

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

December 23, 2020 ■ Page 1 of 8



WENDY ROMERO  
PMB 144  
78365 HIGHWAY 111  
LA QUINTA CA 92253-2071

## 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. (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](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"/>

## Statement period activity summary

Beginning balance on 11/26	\$40.52
Deposits/Additions	1,880.44
Withdrawals/Subtractions	- 1,990.64
<b>Ending balance on 12/23</b>	<b>-\$69.68</b>

Account number: **7742075489**

**WENDY ROMERO**

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>
11/27		ATM Cash Deposit on 11/26 79-234 Hwy 111 LA Quinta CA 0009027 ATM ID 9932I Card 9655	20.00		
11/27		Purchase authorized on 11/25 Chumba Gold Coin CC@Vgw.CO Mlt S580330361595413 Card 9655		20.00	
11/27		Purchase authorized on 11/25 Chumba Gold Coins Valetta Mlt S580331022399851 Card 9655		5.00	
11/27		Purchase authorized on 11/25 Chumba Gold Coins Valetta Mlt S580331050747301 Card 9655		5.00	
11/27		Purchase authorized on 11/25 Chumba Gold Coins Valetta Mlt S580331106446395 Card 9655		5.00	
11/27		Purchase authorized on 11/25 Chumba Gold Coins Valetta Mlt S580331120060753 Card 9655		5.00	20.52
11/30		ATM Cash Deposit on 11/28 79-234 Hwy 111 LA Quinta CA 0009587 ATM ID 9932I Card 9655	10.00		
11/30		Purchase authorized on 11/26 McDonald's F13695 LA Quinta CA S380332090948160 Card 9655		4.88	
11/30		Purchase authorized on 11/26 Chumba Gold Coins Valetta Mlt S580332111828948 Card 9655		5.00	
11/30		Purchase authorized on 11/26 Chumba Gold Coins Valetta Mlt S580332114575214 Card 9655		5.00	
11/30		Purchase authorized on 11/26 Chumba Gold Coins Valetta Mlt S580332120887714 Card 9655		5.00	
11/30		Purchase authorized on 11/28 Chumba Gold Coins Valetta Mlt S580334087707575 Card 9655		4.00	
11/30		Purchase authorized on 11/28 Chumba Gold Coins Valetta Mlt S580334098128309 Card 9655		4.00	
11/30		Purchase authorized on 11/28 Luckyland 855-6104045 CA S580334160560656 Card 9655		1.98	0.66
12/1		ATM Cash Deposit on 12/01 79-234 Hwy 111 LA Quinta CA 0000339 ATM ID 9932I Card 9655	220.00		
12/1		Purchase authorized on 12/01 Citibank, N.A./Citibank 888-5741301 SD S00380336752379793 Card 9655		120.00	100.66
12/2		Purchase authorized on 12/01 Chumba Gold Coins Valetta Mlt S580336784208199 Card 9655		20.00	80.66
12/3		Money Transfer authorized on 12/02 From Romero Wendy NY S00380338282001360 Card 9655	9.75		
12/3		ATM Cash Deposit on 12/03 46020 Monroe St Indio CA 0008725 ATM ID 0503E Card 9655	5.00		
12/3		Zelle From Riddle Sharray on 12/03 Ref # Pp09Cm8R36	20.00		
12/3		Purchase authorized on 12/01 Chumba Gold Coin CC@Vgw.CO Mlt S580337034636144 Card 9655		20.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337301598095 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337302236661 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337303438102 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337304467928 Card 9655		20.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337342723697 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337825389728 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337833185331 Card 9655		5.00	
12/3		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580337835568896 Card 9655		5.00	40.41
12/4		Money Transfer authorized on 12/04 From Romero Wendy NY S00460339302084123 Card 9655	29.70		
12/4		Skrill Inc. Settl 201203 Trn 3440587304 Trn ID 3440587304	100.00		

