

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

February 10, 2020 ■ Page 1 of 4



THALIA A GARCIA  
GERARDO REYES  
3912 W 119TH ST  
HAWTHORNE CA 90250-3222

## 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: [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"/>

Account number: **1603976729**

**THALIA A GARCIA**  
**GERARDO REYES**

California account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 121042882

## Activity summary

Beginning balance on 1/10	\$182.71
Deposits/Additions	4,015.20
Withdrawals/Subtractions	- 4,186.79
<b>Ending balance on 2/10</b>	<b>\$11.12</b>

## 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.

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**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>
1/10		Purchase authorized on 01/08 Starbucks Store 14 Lawndale CA S460008561894132 Card 4325		7.70	
1/10		Purchase authorized on 01/08 Rascals Teriyaki G Torrance CA S460008726802443 Card 4325		12.26	162.75
1/13		Zelle From Joanna J Escobar on 01/12 Ref # Jpm315606631	41.00		
1/13		Purchase authorized on 01/09 Jack IN The Box 03 Hawthorne CA S460009559466387 Card 4325		8.81	
1/13		Purchase authorized on 01/10 Starbucks Store 25 Hawthorne CA S460010557965078 Card 4325		10.40	
1/13		Purchase authorized on 01/10 Sq *Sacks at 514 Redondo Beach CA S300010707007381 Card 4325		5.48	
1/13		Purchase authorized on 01/10 South Bay Pharmacy Redondo Beach CA S300010709207661 Card 4325		3.39	
1/13		Recurring Payment authorized on 01/10 Sezzle Odr Nf2G P3 651-504-5402 MN S300010760905738 Card 4325		37.25	
1/13		Online Transfer to Garcia T Checking xxxxxx5122 Ref #Ib07Gp7M6M on 01/11/20		97.42	41.00
1/15		Zelle From Diaz Garcia Dulce on 01/15 Ref # Bac6A89B80A9	6.00		47.00
1/16		Zelle From Gomez Richard on 01/16 Ref # Bac9243D2C4D Child Support Jan2020	300.00		347.00
1/21		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07J53Rrg on 01/21/20	299.96		
1/21		Purchase authorized on 01/16 McDonald's M2662 O Inglewood CA S580016552541790 Card 4325		23.76	
1/21		Purchase authorized on 01/17 Wendy's 10771 Torrance CA S300017727437775 Card 4325		14.87	
1/21		Purchase authorized on 01/18 LA Zoo Botanical G Los Angeles CA S300018781851735 Card 4325		61.00	
1/21		Purchase authorized on 01/21 Burlington Stores 1176 Hawthorne CA P00460022067214463 Card 4325		48.44	498.89
1/22		Purchase authorized on 01/22 Vons #1623 Redondo Beach CA P00580022564889447 Card 4325		10.47	488.42
1/23		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07Jdrhr5 on 01/23/20	78.01		
1/23		Purchase authorized on 01/21 Dinos Burgers Hawthorne CA S380021807190527 Card 4325		33.57	
1/23		Purchase authorized on 01/21 Dinos Burgers Hawthorne CA S300021817946588 Card 4325		11.00	521.86
1/24		Earninactivehour Verifybank xxxxx1323 Thalia Garcia	0.09		
1/24		Zelle From Diaz Garcia Dulce on 01/24 Ref # Bac6A8E5Ef5F	645.00		
1/24		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07Jlxc3 on 01/24/20	1,108.98		
1/24		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07Jnn8C9 on 01/24/20	700.07		
1/24		Purchase authorized on 01/21 Sprint Wireless 800-639-6111 KS S300022229321840 Card 4325		200.00	
1/24		Purchase authorized on 01/22 Subway 0006 Torrance CA S300022732574063 Card 4325		12.96	
1/24		Purchase authorized on 01/23 Northgate ##035 10801 S P Inglewood CA P00380024094541630 Card 4325		44.95	
1/24		Purchase authorized on 01/24 South Bay Pharmacy Redondo Beach CA P00300024671216594 Card 4325		4.34	
1/24		Purchase authorized on 01/24 Dollar Tr 1206 Beryl S Redondo Beach CA P0000000934183879 Card 4325		9.72	
1/24		Online Transfer to Garcia T Checking xxxxxx5122 Ref #Ib07Jnnmbc9 on 01/24/20		700.00	
1/24		Zelle to Dulce on 01/24 Ref #Rp07Jnv4VI		300.00	
1/24		Earninactivehour Verifybank xxxxx1324 Thalia Garcia		0.08	1,703.95
1/27		ATM Cash Deposit on 01/27 1212 Beryl Street Redondo Beach CA 0005517 ATM ID 2022S Card 4325	250.00		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/27		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07K2Fzn3 on 01/27/20	100.00		
1/27		Purchase authorized on 01/23 Del Taco 0100 Hawthorne CA S460023562612213 Card 4325		4.95	
1/27		Purchase authorized on 01/23 McDonald's M5577 O Torrance CA S460023727500439 Card 4325		9.08	
1/27		Recurring Payment authorized on 01/24 Sezzle Odr Nf2G P4 651-504-5402 MN S380024759964575 Card 4325		37.25	
1/27		Purchase authorized on 01/24 Paypal *Educationa 402-935-7733 CA S300025012442685 Card 4325		345.00	
1/27		Purchase authorized on 01/25 USA 63191 Hawthorne CA P00580025620523180 Card 4325		51.84	
1/27		Purchase authorized on 01/26 Sprint Wireless 800-639-6111 KS S460026580752430 Card 4325		287.44	
1/27		Purchase authorized on 01/26 Northgate ##035 10801 S P Inglewood CA P00380026823749362 Card 4325		54.53	
1/27		Zelle to Kumra Bharat on 01/27 Ref #Rp07K2Mb6V		1,200.00	63.86
1/28		Card Final Credit 20128203637	345.00		
1/28		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07K5Zh3L on 01/28/20	100.00		
1/28		Purchase authorized on 01/25 Snip-Its Haircuts El Segundo CA S380025687496831 Card 4325		27.00	
1/28		Purchase authorized on 01/27 Yum Yum # 9163 B Torrance CA S300027572152106 Card 4325		9.92	
1/28		Zelle to Kumra Bharat on 01/28 Ref #Rp07K5Zjzb 1600/1600		400.00	71.94
1/29		Online Transfer to Garcia T Checking xxxxxx5122 Ref #Ib07K9Ck9R on 01/29/20		71.94	0.00
2/7		Earninactivehour Verifybank xxxxx9243 Thalia Garcia	0.03		0.03
2/10		Online Transfer From Garcia T Checking xxxxxx5122 Ref #Ib07M5Fp6N on 02/09/20	41.06		
2/10		Purchase authorized on 02/09 Apple.Com/Bill 866-712-7753 CA S580040676434269 Card 5228		29.97	11.12
<b>Ending balance on 2/10</b>					<b>11.12</b>
<b>Totals</b>			<b>\$4,015.20</b>	<b>\$4,186.79</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.

**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 01/10/2020 - 02/10/2020	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	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.12 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	29 <input checked="" type="checkbox"/>

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**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	\$ _____

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	\$ _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

**General statement policies for Wells Fargo Bank**

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.