

# Wells Fargo Everyday Checking

June 10, 2020 ■ Page 1 of 7



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 5/13	\$1,221.06
Deposits/Additions	8,197.60
Withdrawals/Subtractions	- 8,226.55
<b>Ending balance on 6/10</b>	<b>\$1,192.11</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>
5/13		Purchase authorized on 05/12 Granite Bay Ace Granite Bay CA S380133667549243 Card 0263		17.10	
5/13		Purchase authorized on 05/12 MI Tienda Lincoln CA S380134083766477 Card 0263		24.15	
5/13		Purchase authorized on 05/13 Autozone 4043 130 Gatewa Lincoln CA P00580134533322860 Card 0263		12.86	1,166.95
5/14		Purchase authorized on 05/12 Infinity Insurance 800-7821020 AL S380134062240377 Card 0263		182.52	
5/14		Purchase authorized on 05/13 Chevron/Lincoln Express Lincoln CA P00300135088690936 Card 0263		17.39	
5/14		Purchase authorized on 05/14 Arco#83671Linco Lincoln CA P00000000384757790 Card 0263		11.76	
5/14		Purchase authorized on 05/14 Arco#82359Grani Granite Bay CA P00000000272347722 Card 0263		15.07	
5/14		Purchase authorized on 05/14 Chevron/Lincoln Express Lincoln CA P00380135845762414 Card 0263		5.05	935.16
5/15		Purchase authorized on 05/14 Chevron/Lincoln Express Lincoln CA P00300136066579765 Card 0263		11.71	
5/15		Purchase authorized on 05/15 7-Eleven Rocklin CA P00000000084317366 Card 0263		6.89	
5/15		Purchase authorized on 05/15 Folsom Dam Car Folsom CA P00000000783623632 Card 0263		5.03	911.53
5/18		Purchase authorized on 05/14 Zebra Town Deli & Lincoln CA S580135793139297 Card 0263		4.89	
5/18		Purchase authorized on 05/15 MI Pueblito Taquer Lincoln CA S580136835873448 Card 0263		13.28	
5/18		Purchase authorized on 05/16 Arco#83671Linco Lincoln CA P00000000787352001 Card 0263		7.09	
5/18		Purchase authorized on 05/16 Chevron/Lincoln Express Lincoln CA P00300137853544196 Card 0263		27.04	
5/18		Purchase authorized on 05/18 Arco#83671Linco Lincoln CA P00000000670556189 Card 0263		9.01	
5/18		Oportun/Progress ACH 200517 3502788 Alonso Lopez		125.00	
5/18	235	Check		215.00	510.22
5/19		ATM Check Deposit on 05/19 8475 Auburn-Folsom Rd Granite Bay CA 0009479 ATM ID 9909V Card 0263	350.00		
5/19		Online Transfer to Alonso Lopez Business Checking xxxxxx7366 Ref #Ib085Sm4FL on 05/19/20		200.00	
5/19	233	Check		36.00	624.22
5/20		Purchase authorized on 05/20 Arco#83671Linco Lincoln CA P00000000184512810 Card 0263		8.98	
5/20		Purchase authorized on 05/20 Lowe's #2499 Lincoln CA P00460141583777568 Card 0263		20.89	594.35
5/21		Purchase authorized on 05/20 MI Pueblito Taquer Lincoln CA S380142040973770 Card 0263		30.54	
5/21		Purchase authorized on 05/21 Target T- 950 Grovelan Lincoln CA P00000000579168823 Card 0263		113.23	450.58
5/22		Purchase authorized on 05/21 Siteone Landscape 916-4080024 CA S380142500516000 Card 0263		37.42	
5/22		Purchase authorized on 05/22 Arco#83671Linco Lincoln CA P00000000271720794 Card 0263		13.13	
5/22		Purchase authorized on 05/22 Arco#82359Grani Granite Bay CA P00000000277694865 Card 0263		59.60	
5/22		Purchase authorized on 05/22 Chevron/Lincoln Express Lincoln CA P00580143821727517 Card 0263		8.79	331.64
5/26		ATM Check Deposit on 05/23 33 Lincoln Blvd Lincoln CA 0009339 ATM ID 9851A Card 0263	1,485.00		
5/26		ATM Check Deposit on 05/26 33 Lincoln Blvd Lincoln CA 0006535 ATM ID 9879B Card 0263	560.00		


