

# Wells Fargo Everyday Checking

May 12, 2020 ■ Page 1 of 6



ALONSO LOPEZ  
423 R ST  
LINCOLN CA 95648-2303

## 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 4/11	\$1,259.54
Deposits/Additions	5,260.00
Withdrawals/Subtractions	- 5,298.48
<b>Ending balance on 5/12</b>	<b>\$1,221.06</b>

Account number: **1975708163**

**ALONSO LOPEZ**

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>
4/13		Purchase authorized on 04/10 Siteone Landscape 916-4080024 CA S460101505587107 Card 0263		107.68	
4/13		Purchase authorized on 04/13 7-Eleven Rocklin CA P0000000235510152 Card 0263		17.57	
4/13		Purchase authorized on 04/13 The Home Depot 8571 Lincoln CA P00460104782095302 Card 0263		37.51	1,096.78
4/14		Purchase authorized on 04/12 Jack IN The Box 43 Lincoln CA S300104033085301 Card 0263		29.11	1,067.67
4/15		Purchase authorized on 04/15 Arco#83671Linco Lincoln CA P0000000873602605 Card 0263		12.26	
4/15		Purchase authorized on 04/15 Wal-Mart #5979 Lincoln CA P0000000880511742 Card 0263		90.40	965.01
4/16		ATM Check Deposit on 04/16 33 Lincoln Blvd Lincoln CA 0001388 ATM ID 9851A Card 0263	135.00		
4/16		Purchase authorized on 04/15 Chevron/Lincoln Express Lincoln CA P00380107060789694 Card 0263		13.91	
4/16		Purchase authorized on 04/16 7-Eleven Rocklin CA P0000000781306850 Card 0263		30.98	
4/16		Purchase authorized on 04/16 7-Eleven Rocklin CA P0000000336717089 Card 0263		7.34	1,047.78
4/17		ATM Check Deposit on 04/17 33 Lincoln Blvd Lincoln CA 0001607 ATM ID 9851A Card 0263	250.00		
4/17		Purchase authorized on 04/16 Siteone Landscape 916-4080024 CA S460107589109147 Card 0263		296.13	
4/17		Purchase authorized on 04/17 Arco#83671Linco Lincoln CA P0000000186622691 Card 0263		10.08	
4/17		ATM Withdrawal authorized on 04/17 33 Lincoln Blvd Lincoln CA 0001608 ATM ID 9851A Card 0263		300.00	
4/17		Oportun/Progress ACH 200416 3502788 Alonso Lopez		125.00	566.57
4/20		ATM Check Deposit on 04/18 33 Lincoln Blvd Lincoln CA 0001785 ATM ID 9851A Card 0263	580.00		
4/20		Purchase authorized on 04/18 Autozone 4043 130 Gatewa Lincoln CA P00460109617388787 Card 0263		10.18	
4/20		ATM Withdrawal authorized on 04/18 33 Lincoln Blvd Lincoln CA 0001786 ATM ID 9851A Card 0263		300.00	
4/20		Purchase authorized on 04/18 Chevron/Lincoln Express Lincoln CA P00300109646094977 Card 0263		20.91	
4/20		Purchase authorized on 04/18 Autozone 4043 130 Gatewa Lincoln CA P00460109675743698 Card 0263		41.23	
4/20		Purchase authorized on 04/20 Carniceria Y Taqueria Lincoln CA P0000000235599173 Card 0263		10.00	764.25
4/21		Purchase authorized on 04/20 Chevron/Lincoln Express Lincoln CA P00380112168164605 Card 0263		11.99	
4/21		Purchase authorized on 04/21 Arco#83671Linco Lincoln CA P0000000174047788 Card 0263		9.28	
4/21		Purchase authorized on 04/21 Chevron/Csi-208398/1321 Roseville CA P00460112744897561 Card 0263		6.37	736.61
4/22		Purchase authorized on 04/22 The Home Depot 8571 Lincoln CA P00380113509818225 Card 0263		56.26	
4/22		Purchase authorized on 04/22 Arco#82359Grani Granite Bay CA P0000000386880152 Card 0263		6.96	673.39
4/24		Purchase authorized on 04/24 7-Eleven Rocklin CA P0000000283475107 Card 0263		7.74	665.65
4/27		ATM Check Deposit on 04/27 33 Lincoln Blvd Lincoln CA 0003675 ATM ID 9851A Card 0263	1,490.00		
4/27		Purchase authorized on 04/27 Arco#83671Linco Lincoln CA P0000000571365662 Card 0263		28.18	2,127.47
4/28		Purchase authorized on 04/28 Arco#83671Linco Lincoln CA P0000000689472106 Card 0263		11.52	2,115.95



