

# Wells Fargo Everyday Checking

September 8, 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 checked="" 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 8/8	-\$375.85
Deposits/Additions	27,270.00
Withdrawals/Subtractions	- 28,430.04
<b>Ending balance on 9/8</b>	<b>-\$1,535.89</b>

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.

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**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>
8/10		Overdraft Fee for a Transaction Posted on 08/07 \$380.00 ATM Cash Approved In Overdraft authorized on 08/06 Elko Plaza Elko NV		35.00	
8/10		Zelle From Vasquez Christine on 08/08 Ref # Pp08Mjdpq3	300.00		
8/10		Zelle From Zen Aire Air Conditioning and He on 08/08 Ref # Usb10Mer0Yyf 1099	1,000.00		
8/10		Zelle From Vasquez Christine on 08/09 Ref # Pp08Mpfgtg	300.00		
8/10		Zelle From Zen Aire Air Conditioning and He on 08/10 Ref # Usb11Nmijxf 1099	4,000.00		
8/10		Purchase authorized on 08/07 Epic! Books for Ki Httpswww.Gete CA S300221046221432 Card 7741		5.99	
8/10		Purchase authorized on 08/08 Best Western Elko Elko NV S460221573466712 Card 7741		691.75	
8/10		Purchase authorized on 08/08 Best Western Elko Elko NV S380221574099357 Card 7741		100.00	
8/10		ATM Cash Approved In Overdraft authorized on 08/08 Elko Plaza Elko NV 0000143 ATM ID 4658J Card 7741		460.00	
8/10		ATM Cash Approved In Overdraft authorized on 08/08 Elko Plaza Elko NV 0000348 ATM ID 4658J Card 7741		40.00	
8/10		ATM Cash Approved In Overdraft authorized on 08/09 Elko Main Elko NV 0006200 ATM ID 4658I Card 7036		300.00	
8/10		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mw9Wsd on 08/10/20		2,800.00	791.41
8/11		ATM Withdrawal authorized on 08/10 Elko Main Elko NV 0006609 ATM ID 4658I Card 5399		100.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mwrtn on 08/11/20		100.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mwypx on 08/11/20		100.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mwz255 on 08/11/20		120.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mwz6NI on 08/11/20		60.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mythm8 on 08/11/20		60.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Myxz8W on 08/11/20		20.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Myy6x5 on 08/11/20		20.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Mzp46V on 08/11/20		30.00	
8/11		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08N2Rpyc on 08/11/20		16.00	
8/11		ATM Cash Approved In Overdraft authorized on 08/11 Elko Plaza Elko NV 0000950 ATM ID 4658J Card 5399		380.00	-214.59
8/12		Overdraft Fee for a Transaction Posted on 08/11 \$380.00 ATM Cash Approved In Overdraft authorized on 08/11 Elko Plaza Elko NV		35.00	
8/12		Purchase authorized on 08/08 Best Western Elko Elko NV S620225546922383 Card 7741		285.99	-535.58
8/13		Zelle From Zen Aire Air Conditioning and He Ref # Usb11Ddvpda 1099	400.00		
8/13		ATM Cash Approved In Overdraft authorized on 08/13 Elko Main Elko NV 0001814 ATM ID 9897V Card 5399		300.00	-435.58
8/14		Overdraft Fee for a Transaction Posted on 08/13 \$300.00 ATM Cash Approved In Overdraft authorized on 08/13 Elko Main Elko NV		35.00	
8/14		Zelle From Vasquez Christine on 08/14 Ref # Pp08Nk2Bs4	1,300.00		
8/14		ATM Withdrawal authorized on 08/14 Elko Plaza Elko NV 0001566 ATM ID 4658J Card 5399		800.00	


