

# Wells Fargo Opportunity Checking<sup>SM</sup>

September 18, 2020 ■ Page 1 of 7



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](http://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](http://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"/>



## 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 8/20	\$10.47
Deposits/Additions	5,108.00
Withdrawals/Subtractions	- 4,918.46
<b>Ending balance on 9/18</b>	<b>\$200.01</b>

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>
8/20		Purchase authorized on 08/19 7-Eleven Riverside CA P00000000281551160 Card 3766		3.20	
8/20		Purchase authorized on 08/20 Arco #42399 Garden Grove CA P00000000183614689 Card 3766		6.22	1.05
8/25		New Mexico Dws Ui Benefit 30603373 Mathew Owen	197.00		
8/25		Purchase authorized on 08/25 Chevron/Csi-094702/1416 Riverside CA P00300238738103784 Card 3766		15.00	
8/25		ATM Withdrawal authorized on 08/25 26761 Portola Pkwy Foothill CA 0009945 ATM ID 9985P Card 3766		180.00	3.05
8/28		Twc-Benefits Ui Benefit 200826 B37188141 Mathew Owen	1,748.00		
8/28		Cash eWithdrawal in Branch/Store 08/28/2020 11:06 Am 26622 Towne Centre Dr Foothill Ranch CA 0008		500.00	
8/28		Purchase authorized on 08/28 Wal-Mart #2218 Foothill Ranc CA P00000000483140881 Card 0008		3.04	
8/28		Dollar Financial EDI Pymnts Vu00002722031 Rmr*IV*Vu00002722031\		300.00	948.01
8/31		Purchase authorized on 08/29 Conserv Fuel 61 Riverside CA P00000000474271515 Card 0008		25.35	
8/31		ATM Withdrawal authorized on 08/29 140 Hidden Valley Pkwy Norco CA 0006386 ATM ID 9849Y Card 0008		220.00	
8/31		ATM Withdrawal authorized on 08/30 3765 Tyler St Riverside CA 0005843 ATM ID 0635E Card 0008		300.00	
8/31		Purchase authorized on 08/30 Bruegger's Bagels Irvine CA S380243716923798 Card 0008		2.99	
8/31		Purchase authorized on 08/30 7-Eleven Irvine CA P00000000989276886 Card 0008		11.10	
8/31		ATM Withdrawal authorized on 08/30 8587 Irvine Center Dr Irvine CA 0004299 ATM ID 6937D Card 0008		180.00	
8/31		ATM Withdrawal authorized on 08/31 3765 Tyler St Riverside CA 0006309 ATM ID 0635E Card 0008		100.00	108.57
9/1		Purchase authorized on 08/30 Tropical Smoothie Fountain Vly CA S380243832691220 Card 0008		7.60	
9/1		ATM Withdrawal authorized on 09/01 3765 Tyler St Riverside CA 0004322 ATM ID 6603F Card 0008		90.00	10.97
9/2		New Mexico Dws Ui Benefit 30856770 Mathew Owen	197.00		
9/2		Purchase authorized on 08/31 Chevron 0204619 Foothill Ranc CA S380245115276147 Card 0008		9.34	
9/2		ATM Withdrawal authorized on 09/02 3765 Tyler St Riverside CA 0004346 ATM ID 6603F Card 0008		190.00	8.63
9/3		NSF Return Item Fee for a Transaction Received on 09/02 \$300.00 Check # 81820		35.00	
9/3		State Sales Tax		2.38	-28.75
9/9		New Mexico Dws Ui Benefit 31017281 Mathew Owen	197.00		
9/9		Twc-Benefits Ui Benefit 200908 B38581943 Mathew Owen	672.00		
9/9		NM Dws Fema NM Dws Fem 76378 Mathew Owen	1,500.00		
9/9		Purchase authorized on 09/09 Tyler Magnolia Riverside CA P00000000574230037 Card 1430		10.00	
9/9	7000	Check		235.29	2,094.96
9/10		ATM Withdrawal authorized on 09/10 3765 Tyler St Riverside CA 0005358 ATM ID 6603F Card 1430		320.00	
9/10		Purchase authorized on 09/10 Arco #68145 Foothill Ranc CA P00000000885749382 Card 1430		11.91	
9/10		Dollar Financial EDI Pymnts Vu00002738389 Rmr*IV*Vu00002738389\		300.00	1,463.05


