

Wells Fargo Everyday Checking

June 8, 2020 ■ Page 1 of 6



KARLA Y CALLEJAS CRUZ
118 N WILLOW AVE
COMPTON CA 90221-2635

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

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 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"/>

Statement period activity summary

Beginning balance on 5/9	\$208.61
Deposits/Additions	1,830.23
Withdrawals/Subtractions	- 1,809.68
Ending balance on 6/8	\$229.16

Account number: **1837251055**

KARLA Y CALLEJAS CRUZ

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>
5/11		Online Transfer From Callejas Cruz K Way2Save Savings xxxxxx9843 Ref #lb084Flhyd on 05/10/20	200.00		
5/11		Purchase authorized on 05/08 Paypal *Gooverstoc 402-935-7733 CA S460129819198361 Card 9110		6.60	
5/11		Purchase authorized on 05/08 Patpat.Com 165-09954896 CA S300129837217342 Card 9110		26.17	
5/11		Recurring Payment authorized on 05/09 J2 Efax Services 323-817-3205 CA S580130586515779 Card 9110		16.95	
5/11		Purchase authorized on 05/11 Superior Super Whse #112 Compton CA P00460132632019707 Card 9110		56.99	
5/11		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		3.00	298.90
5/12		Purchase authorized on 05/10 Amazon.Com*Mc84R9B Amzn.Com/Bill WA S300131455716747 Card 9110		62.94	
5/12		Purchase authorized on 05/12 Zy Oil Compton CA P00000000174834285 Card 9110		34.04	
5/12		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		2.00	199.92
5/13		Purchase authorized on 05/12 Panda Express #161 Rosemead CA S580133780541494 Card 9110		15.77	
5/13		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	183.15
5/14		Purchase authorized on 05/13 Western Dental 96 800-3263254 CA S460134395811451 Card 9110		58.03	
5/14		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	124.12
5/15		Purchase authorized on 05/14 Amzn Mktp US*Mc236 Amzn.Com/Bill WA S300135641415690 Card 9110		7.71	
5/15		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	115.41
5/18		Online Transfer From Callejas Cruz K Way2Save Savings xxxxxx9843 Ref #lb085PC2T4 on 05/18/20	81.00		
5/18		Purchase authorized on 05/16 United Pacific 5 Los Angeles CA P00380137778432635 Card 9110		12.27	
5/18		Purchase authorized on 05/18 Zy Oil Compton CA P0000000083356354 Card 9110		32.12	
5/18		Purchase authorized on 05/18 Cvs/Pharm 09495--220 E Compton CA P00000000481068645 Card 9110		36.55	
5/18		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		3.00	112.47
5/19		Purchase authorized on 05/17 Pizza Hut 026179 Los Angeles CA S380138811215291 Card 9110		11.76	
5/19		Purchase authorized on 05/19 Cvs/Pharmacy #09 09495--2 Compton CA P00300140651192564 Card 9110		5.16	
5/19		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		2.00	93.55
5/20		Purchase authorized on 05/18 IN N Out Burger 34 Bellflower CA S580140199450086 Card 9110		8.81	
5/20		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	83.74
5/21		Purchase authorized on 05/21 Wal-Mart Super Center Compton CA P00000000373551559 Card 9110		38.41	
5/21		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	44.33
5/22		Adp Totalsource Direct Dep 200522 938814001925Krs Callejas,Karla	640.22		
5/22		Purchase authorized on 05/18 Amazon.Com*M76289P Amzn.Com/Bill WA S580139759393602 Card 9110		30.36	
5/22		Online Transfer Ref #lb086Bdrx2 to College Card XXXXXXXXXXXX9186 on 05/22/20		100.00	
5/22		Online Transfer to Callejas Cruz K Way2Save Savings xxxxxx9843 Ref #lb086Bf54L on 05/22/20		300.00	
5/22		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	253.19
5/26		Purchase authorized on 05/22 Panda Express 1652 Compton CA S460143690620611 Card 9110		32.41	
5/26		Purchase authorized on 05/23 Tommy's #1 Los Angeles CA S580144772348943 Card 9110		23.10	
5/26		Purchase authorized on 05/23 Pollo Campero R101 Olo.Com TX S300145054210662 Card 9110		30.11	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/26		Purchase authorized on 05/25 Arco #429760 Compton CA P00000000471264897 Card 9110		32.06	
5/26		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		4.00	131.51
5/28		Purchase authorized on 05/27 Western Dental 96 800-3263254 CA S380148395651713 Card 9110		58.03	
5/28		Recurring Payment authorized on 05/28 Spotify USA 877-7781161 NY S380149260110830 Card 9110		9.99	
5/28		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	62.49
6/1		Purchase authorized on 05/29 McDonald's F28366 Compton CA S580150277507878 Card 9110		5.05	
6/1		Recurring Payment authorized on 05/29 Amazon Prime*M794L Amzn.Com/Bill WA S580150628903560 Card 9110		14.32	
6/1		Purchase authorized on 05/29 IN N Out Burger 34 Bellflower CA S580151200634921 Card 9110		8.81	
6/1		Purchase authorized on 06/01 Arco #42658 Ampm West Covina CA P00000000633374018 Card 9110		33.15	1.16
6/2		Online Transfer From Callejas Cruz K Way2Save Savings xxxxxx9843 Ref #lb0883Z69S on 06/02/20	100.00		101.16
6/3		Purchase authorized on 06/02 Amzn Mktp US*My29G Amzn.Com/Bill WA S580154823936962 Card 9110		9.42	
6/3		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	90.74
6/4		Recurring Payment authorized on 06/03 Netflix.Com Netflix.Com CA S300155526626823 Card 9110		15.99	74.75
6/5		Adp Totalsource Direct Dep 200605 928914400017Krs Callejas,Karla	809.01		
6/5		Online Transfer Ref #lb088Phxcj to College Card XXXXXXXXXXXX9186 on 06/05/20		100.00	
6/5		Purchase authorized on 06/05 Curacao Lynwood CA P00000000870260721 Card 9110		100.00	
6/5		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		1.00	682.76
6/8		Purchase authorized on 06/04 IN N Out Burger 34 Bellflower CA S380157197764061 Card 9110		8.81	
6/8		Purchase authorized on 06/06 Don Juan's Los Mol Los Angeles CA S300158617491361 Card 9110		26.17	
6/8		Purchase authorized on 06/06 Wingstop # 1649 Los Angeles CA S380159001601660 Card 9110		23.31	
6/8		Zelle to Castillo Ronal on 06/07 Ref #Rp088Zrvrw		250.00	
6/8		Purchase authorized on 06/08 Arco #42810 Compton CA P00000000485498223 Card 9110		31.27	
6/8		Purchase authorized on 06/08 Ekono Compton CA P00300160695966199 Card 9110		9.04	
6/8		Synchrony Bank CC Pymt Jun 05 601918367334945 Karla Y Callejas		100.00	
6/8		Save As You Go Transfer Debit to XXXXXXXXXXXX9843		5.00	229.16
Ending balance on 6/8					229.16
Totals			\$1,830.23	\$1,809.68	

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 05/09/2020 - 06/08/2020	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		



Monthly service fee summary (continued)

How to avoid the monthly service fee

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required
 \$1,500.00
 \$500.00
 10

This fee period
 \$1.16
 \$1,449.23
 35

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.

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.

Wells Fargo enhances the Overdraft Rewind® 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 for more detail.

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.

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.