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/29		Purchase authorized on 04/29 Zebra Town Deli & Liqu Lincoln CA P00000000476906782 Card 0263		18.48	2,097.47
4/30		Purchase authorized on 04/30 Arco#82359Grani Granite Bay CA P00000000675387566 Card 0263		6.31	2,091.16
5/1		Purchase authorized on 04/29 Bar Hein CO Sacramento CA S380120520148835 Card 0263		334.00	
5/1		Purchase authorized on 04/30 Chevron/Lincoln Express Lincoln CA P00380122069293099 Card 0263		8.79	
5/1		Purchase authorized on 04/30 Chevron/Lincoln Express Lincoln CA P00580122124738628 Card 0263		7.40	
5/1		Purchase authorized on 05/01 Arco#83671Linco Lincoln CA P00000000372231504 Card 0263		8.98	
5/1		Purchase authorized on 05/01 Lowe's #2499 Lincoln CA P00380122539519028 Card 0263		17.46	
5/1		Purchase authorized on 05/01 Folsom Dam Car Folsom CA P00000000976120164 Card 0263		9.99	1,704.54
5/4		Online Transfer From Alonso Lopez Business Checking xxxxxx7366 Ref #lb083Kcbs on 05/04/20	1,000.00		
5/4		Purchase authorized on 05/01 Sq *Palmer Signs I Roseville CA S300122808240902 Card 0263		269.38	
5/4		Purchase authorized on 05/01 Chevron 0376585 Lincoln CA S620123547351583 Card 0263		21.66	
5/4		Purchase authorized on 05/02 Arco#83667Arco Rocklin CA P00000000783135191 Card 0263		9.48	
5/4		Purchase authorized on 05/04 Arco#83671Linco Lincoln CA P00000000681282178 Card 0263		43.43	
5/4		Purchase authorized on 05/04 Arco#83671Linco Lincoln CA P00000000085993235 Card 0263		7.09	
5/4		Purchase authorized on 05/04 Chevron/Lincoln Express Lincoln CA P00380126003605584 Card 0263		18.00	
5/4		Oportun/Progress ACH 200501 3502788 Alonso Lopez		125.00	
5/4		Aura Financial D 4153912431 050120 200501061917lhr Alonso Lopez DE LA Tor		191.00	2,019.50
5/6		Online Transfer From Alonso Lopez Business Checking xxxxxx7366 Ref #lb083Shkgs on 05/06/20	500.00		
5/6		Recurring Payment authorized on 05/04 Hlu*Hulu 893218294 Hulu.Com/Bill CA S580126171866170 Card 0263		5.99	2,513.51
5/7		Purchase authorized on 05/06 Far West Rents and Lincoln CA S580127545270397 Card 0263		239.80	
5/7		Purchase authorized on 05/06 Siteone Landscape 916-4080024 CA S300127564952282 Card 0263		239.34	2,034.37
5/8		ATM Check Deposit on 05/08 33 Lincoln Blvd Lincoln CA 0006175 ATM ID 9851A Card 0263	490.00		
5/8		ATM Withdrawal authorized on 05/08 33 Lincoln Blvd Lincoln CA 0006176 ATM ID 9851A Card 0263		300.00	2,224.37
5/11		Purchase authorized on 05/08 Carniceria Y Taqueria Lincoln CA P00000000173341101 Card 0263		11.15	
5/11		Purchase authorized on 05/09 Arco#83671Linco Lincoln CA P00000000282069992 Card 0263		7.09	
5/11		Purchase authorized on 05/10 Chevron/Lincoln Express Lincoln CA P00300131750951554 Card 0263		25.07	
5/11	231	Deposited OR Cashed Check		1,525.00	656.06
5/12		ATM Check Deposit on 05/12 33 Lincoln Blvd Lincoln CA 0004601 ATM ID 9879B Card 0263	815.00		
5/12	232	Check		250.00	1,221.06
<b>Ending balance on 5/12</b>					<b>1,221.06</b>
<b>Totals</b>			<b>\$5,260.00</b>	<b>\$5,298.48</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.



**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
231	5/11	1,525.00	232	5/12	250.00

**Summary of Overdraft and Returned Item Fees**

	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 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 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 [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/11/2020 - 05/12/2020	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	\$566.57 <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**

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.



---

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.

