

Wells Fargo Everyday Checking

October 26, 2020 ■ Page 1 of 6



KEILAN R DENWITTY
KELLY Z LAUGHLIN RP
4615 TOPANGA PEAK LN
BAKERSFIELD CA 93311-3089

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. (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 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 type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input 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 9/25	\$26.64
Deposits/Additions	1,905.08
Withdrawals/Subtractions	- 1,831.72
Ending balance on 10/26	\$100.00

Account number: **6966154558**

KEILAN R DENWITTY
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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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/28		Card Claim Final Credit 20916203506	29.97		
9/28		ATM Withdrawal authorized on 09/27 2828 Country Club Blvd, Stockton CA 0004132 ATM ID 6915J Card 3806		40.00	16.61
9/29		Purchase authorized on 09/27 Starbucks Store 08 Stockton CA S580271564241803 Card 3806		15.55	1.06
9/30		ATM Cash Deposit on 09/30 2828 Country Club Blvd, Stockton CA 0005029 ATM ID 6915J Card 3806	400.00		
9/30		ATM Withdrawal authorized on 09/30 2828 Country Club Blvd, Stockton CA 0005045 ATM ID 6915J Card 3806		40.00	
9/30		ATM Withdrawal authorized on 09/30 2828 Country Club Blvd, Stockton CA 0005046 ATM ID 6915J Card 3806		60.00	301.06
10/1		Ssi Treas 310 Xsupp Sec 100120 xxxxx9004 Ssi N1*Gd*Kelly Z Laughlin \N1*Be*Keilan R Denwi	848.15		
10/1		ATM Cash Deposit on 10/01 2828 Country Club Blvd, Stockton CA 0005331 ATM ID 6915J Card 3806	200.00		1,349.21
10/2		Purchase authorized on 09/30 LA Quinta Inns 06 Stockton CA S580275090388188 Card 3806		117.60	
10/2		Purchase authorized on 09/30 LA Quinta Inns 06 Stockton CA S580275090654032 Card 3806		100.00	
10/2		Purchase authorized on 09/30 Quik Stop #0163 Livingston CA S580275238202468 Card 3806		20.00	
10/2		Recurring Payment authorized on 10/01 Foreclosure.Homes. 866-489-4238 CA S380275565329699 Card 3806		0.50	
10/2		Purchase authorized on 10/01 Speedway 06187 2 2705 Cou Stockton CA P00380276129283533 Card 3806		21.28	
10/2		Purchase authorized on 10/01 Speedway 06187 2 2705 Cou Stockton CA P00380276132732363 Card 3806		17.78	
10/2		Purchase authorized on 10/01 Shell Service Station Lathrop CA P00460276150531569 Card 3806		13.90	
10/2		Purchase authorized on 10/01 Pacific Express Inn Merced CA P00380276204906807 Card 3806		80.00	978.15
10/5		Purchase Return authorized on 10/01 LA Quinta Inns 06 Stockton CA S620277547125851 Card 3806	100.00		
10/5		Purchase authorized on 10/01 Mountain Mikes Piz 209-6454040 CA S300276012365896 Card 3806		43.41	
10/5		Purchase authorized on 10/02 Cash App*Walide GA 8774174551 CA S38027669855110 Card 3806		200.00	
10/5		Purchase authorized on 10/02 7-Eleven Stockton CA P00000000372148211 Card 3806		17.59	
10/5		Purchase authorized on 10/02 Arco#05450Ameri Stockton CA P00000000476101194 Card 3806		25.20	
10/5		Purchase authorized on 10/03 Motel 6 Westley CA S380277253025337 Card 3806		86.39	
10/5		Recurring Payment authorized on 10/03 Soundcloud Inc 347-9866607 CA S300277630721197 Card 3806		9.99	
10/5		Purchase authorized on 10/03 Countrycl Countryclubm Stockton CA P00000000189213626 Card 3806		12.91	
10/5		Purchase authorized on 10/03 New York Donuts Stockton CA S580277833786083 Card 3806		11.60	
10/5		Purchase authorized on 10/03 Arco #42386 Ampm Tulare CA P00000000773668675 Card 3806		18.52	
10/5		Purchase authorized on 10/03 Taco Bell 00150015 Bakersfield CA S460278112859870 Card 3806		10.69	
10/5		Purchase authorized on 10/03 Motel 6 Bakersfiel Bakersfield CA S300278116830087 Card 3806		120.67	
10/5		Purchase with Cash Back \$ 10.00 authorized on 10/04 Roys Market Bakersfield CA P00000000330180304 Card 3806		21.58	
10/5		Purchase authorized on 10/04 Flame N Freeze Bakersfield CA S300278641169975 Card 3806		17.44	



