

Wells Fargo Everyday Checking

October 7, 2020 ■ Page 1 of 7



MATTHEW T HUNTON
ELIZABETH M HUNTON
3326 HILLSIDE GARDEN DR
LAS VEGAS NV 89135-2829

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: wells Fargo.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 wells Fargo.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 checked="" type="checkbox"/> |



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/9	-\$1,535.89
Deposits/Additions	15,570.00
Withdrawals/Subtractions	- 14,772.43
Ending balance on 10/7	-\$738.32

Account number: **5511445412**

MATTHEW T HUNTON
ELIZABETH M HUNTON

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>
9/10		Transfer IN Branch/Store - From Matthew T Hunton DDA xxxxxx9638 2070 Idaho St Elko NV	1,500.00		
9/10		Edeposit IN Branch/Store 09/10/20 04:18:57 Pm 2070 Idaho St Elko NV 5412	500.00		464.11
9/11		ATM Cash Deposit on 09/11 Elko Plaza Elko NV 0008051 ATM ID 4658J Card 5399	600.00		1,064.11
9/14		ATM Cash Deposit on 09/13 Elko Plaza Elko NV 0008704 ATM ID 4658J Card 5399	2,200.00		
9/14		ATM Cash Deposit on 09/14 Elko Main Elko NV 0007491 ATM ID 4658I Card 7741	1,700.00		
9/14		ATM Cash Deposit on 09/14 Elko Main Elko NV 0007492 ATM ID 4658I Card 7741	500.00		
9/14		Online Transfer From Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Tr9Stk on 09/13/20	1,000.00		
9/14		Purchase authorized on 09/10 Epic! Books for Ki Httpswww.Gete CA S300255130745841 Card 7741		5.99	
9/14		Purchase authorized on 09/11 Shutters Hotel Elk Elko NV S580255713679043 Card 7741		99.52	
9/14		Purchase authorized on 09/11 Shutters Hotel Elk Elko NV S300255713891023 Card 7741		99.52	
9/14		Recurring Payment authorized on 09/11 Espn Plus 800-7271800 NY S380255737896591 Card 7741		4.99	
9/14		Recurring Payment authorized on 09/12 Lzc* Legalzoom.Com 866-6980053 CA S580256289543521 Card 7741		203.00	
9/14		Purchase authorized on 09/12 Shutters Hotel Elk Elko NV S300256396369161 Card 7741		102.60	
9/14		ATM Withdrawal authorized on 09/13 Elko Plaza Elko NV 0008551 ATM ID 4658J Card 7036		300.00	
9/14		ATM Withdrawal authorized on 09/13 Elko Plaza Elko NV 0008565 ATM ID 4658J Card 7036		300.00	5,348.49
9/15		Purchase authorized on 09/14 Wal-Mart #2402 Elko NV P0000000977111572 Card 7741		96.97	
9/15		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08V38Xxf on 09/15/20		1,000.00	
9/15		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08V647Jh on 09/15/20		2,200.00	
9/15		ATM Withdrawal authorized on 09/15 Bullhead City Bullhead City AZ 0006073 ATM ID 2632Y Card 7036		500.00	1,551.52
9/17		ATM Withdrawal authorized on 09/17 Elko Main Elko NV 0008326 ATM ID 4658I Card 7036		500.00	1,051.52
9/18		Recurring Payment authorized on 09/17 Netflix.Com Netflix.Com CA S580261411633472 Card 7741		15.99	
9/18		ATM Withdrawal authorized on 09/17 Elko Main Elko NV 0008339 ATM ID 4658I Card 7741		500.00	
9/18		Purchase authorized on 09/17 Maverik #509 Elko NV S580262196321055 Card 7741		22.90	512.63
9/21		Edeposit IN Branch/Store 09/21/20 10:24:36 Am 405 Idaho St Elko NV 5412	3,000.00		
9/21		Online Transfer From Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Vvwtk68 on 09/19/20	110.00		
9/21		Online Transfer From Hunton M Way2Save Savings xxxxxx9638 Ref #Ib08Vwtic3 on 09/19/20	100.00		
9/21		Online Transfer Ref #Ib08Vyrml3 From Platinum Card XXXXXXXXXXXX4987 on 09/19/20	200.00		
9/21		Purchase authorized on 09/17 Stockmens Hotel An 775-5305897 NV S460262155351936 Card 7741		55.86	
9/21		Purchase authorized on 09/18 Maverik #509 Elko NV S580262441010355 Card 7741		16.75	
9/21		Withdrawal Made In A Branch/Store		340.00	



