

Wells Fargo Opportunity CheckingSM

November 19, 2020 ■ Page 1 of 6



MATHEW M OWEN
3522 HARRISON ST
RIVERSIDE CA 92503-4207

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. (585)
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 type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" 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"/>

Statement period activity summary

Beginning balance on 10/21	\$1,311.59
Deposits/Additions	2,038.38
Withdrawals/Subtractions	- 3,339.19
Ending balance on 11/19	\$10.78

Account number: **2717882522**

MATHEW M OWEN

New Mexico account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 107002192

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>
10/21		Purchase Return authorized on 10/20 Revive Pain Manage Anaheim CA S610295549820231 Card 1430	125.00		
10/21		Purchase authorized on 10/20 Revive Pain Manage Anaheim CA S460294570992526 Card 1430		200.00	
10/21		Purchase authorized on 10/21 7-Eleven Riverside CA P0000000230169986 Card 1430		13.56	
10/21	962761102	Check		15.00	1,208.03
10/22		Purchase authorized on 10/20 Cashback Payday Ad 888-2951628 CA S380294361795541 Card 1430		300.00	
10/22		Purchase authorized on 10/21 Chevron/Zandi and Assoc Foothill Ranc CA P00300296048375224 Card 1430		9.09	
10/22		Purchase authorized on 10/22 7-Eleven Riverside CA P0000000087151466 Card 1430		7.47	
10/22		Purchase authorized on 10/22 7-Eleven Riverside CA P0000000089068715 Card 1430		12.44	
10/22		Purchase authorized on 10/22 Quality Tobacco Riverside CA P0000000875136771 Card 1430		49.42	829.61
10/23		Purchase authorized on 10/22 The UPS Store 4770 951-3549877 CA S380296790538852 Card 1430		20.80	
10/23		Purchase authorized on 10/22 Arco #68145 Foothill Ranc CA P0000000734430493 Card 1430		38.35	770.46
10/26		Purchase authorized on 10/22 Tst* Waba Grill - Foothill Ranc CA S300297108035938 Card 1430		9.42	
10/26		Purchase authorized on 10/23 Sq *Brightside Spe Santa Ana CA S460297735992999 Card 1430		85.00	
10/26		Purchase authorized on 10/23 Domino's 7725 951-353-8235 CA S580298049583012 Card 1430		46.00	
10/26		Purchase authorized on 10/24 7-Eleven Riverside CA P0000000973176758 Card 1430		12.77	
10/26		Purchase authorized on 10/24 7-Eleven Riverside CA P0000000933314421 Card 1430		10.98	
10/26		Purchase authorized on 10/24 Wal-Mart Store Foothill Ranc CA P0000000884786310 Card 1430		28.32	
10/26		Purchase authorized on 10/24 IN N Out Burger 09 Foothill Ranc CA S300299234070175 Card 1430		2.75	
10/26		Purchase authorized on 10/25 Lyft *Ride Sun 2 Lyft.Com CA S300299787415997 Card 1430		19.65	
10/26		Purchase authorized on 10/25 WM Superc Wal-Mart Sto Foothill Ranc CA P0000000782682494 Card 1430		9.96	
10/26		Purchase authorized on 10/25 99 Cents Only Stor Lake Forest CA S300300175447179 Card 1430		19.41	
10/26		Purchase authorized on 10/25 Arco #68145 Foothill Ranc CA P0000000539573325 Card 1430		28.13	498.07
10/27		Purchase authorized on 10/26 McP*Lemond Law PC 806-3703750 TX S580300741271040 Card 1430		100.00	
10/27		Purchase authorized on 10/26 Sq *Brightside Spe Santa Ana CA S300301024566309 Card 1430		4.00	
10/27		Purchase authorized on 10/27 7-Eleven Riverside CA P0000000982378763 Card 1430		9.57	
10/27		Purchase authorized on 10/27 Chevron/Csi-094702/1416 Riverside CA P00300301613350743 Card 1430		30.00	
10/27		ATM Withdrawal authorized on 10/27 3925 Bristol Santa Ana CA 0005264 ATM ID 9911F Card 1430		200.00	154.50
10/28		Partial Reversal of NSF Return Item Fee for a Transaction Received on 10/13 \$300.00 Paydaymoneycntrs Redepcheck 201012 81820 Mathew Owen	17.50		
10/28		Partial State Sales Tax Debit Reversal	1.19		
10/28		Partial Reversal of NSF Return Item Fee for a Transaction Received on 10/14 \$200.00 Check # 00001	17.50		
10/28		Partial State Sales Tax Debit Reversal	1.19		