**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>
12/4		ATM Cash Deposit on 12/04 79-234 Hwy 111 LA Quinta CA 0001650 ATM ID 9932I Card 9655	20.00		
12/4		Purchase authorized on 12/02 Chumba Gold Coin CC@Vgw.CO Mlt S580337831265661 Card 9655		5.00	
12/4		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580338286171531 Card 9655		5.00	
12/4		Purchase authorized on 12/02 Chumba Gold Coins Valetta Mlt S580338286345731 Card 9655		5.00	
12/4		Purchase authorized on 12/03 Chumba Gold Coins Valetta Mlt S580338678108282 Card 9655		5.00	170.11
12/7		Zelle From Richard T Nash on 12/04 Ref # Jpm484904609	5.00		
12/7		Zelle From Richard T Nash on 12/05 Ref # Jpm485290885	20.00		
12/7		ATM Cash Deposit on 12/05 34340 Monterey Ave Palm Desert CA 0005842 ATM ID 9934Z Card 9655	5.00		
12/7		Zelle From Mauro Diaz on 12/06 Ref # Jpm485610360	1.00		
12/7		Zelle From Mauro Diaz on 12/06 Ref # Jpm485612670	4.00		
12/7		Zelle From Mauro Diaz on 12/06 Ref # Jpm486070250	25.00		
12/7		Purchase authorized on 12/03 Chumba Gold Coins Valetta Mlt S580339232941326 Card 9655		5.00	
12/7		Purchase authorized on 12/03 Chumba Gold Coins Valetta Mlt S580339241228526 Card 9655		5.00	
12/7		Purchase authorized on 12/03 Chumba Gold Coins Valetta Mlt S580339246184611 Card 9655		5.00	
12/7		Purchase authorized on 12/03 Chumba Gold Coin CC@Vgw.CO Mlt S580339251186221 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339304051583 Card 9655		20.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coin CC@Vgw.CO Mlt S580339307460598 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Ihop 944 LA Quinta CA S380339617433299 Card 9655		21.74	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339660081591 Card 9655		20.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339720848937 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339735897196 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339742194506 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339749303226 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Carls Jr 1101082 LA Quinta CA S460339796370421 Card 9655		27.46	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339811320932 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339818128256 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580339830102390 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580340100986782 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coin CC@Vgw.CO Mlt S580340103902306 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coin CC@Vgw.CO Mlt S580340105585888 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580340130060189 Card 9655		5.00	
12/7		Purchase authorized on 12/04 Chumba Gold Coins Valetta Mlt S580340242453880 Card 9655		5.00	
12/7		ATM Withdrawal authorized on 12/05 49201 Grapefruit Blvd Coachella CA 0000718 ATM ID 9901Q Card 9655		20.00	