**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>
8/14		ATM Cash Approved In Overdraft authorized on 08/14 Elko Plaza Elko NV 0001601 ATM ID 4658J Card 5399		300.00	
8/14		ATM Cash Approved In Overdraft authorized on 08/14 Elko Plaza Elko NV 0001662 ATM ID 4658J Card 5399		160.00	-430.58
8/17		Overdraft Fee for a Transaction Posted on 08/14 \$300.00 ATM Cash Approved In Overdraft authorized on 08/14 Elko Plaza Elko NV		35.00	
8/17		Overdraft Fee for a Transaction Posted on 08/14 \$160.00 ATM Cash Approved In Overdraft authorized on 08/14 Elko Plaza Elko NV		35.00	
8/17		ATM Check Deposit on 08/15 10850 W Charleston Blvd Las Vegas NV 0004703 ATM ID 9978L Card 7741	18,700.00		
8/17		ATM Cash Approved In Overdraft authorized on 08/15 Elko Main Elko NV 0002203 ATM ID 9897V Card 5399		350.00	17,849.42
8/18		Purchase authorized on 08/11 Best Western Elko Elko NV S460224434998364 Card 7741		1,160.12	
8/18		Transfer to Hunton M Everyday Checking Ref #Op08P5Kdfb xxxxxx5248		3,000.00	
8/18		Transfer to Hunton M Everyday Checking Ref #Op08P5L6Y xxxxxx5248		10,000.00	3,689.30
8/19		Purchase authorized on 08/18 Lvwwd-4 702-870-4194 NV S580231807545741 Card 7741		112.53	
8/19		Purchase authorized on 08/18 Albertsons #302 Las Vegas NV P0000000789091110 Card 7741		66.26	
8/19		Withdrawal Made In A Branch/Store		1,000.00	
8/19		ATM Withdrawal authorized on 08/19 Elko Plaza Elko NV 0002673 ATM ID 4658J Card 5399		200.00	2,310.51
8/20		ATM Transfer authorized on 08/19 From Matthew T Hunton Checking Elko Plaza Elko NV 0002685 ATM ID 4658J Card 5399	10.00		
8/20		ATM Transfer authorized on 08/19 From Matthew T Hunton Checking Elko Plaza Elko NV 0002691 ATM ID 4658J Card 5399	60.00		
8/20		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Pfxzgb on 08/19/20		500.00	
8/20		ATM Withdrawal authorized on 08/19 Elko Plaza Elko NV 0002677 ATM ID 4658J Card 5399		200.00	
8/20		ATM Withdrawal authorized on 08/19 Elko Plaza Elko NV 0002681 ATM ID 4658J Card 5399		200.00	
8/20		ATM Withdrawal authorized on 08/19 4075 S Fort Apache Las Vegas NV 0006611 ATM ID 9954I Card 7741		400.00	
8/20		ATM Withdrawal authorized on 08/19 Elko Plaza Elko NV 0002686 ATM ID 4658J Card 5399		20.00	
8/20		ATM Transfer authorized on 08/19 to Matthew T Hunton Savings Elko Plaza Elko NV 0002694 ATM ID 4658J Card 5399		40.00	
8/20		ATM Transfer authorized on 08/19 to Matthew T Hunton Savings Elko Plaza Elko NV 0002697 ATM ID 4658J Card 5399		2.00	
8/20		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Pklgq on 08/20/20		17.00	
8/20		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Plk3Cm on 08/20/20		1.41	1,000.10
8/21		Online Transfer From Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Pnjw6B on 08/21/20	1,000.00		
8/21		Online Transfer From Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Pp869W on 08/21/20	100.00		
8/21		Online Transfer From Hunton M Way2Save Savings xxxxxx9638 Ref #Ib08Pp9Fm6 on 08/21/20	100.00		
8/21		Purchase authorized on 08/19 Best Western Elko Elko NV S460233143833870 Card 7741		500.00	
8/21		Purchase authorized on 08/19 Best Western Elko Elko NV S380233143978057 Card 7741		500.00	
8/21		ATM Transfer authorized on 08/21 to Matthew T Hunton Checking Elko Main Elko NV 0003059 ATM ID 9897V Card 5399		500.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/21		ATM Transfer authorized on 08/21 to Matthew T Hunton Checking Elko Main Elko NV 0003061 ATM ID 9897V Card 5399		500.00	
8/21		ATM Withdrawal authorized on 08/21 Elko Main Elko NV 0003062 ATM ID 9897V Card 5399		800.00	
8/21		Online Transfer to Hunton M Everyday Checking xxxxxx5248 Ref #Ib08Pp7Yn7 on 08/21/20		200.00	
8/21		ATM Withdrawal authorized on 08/21 Elko Main Elko NV 0003064 ATM ID 9897V Card 7036		100.00	
8/21		ATM Transfer authorized on 08/21 to Matthew T Hunton Checking Elko Main Elko NV 0003070 ATM ID 9897V Card 5399		100.00	
8/21		ATM Cash Approved In Overdraft authorized on 08/21 Elko Plaza Elko NV 0003198 ATM ID 4658J Card 5399		60.00	-1,059.90
8/24		Overdraft Fee for a Transaction Posted on 08/21 \$200.00 Online Transfer to Hunton M Everyday Checking x xxxxx5248 Ref #Ib08Pp7Yn7 on 08/21/20		35.00	
8/24		Overdraft Fee for a Transaction Posted on 08/21 \$60.00 ATM Cash Approved In Overdraft authorized on 08/21 Elko Plaza Elko NV		35.00	
8/24		Recurring Payment authorized on 08/21 Netflix.Com 408-5403700 CA S460234582161499 Card 7741		15.99	
8/24		ATM Cash Approved In Overdraft authorized on 08/22 Elko Plaza Elko NV 0003233 ATM ID 4658J Card 5399		320.00	-1,465.89
8/25		Overdraft Fee for a Transaction Posted on 08/24 \$15.99 Recurring Payment Authori Zed on 08/21 Netflix.Com 408-5403		35.00	
8/25		Overdraft Fee for a Transaction Posted on 08/24 \$320.00 ATM Cash Approved In Overdraft authorized on 08/22 Elko Plaza Elko NV		35.00	-1,535.89
<b>Ending balance on 9/8</b>					<b>-1,535.89</b>
<b>Totals</b>			<b>\$27,270.00</b>	<b>\$28,430.04</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 Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$315.00	\$560.00
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 08/08/2020 - 09/08/2020	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	-\$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	10 <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		



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**Monthly service fee summary (continued)**

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**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.

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**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.



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\*\*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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Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

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### IMPORTANT ACCOUNT INFORMATION

#### **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.