**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>
5/26		ATM Withdrawal authorized on 05/23 33 Lincoln Blvd Lincoln CA 0009340 ATM ID 9851A Card 0263		300.00	
5/26		ATM Withdrawal authorized on 05/24 33 Lincoln Blvd Lincoln CA 0009522 ATM ID 9851A Card 0263		240.00	
5/26	234	Check		1,300.00	536.64
5/28		ATM Check Deposit on 05/28 33 Lincoln Blvd Lincoln CA 0000259 ATM ID 9851A Card 0263	525.00		
5/28		Purchase authorized on 05/27 Kaiser Pharm 599 Roseville CA S300148664989308 Card 0263		13.93	
5/28		Purchase authorized on 05/27 Taqueria 3 Hermano Lincoln CA S300148736147294 Card 0263		50.65	
5/28		Purchase authorized on 05/28 WM Superc Wal-Mart Sup Lincoln CA P0000000077613639 Card 0263		62.63	934.43
5/29		Purchase authorized on 05/28 Kaiser Pharm 261 Lincoln CA S380149637781509 Card 0263		10.03	
5/29		Purchase authorized on 05/28 Verizon Premium Re Lincoln CA S300149708004410 Card 0263		32.12	892.28
6/1		ATM Check Deposit on 05/30 33 Lincoln Blvd Lincoln CA 0000705 ATM ID 9851A Card 0263	165.00		
6/1		Purchase authorized on 05/29 Chevron 0376773 Lincoln CA S380150515752671 Card 0263		80.01	
6/1		Purchase authorized on 05/29 Western Placer Was Roseville CA S460150528646909 Card 0263		20.00	
6/1		Purchase authorized on 05/29 MI Tienda Lincoln CA S380151076257550 Card 0263		13.07	
6/1		ATM Withdrawal authorized on 05/30 33 Lincoln Blvd Lincoln CA 0000706 ATM ID 9851A Card 0263		300.00	
6/1		Purchase authorized on 05/31 Wal-Mart Super Center Lincoln CA P0000000039461562 Card 0263		27.98	
6/1		Online Transfer to Alonso Lopez Business Checking xxxxxx7366 Ref #1b087Q3Hs4 on 05/31/20		200.00	
6/1		Purchase authorized on 06/01 Arco#83671Linco Lincoln CA P0000000879683018 Card 0263		48.43	367.79
6/2		ATM Check Deposit on 06/02 33 Lincoln Blvd Lincoln CA 0007586 ATM ID 9879B Card 0263	650.00		
6/2		Oportun/Progress ACH 200601 3502788 Alonso Lopez		125.00	
6/2		Aura Financial D 4153912431 060120 200601073857Ocw Alonso Lopez DE LA Tor		191.00	701.79
6/3		Online Transfer From Alonso Lopez Business Checking xxxxxx7366 Ref #1b0888B53D on 06/03/20	1,500.00		
6/3		Purchase authorized on 06/02 Siteone Landscape 916-4080024 CA S300154511030235 Card 0263		258.61	
6/3		Purchase authorized on 06/02 McDonald's F31795 Lincoln CA S300154862060868 Card 0263		25.69	
6/3		Purchase authorized on 06/03 Arco#83671Linco Lincoln CA P00000000483292303 Card 0263		55.31	1,862.18
6/4		Purchase authorized on 06/04 Arco#83671Linco Lincoln CA P00000000870656808 Card 0263		48.49	
6/4		Purchase authorized on 06/04 Arco#83656Green El Dorado Hill CA P00000000687252774 Card 0263		16.65	
6/4		Purchase authorized on 06/04 Chevron/Lincoln Express Lincoln CA P00460156723368490 Card 0263		8.79	
6/4		Purchase authorized on 06/04 WM Superc Wal-Mart Sup Lincoln CA P00000000639057951 Card 0263		42.22	1,746.03
6/8		ATM Check Deposit on 06/06 33 Lincoln Blvd Lincoln CA 0008443 ATM ID 9879B Card 0263	685.00		
6/8		ATM Check Deposit on 06/07 33 Lincoln Blvd Lincoln CA 0008531 ATM ID 9879B Card 0263	700.00		
6/8		ATM Check Deposit on 06/08 33 Lincoln Blvd Lincoln CA 0002760 ATM ID 9851A Card 0263	740.00		
6/8		Online Transfer From Alonso Lopez Business Checking xxxxxx7366 Ref #1b0893639x on 06/08/20	500.00		

