

Wells Fargo Everyday Checking

October 16, 2020 ■ Page 1 of 7



TYRUS L MCNAIR JR
2663 W 2ND ST APT 2
SAN BERNARDINO CA 92410-6354

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. (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 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 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 Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/17	\$1,733.67
Deposits/Additions	2,630.19
Withdrawals/Subtractions	- 4,325.07
Ending balance on 10/16	\$38.79

Account number: **7977468151**

TYRUS L MCNAIR JR

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>
9/17		Purchase authorized on 09/15 21 Miguels Jr Home Moreno Valley CA S300259833545661 Card 3191		10.86	
9/17		Purchase authorized on 09/17 Chevron/Orange Oil Comp Colton CA P00460261769103072 Card 3191		4.40	1,718.41
9/18		Cardinal Health Direct Dep 200918 698083802795Dzq McNair,Tyrus L	993.08		
9/18		Purchase authorized on 09/16 Vzwrlls*My Vz Vw P 800-922-0204 FL S460260504892141 Card 3191		164.28	
9/18		Purchase authorized on 09/17 Del Taco #1068 Ontario CA S380261263365951 Card 3191		9.05	
9/18		Purchase authorized on 09/17 Chevron 0376952 Colton CA S580261769557109 Card 3191		11.04	
9/18		ATM Withdrawal authorized on 09/18 190 W Foothill Blvd Rialto CA 0004670 ATM ID 8459U Card 3191		1,000.00	1,527.12
9/21		Purchase Return authorized on 09/19 Sports Treasures - San Bernardin CA S460263701092278 Card 3191	35.71		
9/21		Recurring Payment authorized on 09/18 Rapid Insurance SE 818-646-1516 CA S580262255413268 Card 3191		99.34	
9/21		Purchase authorized on 09/18 Tacos Estrella Rialto CA S300262320407254 Card 3191		10.87	
9/21		Purchase authorized on 09/18 Arco #42655 Ontario CA P00000000777550562 Card 3191		12.35	
9/21		Purchase authorized on 09/18 7-Eleven Rialto CA P00000000170500734 Card 3191		3.60	
9/21		Purchase authorized on 09/18 Tapia Tacos Mexico Rialto CA S460263195770823 Card 3191		10.24	
9/21		Purchase with Cash Back \$ 50.00 authorized on 09/19 Staterbros012 571 E Footh Rialto CA P00580263656801348 Card 3191		104.28	
9/21		Purchase authorized on 09/19 Last Drop Foothill Rialto CA S460263662873883 Card 3191		21.21	
9/21		Purchase authorized on 09/19 Jcpenney 0224 San Bernardin CA S460263712173842 Card 3191		27.00	
9/21		Purchase authorized on 09/19 Sq *Sue's Candy IN San Bernardin CA S580263716754686 Card 3191		21.59	
9/21		Purchase authorized on 09/19 Petsmart # 0127 San Bernardino CA P00380264050860702 Card 3191		108.27	
9/21		Purchase authorized on 09/19 G & M #19 San Bernardi CA P00000000285936531 Card 3191		14.09	1,129.99
9/22		Purchase authorized on 09/20 Papa John's #3554 Colton CA S460264836439881 Card 3191		23.68	
9/22		Purchase authorized on 09/22 Chevron/Orange Oil Comp Colton CA P00380266766289674 Card 3191		4.40	1,101.91
9/23		Purchase authorized on 09/22 Tacos Estrella Rialto CA S380266269437991 Card 3191		10.93	
9/23		Purchase authorized on 09/22 Chevron 0376952 Colton CA S300266765172671 Card 3191		10.24	
9/23		Purchase with Cash Back \$ 20.00 authorized on 09/23 Chevron/Csi-305778/2007 Ontario CA P00580267280730093 Card 3191		25.59	1,055.15
9/24		Purchase authorized on 09/20 Puma.Com 866-565-7862 MA S460265172123275 Card 3191		87.18	
9/24		Purchase authorized on 09/23 Cmsvend*Cv Los Ang Garden Grove CA S460267382361933 Card 3191		1.85	
9/24		Purchase authorized on 09/23 Arco #42655 Ontario CA P00000000489283819 Card 3191		15.89	950.23
9/25		United Parcel Payroll 200919 3870658 P92039 McNair Jr, Tyrus	77.03		
9/25		Purchase authorized on 09/23 Carls Jr 1100668 Ontario CA S380268089452388 Card 3191		10.43	



