input type="checkbox"/> |
| · Total amount of qualifying direct deposits  | \$500.00                             | \$0.01 <input type="checkbox"/>   |
| · Total number of posted debit card purchases or posted debit card payments of bills in any combination | 10                                   | 0 <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:

As a valuable customer, your monthly service fee for this Everyday Checking account is waived beginning November 9, 2020 for nine consecutive fee periods.



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If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

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#### **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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Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).

