

Wells Fargo Opportunity CheckingSM

October 20, 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: wells Fargo.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 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 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 9/19	\$200.01
Deposits/Additions	4,635.64
Withdrawals/Subtractions	- 3,524.06
Ending balance on 10/20	\$1,311.59

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>
9/21		ATM Withdrawal authorized on 09/19 3765 Tyler St Riverside CA 0008150 ATM ID 9982N Card 1430		200.00	0.01
9/22		New Mexico Dws Ui Benefit 31404580 Mathew Owen	197.00		
9/22		ATM Withdrawal authorized on 09/22 3765 Tyler St Riverside CA 0006616 ATM ID 6603F Card 1430		150.00	47.01
9/23		Purchase authorized on 09/22 Quality Tobacco Riverside CA P00000000377456820 Card 1430		9.60	37.41
9/24		Purchase authorized on 09/22 Lyft *Ride Tue 3 Lyft.Com CA S460266808052869 Card 1430		37.36	0.05
9/25		ATM Cash Deposit on 09/25 3765 Tyler St Riverside CA 0006946 ATM ID 6603F Card 1430	250.00		250.05
9/28		NSF Return Item Fee for a Transaction Received on 09/25 \$282.35 Moneytree #0552 Moneytree 200925 590329502880 664 Owen, Mathew		35.00	
9/28		State Sales Tax		2.38	
9/28		Purchase authorized on 09/25 Lyft *Ride Tue 3 Lyft.Com CA S580269823048398 Card 1430		69.19	
9/28		Purchase authorized on 09/25 Lyft *Ride Fri 3 Lyft.Com CA S460269823112956 Card 1430		38.42	
9/28		Purchase authorized on 09/27 Lyft *Ride Sun 2 Lyft.Com CA S580271760021565 Card 1430		19.97	85.09
9/29		NSF Return Item Fee for a Transaction Received on 09/28 \$300.00 Dollar Financial EDI Pymnts Vu0000275829 7 Rmr*IV*Vu0000275829\		35.00	
9/29		State Sales Tax		2.38	
9/29		New Mexico Dws Ui Benefit 31556618 Mathew Owen	197.00		244.71
9/30		Purchase authorized on 09/29 Cricket Wireless 855-246-2461 FL S300273341983222 Card 1430		68.00	
9/30		Purchase authorized on 09/29 Trammel's Lubbock 806-7639248 TX S300274070283542 Card 1430		103.50	73.21
10/1		Purchase authorized on 09/30 Lyft *Ride Wed 2 Lyft.Com CA S380274774867723 Card 1430		18.64	
10/1		Purchase authorized on 09/30 Lyft *Ride Wed 4 Lyft.Com CA S380274839270835 Card 1430		18.97	35.60
10/2		Purchase authorized on 10/01 7-Eleven Riverside CA P0000000089699174 Card 1430		16.18	19.42
10/5		Purchase authorized on 10/02 Quality Tobacco Riverside CA P00000000472737718 Card 1430		5.45	
10/5		Purchase authorized on 10/03 Quality Tobacco Riverside CA P00000000482481003 Card 1430		9.50	4.47
10/6		New Mexico Dws Ui Benefit 31709216 Mathew Owen	197.00		
10/6		Non-WF ATM Withdrawal authorized on 10/06 1900 Newport Blvd. Newport CA 00580280832737400 ATM ID Lk265176 Card 1430		42.00	
10/6		Advance America EFT 201006 1288Qx15650216 Mathew Owen		117.64	41.83
10/7		Advance America Hist Rtn 201007 1288Qx15650216 Mathew Owen	117.64		159.47
10/8		ATM Withdrawal authorized on 10/08 3765 Tyler St Riverside CA 0005791 ATM ID 0635B Card 1430		120.00	39.47
10/9		Purchase authorized on 10/08 Target T- 3520 Tyler S Riverside CA P00000000585802078 Card 1430		28.24	
10/9		Purchase authorized on 10/08 7-Eleven Riverside CA P00000000986224633 Card 1430		3.69	7.54



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/13		Purchase authorized on 10/12 Resume-NOW.Com 844-351-7484 Pri S300286856234557 Card 1430		1.85	
10/13		Purchase authorized on 10/12 Resume-NOW.Com 844-351-7484 Pri S580286856247329 Card 1430		1.00	
10/13		Purchase authorized on 10/12 Quality Tobacco Riverside CA P0000000071050996 Card 1430		2.50	2.19
10/14		NSF Return Item Fee for a Transaction Received on 10/13 \$300.00 Paydaymoneycntrs Redepcheck 201012 81820 Mathew Owen		35.00	
10/14		State Sales Tax		2.38	
10/14		New Mexico Dws Ui Benefit 31930615 Mathew Owen	197.00		
10/14		ATM Withdrawal authorized on 10/14 3765 Tyler St Riverside CA 0007564 ATM ID 0635B Card 1430		50.00	111.81
10/15		NSF Return Item Fee for a Transaction Received on 10/14 \$200.00 Check # 00001		35.00	
10/15		State Sales Tax		2.38	
10/15		Purchase authorized on 10/14 Sq *Brightside Spe Santa Ana CA S300288854144239 Card 1430		18.12	
10/15		Purchase authorized on 10/14 Quality Tobacco Riverside CA P00000000534189207 Card 1430		20.00	
10/15		Purchase authorized on 10/15 7-Eleven Riverside CA P00000000482709355 Card 1430		13.00	23.31
10/16		Purchase authorized on 10/16 Walgreens Store 1538 E Ch Orange CA P00380290314237399 Card 1430		9.37	13.94
10/20		New Mexico Dws Ui Benefit 32050517 Mathew Owen	197.00		
10/20		Twc-Benefits Ui Benefit 201018 B42988077 Mathew Owen	3,283.00		
10/20		Cash eWithdrawal in Branch/Store 10/20/2020 10:23 Am 3765 Tyler St Riverside CA 1430		1,900.00	
10/20		Moneytree Pif-Sr Moneytree 201020 590329502880664 Owen, Mathew		282.35	1,311.59
Ending balance on 10/20					1,311.59
Totals			\$4,635.64	\$3,524.06	

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
9/28	Moneytree #0552 Moneytree 200925 590329502880664 Owen, Mathew Reference # 091000015362971	282.35
9/29	Dollar Financial EDI Pymnts Vu00002758297 Rmr*IV*Vu00002758297\ Reference # 091000013885280	300.00
10/5	Check Reference # 00007340008511247990	300.00
10/14	Paydaymoneycntrs Redepcheck 201012 81820 Mathew Owen Reference # 091408594747228	300.00
10/15	Check Reference # 00007340008819366810	200.00

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	\$140.00	\$175.00

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	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

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 09/19/2020 - 10/20/2020	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	\$0.01 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,268.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	21 <input checked="" type="checkbox"/>

JL/JL

IMPORTANT ACCOUNT INFORMATION:

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

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Opportunity Checking. Please review that message for details. 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:

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.



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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.

