

Wells Fargo Opportunity CheckingSM

September 22, 2020 ■ Page 1 of 5



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 8/22	-\$6.69
Deposits/Additions	2,239.50
Withdrawals/Subtractions	- 2,229.25
Ending balance on 9/22	\$3.56

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/24		NSF Return Item Fee for a Transaction Received on 08/21 \$303.00 Credit Concepts Purchase 200821 785921-1 William Layton		35.00	-41.69
8/26		NSF Return Item Fee for a Transaction Received on 08/25 \$303.00 Credit Concepts Purchase 200825 785921-1 William Layton		35.00	-76.69
9/3		SSA Treas 310 Xsoc Sec 090320 xxxxx4771A SSA William Layton Jr	2,114.50		
9/3		ATM Withdrawal authorized on 09/03 Eagle Eagle ID 0008701 ATM ID 4502P Card 7323		200.00	
9/3		Withdrawal Made In A Branch/Store		1,200.00	637.81
9/4		Purchase authorized on 09/03 World Acceptance 888-378-3886 SC S580247415483501 Card 7323		55.00	
9/4		Purchase authorized on 09/03 Perma Mental Healt 2089961700 ID S300247608946056 Card 7323		10.00	
9/4		Recurring Payment authorized on 09/03 ID-Charge.Com Interracialda NV S300248061843936 Card 7323		25.99	
9/4		Recurring Transfer to Layton W Savings Ref #Op08S7Slsf xxxxxx5759		25.00	521.82
9/8		Purchase authorized on 09/03 Credit Concepts 541-3428545 OR S380247487440425 Card 7323		342.74	
9/8		Recurring Payment authorized on 09/04 Google*Youtube Mus Internet CA S460248474795968 Card 7323		9.99	
9/8		Purchase authorized on 09/04 Customedica Pharma Boise ID S580248592005235 Card 7323		82.00	
9/8		Recurring Payment authorized on 09/04 Dmgbill.Com 866-2945787 FL S580249160174229 Card 7323		1.00	
9/8		Recurring Payment authorized on 09/04 Dmgbill.Com 888-416-5179 FL S580249198191943 Card 7323		1.00	
9/8		Recurring Payment authorized on 09/04 Datingcustserv.Com 8662945787 FL S300249198271674 Card 7323		1.00	
9/8		Recurring Payment authorized on 09/06 Interdating 888494 888-4942850 FL S580250774718979 Card 7323		27.99	
9/8		Recurring Payment authorized on 09/07 Pm *Marriageminded 866-7278920 TX S300251430104522 Card 7323		13.99	
9/8		Overdraft Protection From 6603595759	25.00		
9/8		Savings OD Protection Transfer Fee		12.50	54.61
9/9		Recurring Payment authorized on 09/07 Datingcustserv.Com 8662945787 FL S580252207445690 Card 7323		14.93	
9/9		Purchase authorized on 09/08 Perma Mental Healt 2089961700 ID S300252595940615 Card 7323		10.00	29.68
9/10		Recurring Payment authorized on 09/07 Dmgbill.Com 888-416-5179 FL S460252198541299 Card 7323		29.95	-0.27
9/11		Edeposit IN Branch/Store 09/11/20 03:10:10 Pm 108 E Plaza Dr Eagle ID 6653	100.00		99.73
9/14		Purchase authorized on 09/11 Perma Mental Healt 2089961700 ID S300255770608053 Card 7323		75.19	24.54
9/16		Recurring Payment authorized on 09/15 Pm *Blackpeoplemee 866-7278920 TX S300260024774435 Card 7323		14.99	
9/16		Recurring Payment authorized on 09/15 Pm *Blackpeoplemee 866-7278920 TX S380260024797791 Card 7323		3.99	5.56
9/21		Purchase authorized on 09/17 Mylife * Ppl Bkgrd 888-7041900 CA S300261679398681 Card 7323		1.00	
9/21		Purchase authorized on 09/17 Mylife * My ID Bkg 888-7041900 CA S300261688211957 Card 7323		1.00	3.56
Ending balance on 9/22					3.56
Totals			\$2,239.50	\$2,229.25	

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

<i>Date</i>	<i>Description</i>	<i>Amount</i>
8/24	Credit Concepts Purchase 200821 785921-1 William Layton Reference # 096016935453666	303.00
8/26	Credit Concepts Purchase 200825 785921-1 William Layton Reference # 096016935646798	303.00

Summary of Overdraft and Returned Item Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$70.00	\$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 08/22/2020 - 09/22/2020	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	-\$76.69 <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	19 <input checked="" type="checkbox"/>

JL/JL

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

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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.