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/8		Online Transfer From Alonso Lopez Business Checking xxxxxx7366 Ref #1b0894W62R on 06/08/20	145.00		
6/8		Recurring Payment authorized on 06/04 Hlu*Hulu 893218293 Hulu.Com/Bill CA S460157173825688 Card 0263		5.99	
6/8		Purchase authorized on 06/06 Arco#83671Linco Lincoln CA P0000000484175793 Card 0263		5.00	
6/8		Purchase authorized on 06/06 The Home Depot 8571 Lincoln CA P00580158560271703 Card 0263		20.31	
6/8		Purchase authorized on 06/06 Zebra Town Deli & Liqu Lincoln CA P0000000777550562 Card 0263		19.45	
6/8		Online Transfer to Alonso Lopez Business Checking xxxxxx7366 Ref #1b088Xfv77 on 06/07/20		400.00	
6/8		Purchase authorized on 06/07 Chevron 0376773 Lincoln CA S300159562084346 Card 0263		39.80	
6/8		Purchase authorized on 06/07 Zebra Town Deli & Liqu Lincoln CA P0000000130519293 Card 0263		19.45	
6/8		Purchase authorized on 06/08 Arco#83671Linco Lincoln CA P0000000886538935 Card 0263		47.63	
6/8		Purchase authorized on 06/08 Arco#83671Linco Lincoln CA P0000000385829771 Card 0263		6.50	
6/8		Purchase authorized on 06/08 The Home Depot #6688 Roseville CA P00580160522793203 Card 0263		8.02	
6/8		Purchase authorized on 06/08 The Home Depot #6675 Folsom CA P00380160591036264 Card 0263		43.04	
6/8	237	Deposited OR Cashed Check		1,525.00	
6/8		Purchase authorized on 06/08 The Home Depot #6675 Folsom CA P00460160680076281 Card 0263		157.85	
6/8		Purchase authorized on 06/08 Arco#83656Green El Dorado Hill CA P0000000384254931 Card 0263		3.64	
6/8		Purchase authorized on 06/08 Winco Foods #31 10150 Fai Roseville CA P00460160810951402 Card 0263		237.61	1,976.74
6/9		Purchase authorized on 06/07 The Home Depot 668 Roseville CA S460159593544382 Card 0263		450.00	
6/9		Purchase authorized on 06/07 Western Placer Was Roseville CA S460159748991955 Card 0263		37.50	
6/9		Purchase authorized on 06/08 Siteone Landscape 916-4080024 CA S580160560586529 Card 0263		371.74	
6/9		Purchase authorized on 06/08 MI Pueblito Lincoln CA S300160824111207 Card 0263		31.50	
6/9		Purchase authorized on 06/09 Arco#83671Linco Lincoln CA P0000000571832112 Card 0263		47.09	
6/9		Purchase authorized on 06/09 Chevron/Lincoln Express Lincoln CA P00460161782352884 Card 0263		8.37	1,030.54
6/10		Purchase Return authorized on 06/08 The Home Depot #66 Roseville CA S610162544558390 Card 0263	192.60		
6/10		Purchase authorized on 06/09 MI Tienda Lincoln CA S300161784418180 Card 0263		19.15	
6/10		Purchase authorized on 06/10 Arco#83671Linco Lincoln CA P0000000489403934 Card 0263		11.88	1,192.11
<b>Ending balance on 6/10</b>					<b>1,192.11</b>
<b>Totals</b>			<b>\$8,197.60</b>	<b>\$8,226.55</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	Number	Date	Amount
233	5/19	36.00	235	5/18	215.00	237 *	6/8	1,525.00
234	5/26	1,300.00						

\* Gap in check sequence.

**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 05/13/2020 - 06/10/2020	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	\$331.64 <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	62 <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're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit [wellsfargo.com/online-banking/updates](https://wellsfargo.com/online-banking/updates).

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."



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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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### **Wells Fargo enhances the Overdraft Rewind<sup>®</sup> feature**

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit [wellsfargo.com/checking/overdraft-rewind](https://wellsfargo.com/checking/overdraft-rewind) for more detail.

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Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

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Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.

