

Wells Fargo Opportunity CheckingSM

November 23, 2020 ■ Page 1 of 4



WILLIAM LAYTON
671 E STATE ST APT D104
EAGLE ID 83616-5971

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. (113)
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 checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" 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"/>

Statement period activity summary

Beginning balance on 10/23	\$12.91
Deposits/Additions	2,479.45
Withdrawals/Subtractions	- 2,494.84
Ending balance on 11/23	-\$2.48

Account number: **5223986653**

WILLIAM LAYTON

Idaho account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 124103799

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006603595759

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>
10/23		Purchase authorized on 10/23 76 on The Fly Eagle ID P00000000187874780 Card 7323		5.70	
10/23		Purchase authorized on 10/23 Dollartre 316 W State Eagle ID P00000000237068603 Card 7323		4.24	2.97
10/26		Purchase authorized on 10/22 My Credit Score 877-5421804 UT S300297006335892 Card 7323		1.00	1.97
11/3		SSA Treas 310 Xxsoc Sec 110320 xxxxx4771A SSA William Layton Jr	2,114.50		
11/3		Withdrawal Made In A Branch/Store		1,400.00	716.47
11/4		Recurring Transfer to Layton W Savings Ref #Op0964Qfh5 xxxxxx5759		25.00	691.47
11/5		Purchase authorized on 11/03 Credit Concepts 541-3428545 OR S460308558659060 Card 7323		292.78	
11/5		Purchase authorized on 11/03 Postmates 0Bfc0 Su 8778877815 CA S460308672759818 Card 7323		12.35	386.34
11/9		Purchase authorized on 11/06 76 - Eagle 76 Eagle ID S380311731606624 Card 7323		20.01	
11/9		Purchase authorized on 11/06 Romancedatehelp.CO 234-804-8960 CA S380312134381518 Card 7323		39.95	
11/9		Recurring Payment authorized on 11/07 Pm *Marriageminded 866-7278920 TX S380312477845289 Card 7323		13.99	
11/9		Bill Pay AT&T Mobility on-Line xxxxxx66992 on 11-09		35.82	
11/9		Purchase authorized on 11/08 Albertsons #0182 Eagle ID P00380314021594354 Card 7323		32.70	
11/9		Purchase authorized on 11/08 Albertsons #0182 Eagle ID P00380314024712271 Card 7323		92.19	151.68
11/10		Purchase authorized on 11/10 Walgreens Store 265 S Eag Eagle ID P00380315825737128 Card 7323		37.53	114.15
11/12		Purchase authorized on 11/10 Perma Mental Healt 2089961700 ID S300315769685028 Card 7323		10.00	
11/12		Purchase authorized on 11/11 Dollartre 316 W State Eagle ID P00000000279783598 Card 7323		14.84	89.31
11/16		Online Transfer From Layton W Savings xxxxxx5759 Ref #Ib098Cblj4 on 11/16/20	25.00		
11/16		Purchase authorized on 11/07 My Credit Score 877-5421804 UT S300312515292221 Card 7323		29.95	
11/16		Non-WF ATM Withdrawal authorized on 11/13 701 E State St S100 Eagle ID 00380319254916561 ATM ID ID000143 Card 7323		62.00	
11/16		Non-Wells Fargo ATM Transaction Fee		2.50	
11/16		Purchase authorized on 11/14 76 - Eagle 76 Eagle ID S300319780961482 Card 7323		12.65	
11/16		Purchase authorized on 11/16 Dollartre 316 W State Eagle ID P00000000170400388 Card 7323		5.30	1.91
11/17		Card Final Credit 11107205655	39.95		
11/17		Money Transfer authorized on 11/17 From Creditninja IL S00300322642438437 Card 7323	300.00		
11/17		Purchase authorized on 11/16 76 - Eagle 76 Eagle ID S460321623750584 Card 7323		13.59	
11/17		Purchase authorized on 11/17 76 on The Fly Eagle ID P00000000670297263 Card 7323		18.95	309.32
11/18		Non-WF ATM Withdrawal authorized on 11/18 701 E State St S100 Eagle ID 00380323796020477 ATM ID ID000143 Card 7323		142.00	
11/18		Non-Wells Fargo ATM Transaction Fee		2.50	164.82
11/19		Purchase authorized on 11/19 Albertsons #0182 Eagle ID P0046032474222039 Card 7323		13.83	
11/19		Non-WF ATM Withdrawal authorized on 11/19 433 N. 16th St. Boise ID 00460324809005440 ATM ID 11430809 Card 7323		84.00	
11/19		Non-Wells Fargo ATM Transaction Fee		2.50	64.49
11/20		Non-WF ATM Balance Inquiry Fee 11/19 US Bank Hill Boise ID ATM ID Sus4V677 Card 7323		2.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/20		Purchase authorized on 11/19 76 - Eagle 76 Eagle ID S380324723201869 Card 7323		6.30	
11/20		Non-WF ATM Withdrawal authorized on 11/19 US Bank Hillcrest Boise ID 00580325119309900 ATM ID Sus4V677 Card 7323		43.00	
11/20		Non-Wells Fargo ATM Transaction Fee		2.50	10.69
11/23		Purchase authorized on 11/20 76 - Eagle 76 Eagle ID S460325592493282 Card 7323		13.17	-2.48
Ending balance on 11/23					-2.48
Totals			\$2,479.45	\$2,494.84	

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	\$0.00
Total Returned Item Fees	\$0.00	\$420.00

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 10/23/2020 - 11/23/2020	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	\$500.00	-\$2.48 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,114.50 <input checked="" type="checkbox"/>

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IMPORTANT ACCOUNT INFORMATION

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.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. + \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.