**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>
12/7		Purchase authorized on 12/05 Chumba Gold Coin CC@Vgw.CO Mlt S580341004788392 Card 9655		5.00	
12/7		Purchase authorized on 12/06 Chumba Gold Coin CC@Vgw.CO Mlt S580341533555213 Card 9655		5.00	25.91
12/8		Zelle From Richard T Nash on 12/07 Ref # Jpm486703028	5.00		
12/8		Purchase authorized on 12/06 Chumba Gold Coins Valetta Mlt S580342141205667 Card 9655		25.00	5.91
12/9		Zelle From Riddle Sharray on 12/09 Ref # Pp09DI9Cct	20.00		
12/9		Purchase authorized on 12/07 Luckyland 855-6104045 CA S460343222818495 Card 9655		5.49	20.42
12/10		Zelle From Riddle Sharray on 12/09 Ref # Pp09Dr3Xfv	20.00		
12/10		Purchase authorized on 12/09 Chumba Gold Coins Valetta Mlt S580344316659465 Card 9655		20.00	
12/10		ATM Withdrawal authorized on 12/09 42100 Jackson Street Indio CA 0001091 ATM ID 5877C Card 9655		20.00	0.42
12/11		Zelle From Riddle Sharray on 12/11 Ref # Pp09F4Yf8R	20.00		
12/11		Purchase with Cash Back \$ 20.00 authorized on 12/11 Circle K 00457 78110 C LA Quinta CA P00000000882471703 Card 9655		20.10	0.32
12/14		Money Transfer authorized on 12/13 From Romero Wendy NY S00380348332719952 Card 9655	9.75		
12/14		Stichting Custod Payment 201214 Kkbaus86N7MN Wendyromero	893.00		
12/14		Purchase authorized on 12/13 Chevron 0090201 Indio CA S300348332986299 Card 9655		9.07	
12/14		Zelle to Diaz Mauro on 12/14 Ref #Rp09FL7Rt3		30.00	
12/14		Zelle to Sharray on 12/14 Ref #Pp09FL7Txx		30.00	
12/14		Zelle to Sharray on 12/14 Ref #Pp09Fib7Yv		7.00	
12/14		ATM Withdrawal authorized on 12/14 79-234 Hwy 111 LA Quinta CA 0004888 ATM ID 9932I Card 9655		300.00	
12/14		Purchase authorized on 12/14 Shell Service Station LA Quinta CA P00580349760687254 Card 9655		10.10	516.90
12/15		Zelle From Riddle Sharray on 12/15 Ref # Pp09Ftxqy	30.00		
12/15		ATM Cash Deposit on 12/15 82118 Hwy 111 Indio CA 0005574 ATM ID 0503T Card 9655	55.00		
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349736157916 Card 9655		25.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349807585023 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349825338164 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349827306225 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349828079324 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349829462668 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349832628216 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Luckyland 855-6104045 CA S460349854852230 Card 9655		9.99	
12/15		Purchase authorized on 12/14 Luckyland 855-6104045 CA S460349856550792 Card 9655		19.99	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580349862404617 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350003101029 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350006306862 Card 9655		20.00	
12/15		Purchase authorized on 12/14 Luckyland 855-6104045 CA S300350052091636 Card 9655		9.99	
12/15		Purchase authorized on 12/14 Luckyland 855-6104045 CA S460350132231923 Card 9655		1.98	


**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>
12/15		Purchase authorized on 12/14 Luckyland 855-6104045 CA S300350137529690 Card 9655		1.98	
12/15		Purchase authorized on 12/15 Citibank, N.A./Citibank 760-7025931 SD S00300351040352178 Card 9655		44.00	308.97
12/16		Zelle From Richard T Nash on 12/16 Ref # Jpm491938150	10.00		
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580349806236287 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580349823756124 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580349834289012 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580350001087779 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580350011125269 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350016890166 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350018710043 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350032844865 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350037497953 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580350042463432 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coins Valetta Mlt S580350044468742 Card 9655		20.00	
12/16		Purchase authorized on 12/14 Chumba Gold Coin CC@Vgw.CO Mlt S580350045856164 Card 9655		20.00	
12/16		Purchase authorized on 12/15 Chumba Gold Coins Valetta Mlt S580350405599706 Card 9655		20.00	
12/16		Purchase authorized on 12/15 Chumba Gold Coin CC@Vgw.CO Mlt S580350415407125 Card 9655		5.00	
12/16		Purchase authorized on 12/15 Luckyland 855-6104045 CA S300350417146208 Card 9655		1.98	
12/16		Purchase authorized on 12/15 Chumba Gold Coins Valetta Mlt S580350693923809 Card 9655		20.00	
12/16		Purchase authorized on 12/15 Chumba Gold Coins Valetta Mlt S580350698994120 Card 9655		5.00	
12/16		Purchase authorized on 12/15 Chumba Gold Coin CC@Vgw.CO Mlt S580350701593678 Card 9655		5.00	21.99
12/17		Purchase authorized on 12/15 Chumba Gold Coin CC@Vgw.CO Mlt S580351040595194 Card 9655		5.00	
12/17		Purchase authorized on 12/15 Chumba Gold Coins Valetta Mlt S580351041652953 Card 9655		5.00	
12/17		Purchase authorized on 12/16 Luckyland 855-6104045 CA S460351295316343 Card 9655		1.98	
12/17		Purchase authorized on 12/16 Chumba Gold Coins Valetta Mlt S580351528209720 Card 9655		5.00	
12/17		Purchase authorized on 12/16 Chumba Gold Coin CC@Vgw.CO Mlt S580351530973607 Card 9655		5.00	0.01
12/18		Money Transfer authorized on 12/18 From Romero Wendy NY S00300354067879837 Card 9655	8.49		8.50
12/21		NSF Return Item Fee for a Transaction Received on 12/18 \$10.00 Venmo Reload7267 4958545924 Wendy Romero		35.00	
12/21		Zelle From Mauro Diaz on 12/19 Ref # Jpm494154959	5.00		
12/21		Zelle From Mauro Diaz on 12/19 Ref # Jpm494161411	5.00		
12/21		Money Transfer authorized on 12/19 From Romero Wendy NY S00300355083043481 Card 9655	4.75		
12/21		ATM Cash Deposit on 12/20 79-234 Hwy 111 LA Quinta CA 0007169 ATM ID 9932I Card 9655	100.00		