**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>
9/11		Purchase authorized on 09/09 Tst* Waba Grill - Foothill Ranc CA S460253743708107 Card 1430		13.84	
9/11		Purchase authorized on 09/10 McP*Lemond Law PC 806-3703750 TX S460254794156698 Card 1430		400.00	
9/11		Purchase authorized on 09/10 7-Eleven Riverside CA P00000000577650547 Card 1430		13.31	
9/11		ATM Withdrawal authorized on 09/11 3765 Tyler St Riverside CA 0008373 ATM ID 0635B Card 1430		300.00	
9/11		Green Dot Transfer Mathew Owen Mathew Owen		5.00	
9/11		Moneytree #0552 Moneytree 200911 590329502832508 Owen, Mathew		282.35	448.55
9/14		ATM Cash Deposit on 09/13 4250 Van Buren Bl Riverside CA 0001266 ATM ID 2823M Card 1430	100.00		
9/14		Purchase authorized on 09/11 Tacos and Company Mission Viejo CA S380255857699680 Card 1430		12.48	
9/14		Purchase authorized on 09/11 Wal-Mart Wal-Mart Sup Riverside CA P00000000286226118 Card 1430		23.13	
9/14		Purchase authorized on 09/12 Chevron/Zandi and Assoc Foothill Ranc CA P00380256830291565 Card 1430		14.57	
9/14		ATM Withdrawal authorized on 09/13 3765 Tyler St Riverside CA 0008992 ATM ID 0635B Card 1430		300.00	
9/14		ATM Withdrawal authorized on 09/14 3765 Tyler St Riverside CA 0005766 ATM ID 6603F Card 1430		60.00	
9/14		Purchase authorized on 09/14 7-Eleven Riverside CA P00000000735305246 Card 1430		10.21	128.16
9/15		New Mexico Dws Uj Benefit 31215143 Mathew Owen	197.00		
9/15		ATM Withdrawal authorized on 09/14 3765 Tyler St Riverside CA 0009344 ATM ID 0635B Card 1430		120.00	
9/15		ATM Withdrawal authorized on 09/15 3765 Tyler St Riverside CA 0000565 ATM ID 0635E Card 1430		200.00	5.16
9/16		Purchase authorized on 09/15 7-Eleven Riverside CA P00000000982252561 Card 1430		1.36	3.80
9/18		NM Dws Fema NM Dws Fem 160535 Mathew Owen	300.00		
9/18		Purchase authorized on 09/18 Arco #68145 Foothill Ranc CA P00000000784252041 Card 1430		3.79	
9/18		ATM Withdrawal authorized on 09/18 26761 Portola Pkwy Foothill CA 0001535 ATM ID 9985P Card 1430		100.00	200.01
<b>Ending balance on 9/18</b>					<b>200.01</b>
<b>Totals</b>			<b>\$5,108.00</b>	<b>\$4,918.46</b>	

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)**

<i>Number</i>	<i>Date</i>	<i>Amount</i>
7000	9/9	235.29

**Items returned unpaid**

<i>Date</i>	<i>Description</i>	<i>Amount</i>
9/3	Check Reference # 00007340008118367205	300.00




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**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	\$35.00	\$35.00

*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<sup>®</sup> 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/20/2020 - 09/18/2020	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$28.75 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,008.00 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	20 <input checked="" type="checkbox"/>

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**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.

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**IMPORTANT ACCOUNT INFORMATION:**

**Your options to avoid the Opportunity Checking account monthly service fee are changing.**



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**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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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.

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### 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



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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.

