

Wells Fargo Opportunity CheckingSM

October 22, 2020 ■ Page 1 of 6



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: wells Fargo.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 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 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"/>



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Opportunity Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/23	\$3.56
Deposits/Additions	2,486.83
Withdrawals/Subtractions	- 2,477.48
Ending balance on 10/22	\$12.91

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>
9/23		Purchase Return authorized on 09/22 Datingcustserv.Com 8662945787 FL S620267548865371 Card 7323	14.93		
9/23		Recurring Payment authorized on 09/21 24-7 Help.Net 800-4259886 FL S380265637013448 Card 7323		1.00	
9/23		Purchase authorized on 09/23 Dollartre 316 W State Eagle ID P0000000777441135 Card 7323		7.42	
9/23		Purchase authorized on 09/23 Walgreens Store 265 S Eag Eagle ID P00460267785464003 Card 7323		6.35	
9/23		Recurring Payment Reversal on 09/22 Dmgbill.Com 888-416-5179 FL S460266511859752 Card 7323	29.95		33.67
9/24		Card Final Credit 10921202242	14.99		
9/24		Purchase Return authorized on 09/22 24-7 Help.Net 800-4259886 FL S380266667234572 Card 7323	1.00		
9/24		Purchase authorized on 09/23 Perma Mental Healt 2089961700 ID S460267769293010 Card 7323		10.00	
9/24		Purchase authorized on 09/24 Dollartre 316 W State Eagle ID P0000000782683701 Card 7323		9.54	30.12
9/25		Savings OD Protection Transfer Fee Rev	12.50		
9/25		Purchase authorized on 09/25 Dollartre 316 W State Eagle ID P0000000581842505 Card 7323		5.30	
9/25		Purchase authorized on 09/25 Walgreens Store 265 S Eag Eagle ID P00380269782802611 Card 7323		12.71	
9/25		Recurring Payment Reversal on 09/24 Dmgbill.Com 888-416-5179 FL S580268439508001 Card 7323	27.99		52.60
9/28		Purchase authorized on 09/25 Perma Mental Healt 2089961700 ID S460269753162172 Card 7323		10.00	
9/28		Recurring Payment authorized on 09/25 Romancedatehelp.CO 234-804-8960 CA S380270118840563 Card 7323		2.00	
9/28		Purchase authorized on 09/26 76 - Eagle 76 Eagle ID S380270703140925 Card 7323		6.36	
9/28		Purchase authorized on 09/27 Dollartre 316 W State Eagle ID P0000000373530402 Card 7323		8.48	25.76
9/29		Card Final Credit 50921200817	9.99		
9/29		Purchase authorized on 09/29 76 on The Fly Eagle ID P00000000175735879 Card 7323		13.41	22.34
9/30		Purchase authorized on 09/30 Walgreens Store 265 S Eag Eagle ID P00300275034259109 Card 7323		9.84	12.50
10/1		Purchase authorized on 09/30 76 on The Fly Eagle ID P00000000975355840 Card 7323		3.18	
10/1		Purchase authorized on 10/01 76 on The Fly Eagle ID P00000000370425155 Card 7323		7.73	1.59
10/2		SSA Treas 310 Xxsoc Sec 100220 xxxxx4771A SSA William Layton Jr	2,114.50		
10/2		Bill Pay AT&T Mobility Mobile xxxxxxx66992 on 10-02		177.00	
10/2		Withdrawal Made In A Branch/Store		1,400.00	539.09
10/5		Purchase authorized on 10/02 McDonald's F19731 Eagle ID S460276588167544 Card 7323		8.44	
10/5		Purchase authorized on 10/03 World Acceptance 888-378-3886 SC S300277414939827 Card 7323		55.00	
10/5		Recurring Payment authorized on 10/03 Pm *Ldsplanet.Com 866-7278920 TX S580277686102978 Card 7323		29.97	
10/5		Purchase authorized on 10/03 76 - Eagle 76 Eagle ID S580278050663407 Card 7323		11.00	
10/5		Recurring Payment authorized on 10/03 ID-Charge.Com Interracialda NV S460278061843377 Card 7323		25.99	
10/5		Recurring Transfer to Layton W Savings Ref #Op08Y1955Z xxxxxx5759		25.00	383.69
10/6		Recurring Payment authorized on 10/05 Google *Youtube Mu 855-836-3987 CA S300279465465294 Card 7323		9.99	373.70



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/7		Purchase authorized on 10/05 Credit Concepts 541-3428545 OR S580279530846215 Card 7323		365.00	
10/7		Overdraft Protection From 6603595759	25.00		33.70
10/8		Recurring Payment authorized on 10/07 Pm *Marriageminded 866-7278920 TX S580281434282646 Card 7323		13.99	19.71
10/13		Purchase authorized on 10/11 Albertsons #0182 Eagle ID P00460285585114681 Card 7323		2.78	
10/13		Purchase authorized on 10/12 Paypal *Beenverifi 888-579-5910 NY S580286758955801 Card 7323		1.00	
10/13		Purchase authorized on 10/13 Dollartree 316 W State St Eagle ID P00580287782025998 Card 7323		1.24	14.69
10/16		Edeposit IN Branch/Store 10/16/20 03:36:33 Pm 108 E Plaza Dr Eagle ID 6653	200.00		
10/16		Purchase with Cash Back \$ 40.00 authorized on 10/16 Albertsons #0182 Eagle ID P00580290784483473 Card 7323		119.84	94.85
10/19		Purchase authorized on 10/17 Mtr Int. +31851306813 Nld S580291559053484 Card 7323		1.49	
10/19		Purchase authorized on 10/17 O'Reilly Auto Parts 3824 Garden City ID P00380291665209801 Card 7323		7.41	
10/19		Purchase authorized on 10/17 76 on The Fly Eagle ID P0000000472303649 Card 7323		10.34	
10/19		ATM Withdrawal authorized on 10/17 Eagle Eagle ID 0006812 ATM ID 4502P Card 7323		20.00	55.61
10/20		Card Final Credit 21016206991	35.98		
10/20		Purchase authorized on 10/19 76 on The Fly Eagle ID P00000000875041099 Card 7323		3.18	
10/20		ATM Withdrawal authorized on 10/20 Eagle Eagle ID 0007148 ATM ID 4502P Card 7323		40.00	
10/20		ATM Withdrawal authorized on 10/20 Eagle Eagle ID 0007149 ATM ID 4502P Card 7323		20.00	28.41
10/21		Purchase authorized on 10/20 76 - Eagle 76 Eagle ID S300294640048806 Card 7323		15.50	12.91
Ending balance on 10/22					12.91
Totals			\$2,486.83	\$2,477.48	

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
10/16	Check Reference # 00007339008776028994	31.96

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.



Monthly service fee summary (continued)

Fee period 09/23/2020 - 10/22/2020	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	\$1.59 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,114.50 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	32 <input checked="" type="checkbox"/>

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IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Opportunity 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*

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.

 **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.