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>
9/21		ATM Withdrawal authorized on 09/19 Elko Plaza Elko NV 0000070 ATM ID 4658J Card 7036		300.00	
9/21		Non-WF ATM Withdrawal authorized on 09/19 340 Commercial St. Elko NV 00300264167972599 ATM ID P380784 Card 7741		204.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		ATM Withdrawal authorized on 09/19 Elko Main Elko NV 0008298 ATM ID 9897V Card 7036		280.00	
9/21		Non-WF ATM Withdrawal authorized on 09/20 340 Commercial St. Elko NV 00380264290106631 ATM ID P380784 Card 7741		24.00	
9/21		Non-Wells Fargo ATM Transaction Fee		2.50	
9/21		ATM Withdrawal authorized on 09/20 Elko Main Elko NV 0008883 ATM ID 4658I Card 5399		200.00	
9/21		ATM Withdrawal authorized on 09/20 Elko Main Elko NV 0008362 ATM ID 9897V Card 7741		100.00	
9/21		ATM Withdrawal authorized on 09/20 Elko Main Elko NV 0008976 ATM ID 4658I Card 7741		40.00	
9/21		ATM Withdrawal authorized on 09/21 Elko Main Elko NV 0008495 ATM ID 9897V Card 7036		360.00	1,997.02
9/23		ATM Withdrawal authorized on 09/22 Elko Main Elko NV 0009710 ATM ID 4658I Card 7036		300.00	
9/23		Purchase authorized on 09/23 The Home Depot 3320 Elko NV P00580267806284495 Card 7741		311.97	1,385.05
9/25		Online Transfer Ref #Ib08Wwb4Vr to Platinum Card XXXXXXXXXXXX4987 on 09/25/20		300.00	
9/25		Online Transfer Ref #Ib08Wxspx to Platinum Card XXXXXXXXXXXX4987 on 09/25/20		90.00	
9/25		ATM Transfer authorized on 09/25 to Matthew T Hunton Savings Elko Main Elko NV 0000543 ATM ID 4658I Card 5399		140.00	855.05
9/28		Online Transfer From Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Xd2Pk4 on 09/28/20	4,000.00		
9/28		Purchase authorized on 09/25 Jimmy Johns - 3541 Elko NV S460269783845950 Card 7036		39.84	
9/28		Purchase authorized on 09/25 Lucianos Elko NV P00000000575226021 Card 7741		130.39	
9/28		Purchase authorized on 09/26 WM Superc Wal-Mart Sup Elko NV P00000000737443900 Card 7741		14.68	
9/28		Purchase authorized on 09/26 Wal-Mart #2402 Elko NV P00000000176555418 Card 7741		115.83	
9/28		Purchase authorized on 09/26 Starbucks Store 11 Elko NV S380271013917369 Card 7741		5.62	
9/28		Purchase authorized on 09/26 Raley S #117 Elko NV S380271028249948 Card 7741		15.99	
9/28		Online Transfer Ref #Ib08x4Njpv to Platinum Card XXXXXXXXXXXX4987 on 09/26/20		200.00	
9/28		ATM Withdrawal authorized on 09/26 Elko Plaza Elko NV 0001913 ATM ID 4658J Card 5399		200.00	
9/28		Online Transfer to Hunton M Way2Save Savings xxxxxx9638 Ref #Ib08x5P9Np on 09/27/20		61.00	
9/28		Online Transfer to Hunton M Way2Save Savings xxxxxx9638 Ref #Ib08x5Pcvg on 09/27/20		60.00	
9/28		ATM Withdrawal authorized on 09/27 Elko Main Elko NV 0000891 ATM ID 4658I Card 5399		360.00	
9/28		ATM Withdrawal authorized on 09/28 Elko Main Elko NV 0009631 ATM ID 9897V Card 7036		220.00	
9/28		ATM Withdrawal authorized on 09/28 Elko Main Elko NV 0009632 ATM ID 9897V Card 5399		100.00	3,331.70
9/29		ATM Withdrawal authorized on 09/28 Elko Plaza Elko NV 0002320 ATM ID 4658J Card 7036		220.00	
9/29		ATM Withdrawal authorized on 09/29 Elko Main Elko NV 0001585 ATM ID 4658I Card 7741		500.00	2,611.70
9/30		ATM Transfer authorized on 09/30 From Matthew T Hunton Checking Elko Plaza Elko NV 0002610 ATM ID 4658J Card 5399	100.00		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/30		Purchase authorized on 09/29 Kfc D662003 Elko NV S460274089235611 Card 7741		76.60	
9/30		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #lb08Xpfnf8 on 09/30/20		1,000.00	
9/30		Online Transfer to Hunton M Way2Save Savings xxxxxx9638 Ref #lb08Xpm94C on 09/30/20		230.00	