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>
10/28		Purchase authorized on 10/27 Law's Lunch and Di 951-3547021 CA S460301288320383 Card 1430		35.38	
10/28		Recurring Payment authorized on 10/27 Cricket Wireless 855-246-2461 FL S580301362781470 Card 1430		63.00	
10/28		Purchase authorized on 10/28 Chevron/Grand View Mark Oak Hills CA P00300302574157992 Card 1430		17.53	75.97
10/29		NSF Return Item Fee for a Transaction Received on 10/28 \$200.00 Check # 00001		35.00	
10/29		State Sales Tax		2.38	
10/29		Purchase authorized on 10/27 IN N Out Burger 02 Hesperia CA S380302230122362 Card 1430		11.21	
10/29		Purchase authorized on 10/28 7-Eleven Riverside CA P0000000034410076 Card 1430		4.68	
10/29		Purchase authorized on 10/29 7-Eleven Riverside CA P00000000372073916 Card 1430		10.66	
10/29		Purchase authorized on 10/29 Chevron/Csi-096405/1821 Irvine CA P00580303729528425 Card 1430		9.94	2.10
11/3		Twc-Benefits Ui Benefit 201101 B44187414 Mathew Owen	938.00		
11/3		ATM Withdrawal authorized on 11/03 3765 Tyler St Riverside CA 0001288 ATM ID 6603F Card 1430		220.00	
11/3		Purchase authorized on 11/03 Chevron/Zandi and Assoc Foothill Ranc CA P00580309018546962 Card 1430		17.88	702.22
11/4		Purchase authorized on 11/03 Lyft *Ride Sun 4 Lyft.Com CA S300308815326901 Card 1430		68.89	
11/4		Purchase authorized on 11/03 7-Eleven Riverside CA P00000000836583482 Card 1430		7.82	
11/4		Purchase authorized on 11/04 Diacare Pharmacy Santa Ana CA P00380309764446988 Card 1430		225.00	400.51
11/5		NSF Return Item Fee for a Transaction Received on 11/04 \$300.00 Check # 01017		35.00	
11/5		State Sales Tax		2.38	
11/5		Purchase authorized on 11/03 Lyft Ride Tue 2P 855-865-9553 CA S380308834893798 Card 1430		83.62	
11/5		Purchase authorized on 11/04 Sq *Brightside Spe Santa Ana CA S300309751832401 Card 1430		20.00	259.51
11/6		Purchase authorized on 11/04 Lyft Ride Wed 11 855-865-9553 CA S460309719938813 Card 1430		70.16	189.35
11/9		NSF Return Item Fee for a Transaction Received on 11/06 \$282.35 Moneytree #0552 Moneytree 201106 590329502951 760 Owen, Mathew		35.00	
11/9		State Sales Tax		2.38	
11/9		Purchase authorized on 11/06 Sq *Keyes Mane Des Riverside CA S580311775289945 Card 1430		27.00	
11/9		Purchase authorized on 11/06 7-Eleven Riverside CA P00000000775905344 Card 1430		10.10	
11/9		Purchase authorized on 11/08 7-Eleven Riverside CA P00000000079427185 Card 1430		9.59	
11/9		Purchase authorized on 11/09 Quality Tobacco Riverside CA P00000000289899623 Card 1430		16.65	88.63
11/10		Purchase authorized on 11/09 Resume-NOW.Com 844-351-7484 Pri S460314535223534 Card 1430		24.85	63.78
11/12		Purchase authorized on 11/11 7-Eleven Riverside CA P00000000773967274 Card 1430		5.55	
11/12		Purchase authorized on 11/11 7-Eleven Riverside CA P00000000875614454 Card 1430		15.33	42.90
11/13		Purchase authorized on 11/12 Lyft *Ride Thu 1 Lyft.Com CA S380317690522615 Card 1430		9.00	33.90
11/16		Purchase authorized on 11/14 Chevron/Csi-094702/1416 Riverside CA P00380319766762430 Card 1430		8.17	
11/16		Purchase with Cash Back \$ 20.00 authorized on 11/14 Wal-Mart Store Foothill Ranc CA P00000000272343717 Card 1430		20.88	

Transaction history (continued)

<u>Date</u>	<u>Check Number</u>	<u>Description</u>	<u>Deposits/ Additions</u>	<u>Withdrawals/ Subtractions</u>	<u>Ending daily balance</u>
11/16		Purchase authorized on 11/15 Subway 35201 Foothill Ranc CA S460320833172070 Card 1430		1.39	3.46
11/17		Fpb CR Card Internet 111320 Web165259600 Ashley Miron		30.00	
11/17		Twc-Benefits Ui Benefit 201115 B45326260 Mathew Owen	938.00		
11/17		Stop Payment Fee		31.00	
11/17		State Sales Tax		2.11	
11/17		Purchase authorized on 11/17 Quality Tobacco Riverside CA P00000000481175213 Card 1430		9.25	
11/17		Moneytree Pif-Sr Moneytree 201117 xxxx9502951760 Owen, Mathew		282.35	
11/17	96277073	Check		300.00	286.75
11/18		Purchase authorized on 11/17 Arco42098001 Fountain Vall CA P00000000376374161 Card 1430		4.84	
11/18		Purchase authorized on 11/18 Up0669 Victorville CA P00000000335203909 Card 1430		31.13	250.78
11/19		ATM Withdrawal authorized on 11/19 3765 Tyler St Riverside CA 0003003 ATM ID 6603F Card 1430		240.00	10.78
Ending balance on 11/19					10.78
Totals			\$2,038.38	\$3,339.19	

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 checks written (checks listed are also displayed in the preceding Transaction history)

<u>Number</u>	<u>Date</u>	<u>Amount</u>	<u>Number</u>	<u>Date</u>	<u>Amount</u>
96277073	11/17	300.00	962761102 *	10/21	15.00

* Gap in check sequence.

Items returned unpaid

<u>Date</u>	<u>Description</u>	<u>Amount</u>
10/29	Check Reference # 00007340008213476973	200.00
11/5	Check Reference # 00007340008714734915	300.00
11/9	Moneytree #0552 Moneytree 201106 590329502951760 Owen, Mathew Reference # 091000010021841	282.35
11/18	Dollar Financial EDI Pymnts Uc0000217232386 Rmr*IV*Uc0000217232386\ Reference # 091000011410827	300.00

Summary of Overdraft and Returned Item Fees

	<u>Total this statement period</u>	<u>Total year-to-date</u>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$105.00	\$245.00

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.



Summary of Overdraft Rewind[®] Benefits

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	2
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$70.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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 10/21/2020 - 11/19/2020 Standard monthly service fee \$10.00 You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits

Minimum required

\$500.00
\$500.00

This fee period

-\$26.54
\$1,876.00

JL/JL

IMPORTANT ACCOUNT INFORMATION:

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

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.



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.