**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>
12/21		ATM Cash Deposit on 12/20 79-234 Hwy 111 LA Quinta CA 0007192 ATM ID 9932I Card 9655	100.00		
12/21		Zelle From Riddle Sharray on 12/21 Ref # Pp09Gwpts9	100.00		
12/21		Purchase authorized on 12/18 Chumba Gold Coins Valetta Mlt S580354068046227 Card 9655		5.00	
12/21		Purchase authorized on 12/18 Luckyland 855-6104045 CA S300354084595309 Card 9655		1.98	
12/21		Purchase authorized on 12/19 Chumba Gold Coins Valetta Mlt S580354584501946 Card 9655		5.00	
12/21		Purchase authorized on 12/19 Chumba Gold Coins Valetta Mlt S580354595556011 Card 9655		5.00	
12/21		Purchase authorized on 12/19 Chumba Gold Coin CC@Vgw.CO Mlt S580355083148294 Card 9655		5.00	
12/21		ATM Withdrawal authorized on 12/20 79-234 Hwy 111 LA Quinta CA 0007170 ATM ID 9932I Card 9655		40.00	226.27
12/22		NSF Return Item Fee for a Transaction Received on 12/21 \$30.00 Venmo Addfunds 4960268572 Wendy Romero		35.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356089227807 Card 9655		50.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356096089032 Card 9655		5.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coin CC@Vgw.CO Mlt S580356096283739 Card 9655		5.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356135985100 Card 9655		20.00	
12/22		Purchase authorized on 12/20 Carls Jr 1101082 LA Quinta CA S300356136225673 Card 9655		13.97	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356139992142 Card 9655		20.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356146753993 Card 9655		20.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356151507597 Card 9655		20.00	
12/22		Purchase authorized on 12/20 Chumba Gold Coins Valetta Mlt S580356160679823 Card 9655		5.00	
12/22		Purchase authorized on 12/20 Luckyland 855-6104045 CA S380356208045366 Card 9655		1.98	
12/22		Purchase authorized on 12/21 Chumba Gold Coins Valetta Mlt S580356307682089 Card 9655		20.00	
12/22		Purchase authorized on 12/21 Chumba Gold Coins Valetta Mlt S580356309504903 Card 9655		20.00	
12/22		Purchase authorized on 12/21 Chumba Gold Coin CC@Vgw.CO Mlt S580356315524814 Card 9655		20.00	
12/22		Purchase authorized on 12/21 Chumba Gold Coins Valetta Mlt S580356318713712 Card 9655		20.00	
12/22		Purchase authorized on 12/21 Chumba Gold Coins Valetta Mlt S580356327868227 Card 9655		20.00	-69.68
<b>Ending balance on 12/23</b>					<b>-69.68</b>
<b>Totals</b>			<b>\$1,880.44</b>	<b>\$1,990.64</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.

**Items returned unpaid**

<i>Date</i>	<i>Description</i>	<i>Amount</i>
12/21	Venmo Reload7267 4958545924 Wendy Romero Reference # 091000012848029	10.00
12/22	Venmo Addfunds 4960268572 Wendy Romero Reference # 091000013746037	30.00



**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	\$70.00	\$70.00

*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.*

**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 11/26/2020 - 12/23/2020 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

-\$69.68

\$993.00

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.