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>
9/25		Purchase authorized on 09/24 Tacos Estrella Rialto CA S380268261427171 Card 3191		5.46	
9/25		Purchase authorized on 09/25 Last Drop Foothill Inc Rialto CA P00300269700314663 Card 3191		26.53	984.84
9/28		Mobile Deposit : Ref Number :917260753290	947.40		
9/28		Purchase authorized on 09/25 Buffalo Wild Wings Sn Bernrdno CA S460269687967628 Card 3191		43.19	
9/28		Purchase authorized on 09/26 Staterbros012 571 E Footh Rialto CA P00300270752921879 Card 3191		43.22	
9/28		Purchase authorized on 09/26 Tacos Estrella Rialto CA S380270761802812 Card 3191		16.14	
9/28		Purchase authorized on 09/27 Dsw Citrus Plaza 27516 W Redlands CA P00380272028993986 Card 3191		107.74	
9/28		Purchase authorized on 09/27 76 - Up0696 Redlands CA S580272032655666 Card 3191		14.02	
9/28		Purchase authorized on 09/27 Baskin #360056 Q35 Rialto CA S580272056431515 Card 3191		9.08	
9/28		Purchase authorized on 09/27 Chipotle 2424 Rialto CA S460272085072379 Card 3191		12.66	
9/28		Purchase authorized on 09/27 Chipotle 2424 Rialto CA S460272085294579 Card 3191		1.45	
9/28		Purchase authorized on 09/28 Target T- 2755 Canyon Riverside CA P00000000176293783 Card 3191		32.61	
9/28		Dish Network Dish Ntwrk 092820 9527671074 Spa McNair,Tyrus		86.55	1,565.58
9/29		Purchase authorized on 09/29 Arco #42771 Ampm San Bernardin CA P00000000279485623 Card 3191		25.35	1,540.23
9/30		Purchase authorized on 09/28 21 Miguels Jr Home Moreno Valley CA S380272828434229 Card 3191		14.94	
9/30		Purchase authorized on 09/29 Baskin #360056 Q35 Rialto CA S300273842992925 Card 3191		5.00	
9/30		Purchase authorized on 09/29 Tacos Estrella Rialto CA S380273845979621 Card 3191		9.89	
9/30		Purchase authorized on 09/30 Arco #42771 Ampm San Bernardin CA P00000000387635014 Card 3191		5.09	
9/30		Purchase authorized on 09/30 Staterbros012 571 E Footh Rialto CA P00380274851729141 Card 3191		59.05	1,446.26
10/1		Purchase authorized on 10/01 Arco #42771 Ampm San Bernardin CA P00000000175385985 Card 3191		5.09	
10/1		Cash eWithdrawal in Branch/Store 10/01/2020 9:30 Am 27480 W Lugonia Ave Redlands CA 3191		600.00	
10/1		Purchase authorized on 10/01 Petsmart #3101 Redlands CA P00300275606999536 Card 3191		53.20	787.97
10/2		United Parcel Payroll 200926 3870658 P92040 McNair Jr, Tyrus	88.28		
10/2		Purchase authorized on 10/01 Last Drop Foothill Inc Rialto CA P00460276061470618 Card 3191		28.97	
10/2		Purchase authorized on 10/02 Foot Locker 07533 San Bernardin CA P00380276789694018 Card 3191		88.56	
10/2		Capital One Mobile Pmt 201001 027539800830200 McNairtyrus		26.00	732.72
10/5		Purchase authorized on 10/01 Fast 5 Pizza Rialto CA S300276067825638 Card 3191		22.60	
10/5		Purchase authorized on 10/02 Sq *Squiz Up Inlan Irvine CA S580276790979286 Card 3191		5.83	
10/5		Purchase authorized on 10/03 Arco #42968 Ampm Colton CA P00000000239412830 Card 3191		25.36	
10/5		Purchase authorized on 10/03 Sq *British Invasi Palm Springs CA S460277827309193 Card 3191		41.52	
10/5		Purchase authorized on 10/03 Last Drop Foothill Inc Rialto CA P00580278055987981 Card 3191		20.11	
10/5		Purchase authorized on 10/04 Apple.Com/Bill 866-712-7753 CA S460278837850984 Card 3191		29.99	
10/5		Recurring Payment authorized on 10/04 Apple.Com/Bill 866-712-7753 CA S460278839899233 Card 3191		0.99	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase authorized on 10/05 Last Drop Foothill Inc Rialto CA P00460279710424334 Card 3191		19.71	
10/5		Frontier Online E-Bill xxxxx7324 Tyrus Lamar McNair Jr		61.24	
10/5		Infinity Insuran Upload Oct 5 0133449738 McNair. Tyrus 104632105856001		128.51	376.86
10/6		Purchase authorized on 10/03 El Patron Crafted Palm Desert CA S580277841506304 Card 3191		46.49	
10/6		Recurring Payment authorized on 10/04 Apple.Com/Bill 408-974-1010 CA S580278838847995 Card 3191		9.99	320.38
10/7		ATM Withdrawal authorized on 10/07 190 W Foothill Blvd Rialto CA 0009253 ATM ID 9976F Card 3191		240.00	80.38
10/9		United Parcel Payroll 201003 3870658 P92041 McNair Jr, Tyrus	445.71		
10/9		ATM Withdrawal authorized on 10/09 190 W Foothill Blvd Rialto CA 0007417 ATM ID 8459V Card 3191		420.00	106.09
10/13		Purchase authorized on 10/09 Popeyes 13443 Colton CA S300283676267162 Card 3191		13.98	
10/13		Purchase authorized on 10/09 Playstationnetwork 650-2956540 CA S580284053576413 Card 3191		4.99	
10/13		Purchase authorized on 10/11 Last Drop Foothill Inc Rialto CA P00300286165541236 Card 3191		8.28	
10/13		Purchase authorized on 10/12 Chipotle 2360 Rialto CA S300286815803185 Card 3191		9.97	68.87
10/14		Purchase authorized on 10/12 Shopdisney.Com 800-3280368 CA S460286705242079 Card 3191		63.07	5.80
10/15		Recurring Payment authorized on 10/14 Apple.Com/Bill 866-712-7753 CA S380288427174524 Card 3191		9.99	-4.19
10/16		United Parcel Payroll 201010 3870658 P92042 McNair Jr, Tyrus	42.98		38.79
Ending balance on 10/16					38.79
Totals			\$2,630.19	\$4,325.07	

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.

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/17/2020 - 10/16/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

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	-\$4.19 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,647.08 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	62 <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.



IMPORTANT ACCOUNT INFORMATION

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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.

