

Wells Fargo Everyday Checking

September 16, 2020 ■ Page 1 of 6



TYRUS L MCNAIR
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 8/24	\$0.00
Deposits/Additions	3,321.88
Withdrawals/Subtractions	- 1,588.21
Ending balance on 9/16	\$1,733.67

Account number: **7977468151**

TYRUS L MCNAIR

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>
8/26		Poshmark Inc Poshmark 76117819 Tyrus McNair	64.00		64.00
8/31		Capital One Mobile Pmt 200828 024139800339851 McNairtyrus		26.00	38.00
9/1		Edeposit IN Branch/Store 09/01/20 02:26:12 Pm 190 W Foothill Blvd Rialto CA 8151	190.00		228.00
9/2		Purchase authorized on 09/01 Playstation Networ 800-345-7669 CA S380245818543564 Card 3191		59.99	168.01
9/3		Mobile Deposit : Ref Number :014030825864	1,567.89		
9/3		Frontier Online E-Bill xxxxx1793 Tyrus Lamar McNair Jr		94.31	1,641.59
9/4		Zelle From Montgomery Tracie on 09/04 Ref # Bac097830Db5	100.00		
9/4		United Parcel Payroll 200829 3870658 P92036 McNair Jr, Tyrus	84.79		
9/4		Cardinal Health Direct Dep 200904 926115406923Dzq McNair,Tyrus L	942.97		
9/4		Purchase authorized on 09/03 Tacos Estrella Rialto CA S580247676314674 Card 3191		10.87	
9/4		Purchase authorized on 09/04 Chevron/Orange Oil Comp Colton CA P00300248728754770 Card 3191		4.40	2,754.08
9/8		Purchase authorized on 09/04 Rapid Insurance SE 818-646-1516 CA S580248714393203 Card 3191		147.00	
9/8		Purchase authorized on 09/04 Amzn Mktp US*Mu76V Amzn.Com/Bill WA S580249003843521 Card 3191		52.79	
9/8		Purchase authorized on 09/05 Jack IN The Box 35 Ontario CA S380249277543701 Card 3191		5.92	
9/8		Purchase authorized on 09/05 Arco #42968 Ampm Colton CA P00000000737694427 Card 3191		6.35	
9/8		Purchase authorized on 09/05 Staterbros012 571 E Footh Rialto CA P00460249596165064 Card 3191		71.37	
9/8		Purchase authorized on 09/05 Last Drop Foothill Rialto CA S380249601141842 Card 3191		24.43	
9/8		Purchase authorized on 09/05 Cinnabon #87 Riverside CA S580249722692302 Card 3191		11.94	
9/8		Purchase authorized on 09/05 Baskin #360056 Q35 Rialto CA S380249757814746 Card 3191		8.99	
9/8		Purchase authorized on 09/05 Tapia Tacos Mexico Rialto CA S380249767985873 Card 3191		14.89	
9/8		Purchase authorized on 09/05 76 - United Pacifi San Bernardin CA S380249772074007 Card 3191		13.10	
9/8		Purchase authorized on 09/06 Carniceria Nueva Paramount CA P00580251017441243 Card 3191		47.94	
9/8		Purchase with Cash Back \$ 20.00 authorized on 09/06 Staterbros153 8640 Alondr Paramount CA P00460251023474708 Card 3191		60.83	
9/8		Purchase authorized on 09/07 Arco #42062 Ampm Ontario CA P00000000677674049 Card 3191		12.30	
9/8		So Cal Edison CO Bill Paymt 200904 xxxxx4448 Tyrus Lamar McNair Jr		131.00	
9/8		Capital One Mobile Pmt 200905 024939800225081 McNairtyrus		26.00	
9/8		Dish Network Dish Ntwrk 090820 9527671074 Spa McNair,Tyrus		86.55	2,032.68
9/10		Purchase authorized on 09/09 Playstationnetwork 800-3457669 CA S300253364296653 Card 3191		19.99	
9/10		Purchase authorized on 09/09 Arco #42655 Ontario CA P00000000236510269 Card 3191		13.35	
9/10		Purchase authorized on 09/10 7-Eleven Rialto CA P0000000087659809 Card 3191		3.60	
9/10		Purchase authorized on 09/10 Chevron/Orange Oil Comp Colton CA P00300254770337365 Card 3191		3.16	1,992.58
9/11		United Parcel Payroll 200905 3870658 P92037 McNair Jr, Tyrus	58.48		
9/11		Cardinal Health Direct Dep 200911 777077983280Dzq McNair,Tyrus L	313.75		
9/11		Purchase authorized on 09/09 Spk*Spokeo Search 800-6994264 CA S580253765908324 Card 3191		0.95	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		Purchase authorized on 09/10 Tacos Estrella Rialto CA S460254270892370 Card 3191		14.51	
9/11		Purchase authorized on 09/10 Playstationnetwork 800-3457669 CA S460254343772988 Card 3191		4.99	
9/11		Purchase authorized on 09/10 Playstationnetwork 800-3457669 CA S460254344087585 Card 3191		4.99	
9/11		Purchase authorized on 09/11 Chevron/Orange Oil Comp Colton CA P00300255731107661 Card 3191		3.16	2,336.21
9/14		Purchase authorized on 09/11 Albertos Mex Food Fontana CA S580255268417360 Card 3191		11.20	
9/14		Purchase authorized on 09/11 Playstationnetwork 800-3457669 CA S460255327011385 Card 3191		19.99	
9/14		Purchase authorized on 09/11 Popeyes 13443 Colton CA S380256211622700 Card 3191		12.38	
9/14		ATM Withdrawal authorized on 09/12 190 W Foothill Blvd Rialto CA 0003687 ATM ID 0865A Card 3191		200.00	
9/14		Purchase authorized on 09/12 Sports Treasures - I San Bernardin CA P00300256729187272 Card 3191		124.45	
9/14		Purchase authorized on 09/12 Foot Locker 07533 San Bernardin CA P00300256734240074 Card 3191		86.40	
9/14		Purchase authorized on 09/12 Sp1019 - Inland San Bernardin CA P00580256739483789 Card 3191		15.11	
9/14		Purchase with Cash Back \$ 20.00 authorized on 09/12 Staterbros012 571 E Footh Rialto CA P00380256771880662 Card 3191		75.88	
9/14		Purchase authorized on 09/13 Arco #42199 San Bernardin CA P00000000570067241 Card 3191		10.35	
9/14		Purchase authorized on 09/13 Kfc K312006 Rialto CA S580258011243385 Card 3191		20.46	1,759.99
9/15		Purchase authorized on 09/15 DBA Moreno Valle Moreno Valley CA P00000000274175511 Card 3191		12.13	1,747.86
9/16		Purchase authorized on 09/14 Carls Jr 1100668 Ontario CA S300259082837588 Card 3191		9.79	
9/16		Purchase authorized on 09/16 Chevron/Orange Oil Comp Colton CA P00300260768175524 Card 3191		4.40	1,733.67
Ending balance on 9/16					1,733.67
Totals			\$3,321.88	\$1,588.21	

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

Fee period 08/24/2020 - 09/16/2020

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. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$1,500.00	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,463.99 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	37 <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		<input type="checkbox"/>



Monthly service fee summary (continued)

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

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.

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 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.

