

Wells Fargo Everyday Checking

November 12, 2019 ■ Page 1 of 6



FRANCISCO J LARA ARRIAGA
1734 WEBSTER ST
OAKLAND CA 94612-3412

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

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (348)

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 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"/>

Activity summary

Beginning balance on 10/10	\$244.19
Deposits/Additions	3,220.50
Withdrawals/Subtractions	- 2,088.53
Ending balance on 11/12	\$1,376.16

Account number: **9984063017**

FRANCISCO J LARA ARRIAGA

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

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 store.



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>
10/10		Purchase authorized on 10/09 Arco#02111Faiza San Leandro CA P00000000381242227 Card 4743		20.35	223.84
10/11		ATM Cash Deposit on 10/10 Oakland Main Oakland CA 0009182 ATM ID 0103L Card 4743	170.00		
10/11		Purchase authorized on 10/08 Victorias' Salon Hayward CA S309281831325220 Card 4743		25.00	368.84
10/15		ATM Cash Deposit on 10/13 Oakland Main Oakland CA 0006888 ATM ID 0103K Card 4743	500.00		
10/15		Purchase authorized on 10/13 Pp*Itunes.Com/Bill 402-935-7733 CA S469286577948816 Card 4743		9.99	
10/15		Purchase authorized on 10/14 Ebud-Remitctr/EZ- 866-403-2683 CA S469287706438460 Card 4743		280.59	
10/15		Purchase authorized on 10/14 Pp*Itunes.Com/Bill 402-935-7733 CA S389287709675668 Card 4743		7.49	
10/15		Purchase authorized on 10/14 Wal-Mart Store San Leandro CA P00000000585025613 Card 4743		8.90	561.87
10/16		Purchase authorized on 10/15 Paypal *Smileyhome 4029357733 Hkg S309288253876388 Card 4743		20.96	
10/16		Purchase authorized on 10/15 Uber Trip Help.Uber.Com CA S469288579900757 Card 4743		7.97	
10/16		Purchase authorized on 10/15 Sq *Happy Donuts Oakland CA S309288630970213 Card 4743		14.00	
10/16		Infinity Insuran Upload Oct 16 0118022307 Lara. Francisco Javier 104601795592001		207.22	311.72
10/18		Purchase authorized on 10/16 Uber Trip Help.Uber.Com CA S469289756749966 Card 4743		8.19	
10/18		Purchase authorized on 10/17 Uber Trip Help.Uber.Com CA S309290546158197 Card 4743		8.26	295.27
10/21		ATM Cash Deposit on 10/21 Oakland Main Oakland CA 0008363 ATM ID 0103K Card 4743	300.00		
10/21		Purchase authorized on 10/18 Uber Trip Help.Uber.Com CA S469291571868552 Card 4743		8.17	
10/21		Purchase authorized on 10/18 7-Eleven San Leandro CA P00000000879905596 Card 4743		16.36	570.74
10/22		Recurring Payment authorized on 10/21 Paypal *Netflix.CO 402-935-7733 CA S309294361644715 Card 4743		15.99	
10/22		Purchase authorized on 10/21 Pp*Itunes.Com/Bill 402-935-7733 CA S589294462948531 Card 4743		7.49	
10/22		Purchase authorized on 10/21 Lyft *Ride Mon 6 Lyft.Com CA S389295051267172 Card 4743		9.36	537.90
10/23		Purchase authorized on 10/21 Amzn Mktp US*Lb715 Amzn.Com/Bill WA S469294654842190 Card 4743		27.18	
10/23		Purchase authorized on 10/21 Fsi*Td Auto Financ 888-939-9876 MI S469295014858139 Card 4743		390.76	
10/23		Purchase authorized on 10/21 Lyft *Ride Mon 6 Lyft.Com CA S309295065734007 Card 4743		9.50	
10/23		Purchase authorized on 10/22 Uber Trip Help.Uber.Com CA S58929535518567 Card 4743		10.05	100.41
10/24		Purchase authorized on 10/23 Uber Trip Help.Uber.Com CA S389296537611494 Card 4743		8.26	92.15
10/25		Purchase authorized on 10/24 Uber Trip Help.Uber.Com CA S389297549140033 Card 4743		9.26	82.89
10/28		Online Transfer From Lara Arriaga F Everyday Checking xxxxx1955 Ref #lb0733Yygb on 10/27/19	20.00		
10/28		Purchase authorized on 10/24 Order.Wish.Com WWW.Wish.Com CA S309297550825964 Card 4743		3.00	
10/28		Recurring Payment authorized on 10/24 Bestbuyphonepl0002 800-4335778 MN S469298171067031 Card 4743		2.49	
10/28		Purchase authorized on 10/25 Uber Trip Help.Uber.Com CA S309298553357147 Card 4743		8.44	

