

# Wells Fargo Everyday Checking

May 27, 2020 ■ Page 1 of 5



ELIZABETH CERDA ALVAREZ  
3558 MINTO CT  
SAN JOSE CA 95132-1332

## 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 type="checkbox"/> |
| Online Bill Pay    | <input checked="" 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 4/25	\$981.62
Deposits/Additions	1,170.96
Withdrawals/Subtractions	- 2,116.39
<b>Ending balance on 5/27</b>	<b>\$36.19</b>

Account number: **8969246068**

**ELIZABETH CERDA ALVAREZ**

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>
4/27		Purchase authorized on 04/23 McDonald's M6358 O San Jose CA S460115136193607 Card 9289		14.49	
4/27		Purchase authorized on 04/24 Wilshire Consumer 800-589-0290 CA S300115459351440 Card 9289		212.42	
4/27		Purchase authorized on 04/25 Hy Cite Royal Pres 603-6631171 WI S580116663370880 Card 9289		48.00	
4/27		Purchase authorized on 04/26 Target T- 2155 Morrill San Jose CA P0000000680099246 Card 9289		55.38	651.33
4/29		Purchase authorized on 04/28 USA*Speedy Spin LA San Jose CA S300119759886739 Card 9289		15.00	
4/29		Purchase authorized on 04/28 USA*Speedy Spin LA San Jose CA S300119761835608 Card 9289		14.75	
4/29		Purchase authorized on 04/28 USA*Speedy Spin LA San Jose CA S300119787946900 Card 9289		4.25	617.33
5/4		Purchase authorized on 05/03 Chevron 0092534 Milpitas CA S380125034774896 Card 9289		32.55	
5/4		Purchase authorized on 05/04 Costco Whse #1004 San Jose CA P00580125765053467 Card 9289		10.87	
5/4		Purchase authorized on 05/04 Costco Whse #1004 San Jose CA P00300125790172610 Card 9289		32.37	541.54
5/6		Purchase authorized on 05/04 Apple.Com/Bill 866-712-7753 CA S380125704321803 Card 9289		4.99	
5/6		Purchase authorized on 05/06 Arteaga's 2620 Alum Ro San Jose CA P00000000137809645 Card 9289		17.64	518.91
5/7		Purchase authorized on 05/06 Big Lots Stores 200 Serra Milpitas CA P00580128129992520 Card 9289		30.35	488.56
5/8		Purchase authorized on 05/08 Rotten Robbie # San Jose CA P00000000586731976 Card 9289		7.06	481.50
5/11		Purchase authorized on 05/09 Tropicana Foods San Jose CA P00300130760158471 Card 9289		11.55	
5/11		Purchase authorized on 05/09 Chevron 0356896 San Jose CA S380131003059398 Card 9289		17.63	
5/11		Purchase authorized on 05/11 DBA Agarwal Corp San Jose CA P00460132739514609 Card 9289		10.00	
5/11		Purchase authorized on 05/11 Arteaga's 2620 Alum Ro San Jose CA P00000000887580518 Card 9289		24.39	417.93
5/12		ATM Check Deposit on 05/12 360 N Capitol Ave San Jose CA 0000205 ATM ID 0213C Card 9289	850.96		
5/12		Purchase authorized on 05/11 Wilshire Consumer 800-589-0290 CA S300132558995808 Card 9289		232.42	
5/12		Purchase authorized on 05/12 Wal-Mart Super Center Milpitas CA P00000000531924592 Card 9289		88.32	948.15
5/13		Purchase authorized on 05/12 McDonald's F15763 Milpitas CA S300134026341189 Card 9289		6.51	
5/13		Purchase authorized on 05/13 Lucky #727.Milp Milpitas CA P00000000580957236 Card 9289		37.55	
5/13		Purchase authorized on 05/13 Dollar Tr 1350 S Park Milpitas CA P00000000172077464 Card 9289		7.65	896.44
5/14		Purchase authorized on 05/13 76 - DBA Agarwal C San Jose CA S460134743383441 Card 9289		20.14	
5/14		Purchase authorized on 05/14 Santa Fe Foods San Jose CA P00000000889096132 Card 9289		22.29	854.01
5/15		Recurring Payment authorized on 05/13 Tmobile*Postpaid T 800-937-8997 WA S380135143372447 Card 9289		511.76	342.25
5/18		Purchase authorized on 05/16 Fernandez Bakery San Jose CA P00380138094315828 Card 9289		4.65	
5/18		Recurring Payment authorized on 05/17 Netflix.Com Netflix.Com CA S380138463816811 Card 9289		12.99	324.61
5/19		Purchase authorized on 05/18 USA*Speedy Spin LA San Jose CA S460139767626861 Card 9289		15.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/19		Purchase authorized on 05/18 USA*Speedy Spin LA San Jose CA S460139772729715 Card 9289		14.75	
5/19		Purchase authorized on 05/18 USA*Speedy Spin LA San Jose CA S460139808724135 Card 9289		2.25	292.61
5/21		Purchase authorized on 05/21 7-Eleven Milpitas CA P00000000571574474 Card 9289		39.58	253.03
5/22		Purchase authorized on 05/22 Rotten Robbie # San Jose CA P00000000870712070 Card 9289		10.12	242.91
5/26		ATM Cash Deposit on 05/22 1715 Landess Ave Milpitas CA 0000174 ATM ID 0473B Card 9289	320.00		
5/26		Purchase authorized on 05/22 Fernandez Bakery San Jose CA P00300144111365780 Card 9289		8.30	
5/26		Purchase authorized on 05/22 AT&T*Bill Payment 800-331-0500 TX S380144239715872 Card 9289		310.00	
5/26		Purchase authorized on 05/23 Mls Mini Mart #2 Santa Clara CA P00000000071380773 Card 9289		12.16	
5/26		Purchase authorized on 05/23 Apple.Com/Bill 866-712-7753 CA S460145223413238 Card 9289		4.99	
5/26		Purchase authorized on 05/25 Hy Cite Royal Pres 603-6631171 WI S380146661108407 Card 9289		48.00	
5/26		Purchase authorized on 05/25 McDonald's F7221 Half Moon Bay CA S580147013848967 Card 9289		18.22	
5/26		Purchase authorized on 05/25 Chevron 0092534 Milpitas CA S300147118889643 Card 9289		33.01	
5/26		Purchase authorized on 05/26 Carnitas El Rincon #4 San Jose CA P00000000434669381 Card 9289		15.71	
5/26		Purchase authorized on 05/26 Lowe's #2790 San Jose CA P00300147836273619 Card 9289		30.83	81.69
5/27		Purchase authorized on 05/25 Wingstop #432 N MI Milpitas CA S580147057693805 Card 9289		45.50	36.19
<b>Ending balance on 5/27</b>					<b>36.19</b>
<b>Totals</b>			<b>\$1,170.96</b>	<b>\$2,116.39</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 04/25/2020 - 05/27/2020	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	\$36.19 <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	43 <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

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Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
  - The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.
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To provide you with additional flexibility to access accounts, we have increased the daily ATM withdrawal limit on your Wells Fargo Debit, ATM, or EasyPay Card(s) to \$710. Any card that already has a daily ATM withdrawal limit of \$710 or more remains the same. To view your card limits any time, sign on at [wellsfargo.com/cardcontrol](https://wellsfargo.com/cardcontrol) and click on Open Card Details.