9/30		ATM Withdrawal authorized on 09/30 Elko Main Elko NV 0001957 ATM ID 4658I Card 7036		340.00	1,065.10
10/1		Purchase authorized on 09/29 Starbucks Store 11 Elko NV S580273861251772 Card 7741		26.40	
10/1		Recurring Payment authorized on 09/30 Lzc* Legalzoom.Com 866-6980053 CA S300274313196328 Card 7741		203.00	
10/1		ATM Withdrawal authorized on 10/01 Elko Plaza Elko NV 0002926 ATM ID 4658J Card 7036		240.00	595.70
10/2		Online Transfer From Hunton M Way2Save Savings xxxxxx9638 Ref #lb08Y6Rr8R on 10/02/20	60.00		
10/2		Purchase authorized on 10/01 Taqueria Ayala Elko NV S580275743784937 Card 7741		50.89	
10/2		ATM Transfer authorized on 10/02 to Matthew T Hunton Savings Elko Main Elko NV 0000230 ATM ID 9897V Card 5399		80.00	
10/2		ATM Withdrawal authorized on 10/02 Elko Main Elko NV 0002359 ATM ID 4658I Card 7036		220.00	
10/2		ATM Withdrawal authorized on 10/02 Elko Plaza Elko NV 0003270 ATM ID 4658J Card 5399		800.00	-495.19
10/5		Overdraft Fee for a Transaction Posted on 10/02 \$800.00 ATM Withdrawal authorized on 10/02 Elko Plaza Elko NV		35.00	
10/5		Purchase authorized on 10/01 Stockmens Hotel An 775-5305897 NV S300276146843577 Card 7741		38.13	
10/5		ATM Withdrawal authorized on 10/02 Elko Main Elko NV 0002809 ATM ID 4658I Card 5399		100.00	-668.32
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$38.13 Purchase Authori Zed on 10/01 Stockmens Hotel An 775-5305		35.00	
10/6		Overdraft Fee for a Transaction Posted on 10/05 \$100.00 ATM Withdrawal authorized on 10/02 Elko Main Elko NV		35.00	-738.32
Ending balance on 10/7					-738.32
Totals			\$15,570.00	\$14,772.43	

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 Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$105.00	\$665.00
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 disclosures applicable to your account 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 09/09/2020 - 10/07/2020	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 required	This fee period
· Minimum daily balance	\$1,500.00	-\$1,535.89 <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	23 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

IMPORTANT ACCOUNT INFORMATION:

As a valuable customer, your monthly service fee for this Everyday Checking account will be waived beginning November 9, 2020 for nine consecutive fee periods.

If you have converted or choose to convert this Everyday Checking account to another checking account type at any time, this waiver will not be applied to that account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply.

On this statement, we've included another important message describing changes we are making to the current options to avoid the monthly service fee for Everyday Checking. Please review that message for details. Your monthly service fee summary will include information on the fee periods remaining for the waiver as you get closer to the expiration and options to avoid the monthly service fee. After the monthly service fee has been waived for nine consecutive fee periods, you'll need to start meeting one of the options to avoid the monthly service fee.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old****

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

Fee Period:

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.



Thank you for banking with Wells Fargo. We appreciate your business.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



IMPORTANT ACCOUNT INFORMATION

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Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