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>
10/28		Purchase authorized on 10/25 Wal-Mart Store San Leandro CA P00000000473754926 Card 4743		54.53	34.43
10/29		Online Transfer From Lara Arriaga F Way2Save Savings xxxxxx5007 Ref #lb0738Wzx2 on 10/29/19	7.50		
10/29		Online Transfer From Lara Arriaga F Everyday Checking xxxxxx1955 Ref #lb0738x4B4 on 10/29/19	2.50		
10/29		Purchase authorized on 10/26 Amzn Mktp US*Eq417 Amzn.Com/Bill WA S309300224353652 Card 4743		14.01	
10/29		Purchase authorized on 10/27 Paypal *Apple.Com/ 402-935-7733 CA S589301213286154 Card 4743		9.99	
10/29		Purchase authorized on 10/28 Paypal *Apple.Com/ 402-935-7733 CA S589301463090743 Card 4743		7.49	12.94
10/30		ATM Cash Deposit on 10/30 Oakland Main Oakland CA 0001725 ATM ID 0103L Card 4743	140.00		
10/30		Purchase authorized on 10/29 Uber Trip Help.Uber.Com CA S309302578865909 Card 4743		7.91	145.03
10/31		Purchase authorized on 10/30 Pp*Apple.Com/Bill 402-935-7733 CA S309303710484183 Card 4743		4.99	140.04
11/1		Purchase authorized on 10/31 Uber Trip Help.Uber.Com CA S589304558814892 Card 4743		8.26	
11/1		Purchase authorized on 10/31 Bossrevolutionmone 716-2152677 NJ S469304716453193 Card 4743		52.99	
11/1		Purchase authorized on 10/31 Wal-Mart #2648 San Leandro CA P00000000480426279 Card 4743		50.85	27.94
11/4		ATM Cash Deposit on 11/01 Oakland Main Oakland CA 0003627 ATM ID 0103J Card 4743	600.00		
11/4		ATM Cash Deposit on 11/01 Oakland Main Oakland CA 0002064 ATM ID 0103L Card 4743	400.00		
11/4		ATM Cash Deposit on 11/01 Oakland Main Oakland CA 0002065 ATM ID 0103L Card 4743	180.00		
11/4		Purchase authorized on 11/01 Shell Service S Oakland CA P00000000186438367 Card 4743		57.45	
11/4		Purchase authorized on 11/02 Oasis Buttonwillow CA P0000000087775260 Card 4743		20.50	
11/4		Purchase authorized on 11/02 Chevron 0378784 Lebec CA S469306350551695 Card 4743		60.02	
11/4		Purchase authorized on 11/02 Target T- 2700 W 120th Hawthorne CA P00000000470660529 Card 4743		27.55	
11/4		Purchase authorized on 11/02 Classic Burger Gardena CA S389307140424605 Card 4743		69.44	
11/4		Purchase authorized on 11/03 Palm's Thai Restau Los Angeles CA S389307258132583 Card 4743		49.22	
11/4		Purchase authorized on 11/03 Pan Victoria Los Angeles CA P00589308032453086 Card 4743		33.55	
11/4		Purchase authorized on 11/03 Shell Service S Los Angeles CA P00000000883930505 Card 4743		22.72	
11/4		Purchase authorized on 11/03 Shell Service S Coalinga CA P00000000472216436 Card 4743		16.32	
11/4		Purchase authorized on 11/03 Chevron/Cjc Fallon Gate Dublin CA P00469308273275897 Card 4743		61.05	790.12
11/5		Purchase authorized on 11/02 Amzn Mktp US*Rk86E Amzn.Com/Bill WA S469307245902816 Card 4743		20.73	
11/5		Purchase authorized on 11/03 Uber Trip Help.Uber.Com CA S389307811301515 Card 4743		21.99	747.40
11/6		Purchase authorized on 11/05 Uber Trip Help.Uber.Com CA S469309718397151 Card 4743		7.81	739.59
11/7		Purchase authorized on 11/06 Pp*Apple.Com/Bill 402-935-7733 CA S469310499098568 Card 4743		7.49	
11/7		Purchase authorized on 11/06 Uber Trip Help.Uber.Com CA S309310738975300 Card 4743		7.84	
11/7		Purchase authorized on 11/06 Doordash*Burger Ki Stripe.Com CA S469310778267272 Card 4743		16.36	707.90