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>
10/5		Purchase authorized on 10/04 Derrels Mini Stora 559-322-9955 CA S460279064520316 Card 3806		42.50	
10/5		Purchase with Cash Back \$ 15.00 authorized on 10/05 Stop & Shop Market Bakersfield CA P0000000674200136 Card 3806		31.09	
10/5		Purchase authorized on 10/05 Arco #42412 Ampm Bakersfield CA P0000000482353506 Card 3806		30.35	
10/5		Zelle to Duke Darrell D on 10/05 Ref #Pp08Yvm8D2		9.00	369.22
10/6		Purchase authorized on 10/04 Jack IN The Box 03 Bakersfield CA S460279008783372 Card 3806		16.85	
10/6		ATM Withdrawal authorized on 10/06 1300 22ND St Bakersfield CA 0009115 ATM ID 0753D Card 3806		200.00	152.37
10/7		Purchase authorized on 10/05 Jack IN The Box 32 Bakersfield CA S300279611358458 Card 3806		5.35	
10/7		Recurring Payment authorized on 10/06 Hudforeclosed.Com 877-503-8719 CA S460280615846647 Card 3806		49.60	
10/7		Purchase authorized on 10/06 Fosters Doughnut Bakersfield CA S460280740445325 Card 3806		17.32	
10/7		Purchase authorized on 10/07 Autozone 3311 6615 Ming Bakersfield CA P00300281644799606 Card 3806		33.53	
10/7		Purchase with Cash Back \$ 15.00 authorized on 10/07 Stop & Shop Market Bakersfield CA P0000000583967138 Card 3806		27.75	18.82
10/9		Purchase authorized on 10/08 Super Liquor &Food Bakersfield CA S460283070741054 Card 3806		10.72	8.10
10/13		Money Transfer authorized on 10/11 From Kelly CA S00380285855949676 Card 3806	78.86		
10/13		Purchase authorized on 10/08 76 - 76 Wilson Roa Bakersfield CA S380283073582488 Card 3806		8.10	
10/13		Purchase with Cash Back \$ 40.00 authorized on 10/11 Crushed Ice Market Bakersfield CA P00000000281175784 Card 3806		56.85	
10/13		Purchase authorized on 10/11 Squeekys Car Wash Bakersfield CA S460286008788481 Card 3806		10.00	
10/13		Purchase authorized on 10/12 Crushed Ice Market Bakersfield CA P00000000873118136 Card 3806		5.00	
10/13		Purchase authorized on 10/12 Arco #42848 Ampm Bakersfield CA P00000000980476165 Card 3806		7.01	
10/13		Recurring Payment Reversal on 10/09 Hudforeclosed.Com 877-503-8719 CA S620284549828083 Card 3806	49.60		49.60
10/14		Recurring Payment authorized on 10/13 Foreclosure.Homes 800-3488869 CA S460287569824573 Card 3806		0.50	
10/14		Purchase with Cash Back \$ 15.00 authorized on 10/14 Roys Market Bakersfield CA P00000000834326555 Card 3806		27.50	
10/14		Purchase authorized on 10/14 Fiesta Liquor A Bakersfield CA P00000000179058447 Card 3806		5.90	15.70
10/15		Purchase authorized on 10/14 Arco #42848 Ampm Bakersfield CA P00000000777334208 Card 3806		9.44	6.26
10/16		Purchase authorized on 10/14 Del Taco 1196 Bakersville CA S300289203325988 Card 3806		4.73	1.53
10/21		Money Transfer authorized on 10/21 From Kelly CA S00580295755059292 Card 3806	98.50		
10/21		Purchase with Cash Back \$ 20.00 authorized on 10/21 Stop & Shop Market Bakersfield CA P00000000077540634 Card 3806		33.00	67.03
10/22		Purchase authorized on 10/21 B & M Mini Mart Bakersfield CA P00000000089724750 Card 3806		3.00	
10/22		Purchase authorized on 10/21 Shabaa Market Bakersfield CA P00000000139326091 Card 3806		6.10	
10/22		Purchase authorized on 10/22 7-Eleven Bakersfield CA P00000000684740525 Card 3806		3.17	
10/22		Purchase authorized on 10/22 O'Reilly Auto Parts 2953 Bakersfield CA P00300296727412199 Card 3806		3.24	51.52
10/23		Purchase authorized on 10/21 Carl's Jr 1100217 Bakersfield CA S460295854327462 Card 3806		18.59	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/23		Purchase authorized on 10/22 76 Wible Road Bakersfield CA P00300297079320552 Card 3806		11.63	
10/23		Purchase authorized on 10/23 Shell Service Station Henderson NV P00460297467346087 Card 3806		9.39	11.91
10/26		ATM Cash Deposit on 10/26 Fernley Fernley NV 0009785 ATM ID 2634K Card 3806	100.00		
10/26		Purchase authorized on 10/22 Burger King #1473 Bakersfield CA S580297047936041 Card 3806		11.91	100.00
Ending balance on 10/26					100.00
Totals			\$1,905.08	\$1,831.72	

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	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

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 09/25/2020 - 10/26/2020	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	\$1.06 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$848.15 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	51 <input checked="" 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:

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.



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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.