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/8		Recurring Payment authorized on 11/06 Bestbuyphonepl0002 800-4335778 MN S469311101802069 Card 4743		2.49	
11/8		Purchase authorized on 11/07 Uber Trip Help.Uber.Com CA S389311585795772 Card 4743		7.86	697.55
11/12		Mobile Deposit : Ref Number :617120435820	900.50		
11/12		Purchase authorized on 11/06 Victorias' Salon Hayward CA S389310738268628 Card 4743		30.00	
11/12		Purchase authorized on 11/07 Uber Eats Help.Uber.Com CA S309312198550550 Card 4743		48.60	
11/12		Purchase authorized on 11/08 Pp*Apple.Com/Bill 402-935-7733 CA S469312616730768 Card 4743		0.99	
11/12		Purchase authorized on 11/09 Doordash*Krispy Kr Stripe.Com CA S389314217415907 Card 4743		20.46	
11/12		Purchase authorized on 11/10 LA Pinata #2 San Leandro CA S389314299401725 Card 4743		60.24	
11/12		Purchase authorized on 11/10 Bossrevolutionmone 716-2152677 NJ S589315043501098 Card 4743		52.99	
11/12		Purchase authorized on 11/10 McDonald's F2112 Oakland CA S589315230986301 Card 4743		8.61	1,376.16
Ending balance on 11/12					1,376.16
Totals			\$3,220.50	\$2,088.53	

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 Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 10/10/2019 - 11/12/2019	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	\$12.94 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	59 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)
 RC/RC



IMPORTANT ACCOUNT INFORMATION

We are updating the Wells Fargo Deposit Account Agreement as follows:

Effective December 31, 2019, in the section of the Agreement titled, "Rights and Responsibilities", the response to "Is your wireless operator authorized to provide information to assist in verifying your identity?" is deleted and replaced with the following:

Yes, and as part of your account relationship, we may rely on this information to assist in verifying your identity. You understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

Wells Fargo may sell, transfer, or take other actions with an account linked to your Wells Fargo Checking account which cause the linked account to become ineligible and de-linked. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon transfer and de-linking, the mortgage will no longer be eligible to avoid your Wells Fargo Checking account monthly service fee.

Other Wells Fargo Benefits

Important Information About the Wells Fargo ExpressSend® Service

Thank you for being a valued ExpressSend customer. We would like to inform you that Wells Fargo makes money when it converts one currency to another currency for you. The exchange rate provided to you is set by Wells Fargo in its sole discretion, and it includes a markup over Wells Fargo's cost of sourcing the relevant currency or currencies. For additional information related to ExpressSend and foreign currency, please see the ExpressSend Terms and Conditions at wellsfargo.com/sendersrights.

Visit the ExpressSend Cost Estimator online at wellsfargo.com/costestimator for a current estimate of transfer fees and foreign exchange rates for all countries served by ExpressSend.

If you have questions about this information, please contact your local banker or call the number listed on your statement.

We appreciate your business and look forward to continuing to serve your financial needs.

