

Wells Fargo Everyday Checking

June 15, 2020 ■ Page 1 of 6



STEVE AUGUSTINE
10801 W 29TH AVE
LAKEWOOD CO 80215-7118

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-742-4932

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (163)
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 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 5/16	\$751.03
Deposits/Additions	2,291.07
Withdrawals/Subtractions	- 2,773.72
Ending balance on 6/15	\$268.38

Account number: **9736177644**

STEVE AUGUSTINE

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

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>
5/18		Purchase authorized on 05/14 Super 8 Denver Wes Wheat Ridge CO S300135652854436 Card 5703		63.21	
5/18		Purchase authorized on 05/14 Burger King #10959 Wheat Ridge CO S300135722167768 Card 5703		4.48	
5/18		Purchase authorized on 05/14 Pizza Hut 4820 Arvada CO S300136117034109 Card 5703		18.33	
5/18		Purchase authorized on 05/14 Energyw*Health 8333336178 NY S380136211296945 Card 5703		89.79	
5/18		Purchase authorized on 05/15 Priceln*Super 8 By 800-774-2354 CT S580136640830681 Card 5703		59.97	
5/18		Purchase authorized on 05/15 McDonald's F10737 Denver CO S460136825726614 Card 5703		4.31	
5/18		Purchase authorized on 05/15 Kfc/Tb #470 Arvada CO S300137120489069 Card 5703		10.77	
5/18		Purchase authorized on 05/16 McDonald's F10737 Denver CO S580138120484158 Card 5703		1.72	
5/18		ATM Withdrawal authorized on 05/16 Five Points Denver CO 0003789 ATM ID 2915E Card 5703		100.00	
5/18		Purchase authorized on 05/17 Vitalhealthenergy. 866-200-3053 NY S460138514327661 Card 5703		89.85	
5/18		Purchase authorized on 05/17 Priceln*Super 8 By 800-774-2354 CT S300137678768772 Card 5703		60.20	
5/18		ATM Withdrawal authorized on 05/17 7950 West Alameda Avenue Lakewood CO 0009987 ATM ID 0581E Card 5703		80.00	
5/18		Purchase authorized on 05/17 Florida Market LLC Denver CO P0000000679733955 Card 5703		8.35	
5/18		ATM Withdrawal authorized on 05/17 52ND & Vance Arvada CO 0002191 ATM ID 2967R Card 5703		40.00	
5/18		Purchase authorized on 05/17 Sei 35519 Denver CO P0000000730327597 Card 5703		5.00	
5/18		Purchase authorized on 05/18 Sei 36492 Wheat Ridge CO P0000000771742523 Card 5703		11.00	
5/18		ATM Withdrawal authorized on 05/18 6000 West 44th Avenue Wheat Ridge CO 0003722 ATM ID 0672E Card 5703		40.00	64.05
5/19		Purchase authorized on 05/17 Priceln*Super 8 By 800-774-2354 CT S300138522929489 Card 5703		59.97	
5/19		Purchase authorized on 05/18 McDonald's F31101 Lakewood CO S460139743001534 Card 5703		5.57	-1.49
5/20		ATM Cash Deposit on 05/20 3490 Youngfield St Wheat Ridge CO 0002328 ATM ID 6670U Card 5703	2.00		
5/20		ATM Cash Approved In Overdraft authorized on 05/20 3490 Youngfield St Wheat Ridge CO 0002329 ATM ID 6670U Card 5703		250.00	-249.49
5/21		Overdraft Fee for a Transaction Posted on 05/20 \$250.00 ATM Cash Approved In Overdraft authorized on 05/20 3490 Youngfield St Wheat Ridge CO		35.00	-284.49
6/1		Ssi Treas 310 Xxsupp Sec 060120 xxxxx1095 Ssi Steve J Augustine	704.70		
6/1		ATM Withdrawal authorized on 05/31 3490 Youngfield St Wheat Ridge CO 0004985 ATM ID 6670U Card 5703		100.00	
6/1		Purchase authorized on 06/01 Shell Service S Wheat Ridge CO P0000000572886373 Card 5703		5.04	
6/1		ATM Withdrawal authorized on 06/01 3490 Youngfield St Wheat Ridge CO 0005043 ATM ID 6670U Card 5703		40.00	275.17
6/2		Purchase authorized on 05/31 Jimmy Suds Lakewood CO S580153218489536 Card 5703		19.99	
6/2		Purchase authorized on 06/02 Circle K # 41118 1890 Lakewood CO P0000000577107236 Card 5703		6.76	248.42
6/3		Purchase authorized on 06/01 Nca 800-2865427 KS S460153394694647 Card 5703		10.00	
6/3		Purchase authorized on 06/01 Hamburger Stand 17 Lakewood CO S580153677089703 Card 5703		8.86	


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>
6/3		Purchase authorized on 06/01 Super 8 Denver Wes Wheat Ridge CO S300153801112902 Card 5703		86.56	
6/3		Purchase authorized on 06/01 Jimmy Suds Lakewood CO S380154222804944 Card 5703		19.99	123.01
6/4		Purchase authorized on 06/02 Priceln*Super 8 By 800-7742354 CT S380154567234089 Card 5703		69.97	
6/4		Recurring Payment authorized on 06/02 Public Storage 001 800-567-0759 CO S580154791078012 Card 5703		115.54	
6/4		ATM Cash Approved In Overdraft authorized on 06/04 3490 Youngfield St Wheat Ridge CO 0005744 ATM ID 6670U Card 5703		200.00	-262.50
6/5		Overdraft Fee for a Transaction Posted on 06/04 \$115.54 Recurring Payment Authori Zed on 06/02 Public Storage 001 800-567-		35.00	
6/5		Overdraft Fee for a Transaction Posted on 06/04 \$200.00 ATM Cash Approved In Overdraft authorized on 06/04 3490 Youngfield St Wheat Ridge CO		35.00	
6/5		Recurring Payment authorized on 06/04 Cricket Wireless 855-246-2461 FL S580156339566986 Card 5703		58.00	-390.50
6/8		Overdraft Fee for a Transaction Posted on 06/05 \$58.00 Recurring Payment Authori Zed on 06/04 Cricket Wireless 855-246-		35.00	
6/8		Makwa Finance 8558534392 200608 10669161 Steve Augustine	900.00		474.50
6/9		Non-WF ATM Withdrawal authorized on 06/09 401 E. 58th Ave. Denver CO 00460161458388535 ATM ID TN82008 Card 5703		82.50	
6/9		Non-Wells Fargo ATM Transaction Fee		2.50	389.50
6/10		Purchase authorized on 06/09 The First & Harlan Lakewood CO S580161490454873 Card 5703		20.01	
6/10		Purchase authorized on 06/09 Crt*Lexington Law 800-3418441 UT S460161524732717 Card 5703		24.95	
6/10		ATM Withdrawal authorized on 06/10 3490 Youngfield St Wheat Ridge CO 0007282 ATM ID 6670U Card 5703		200.00	144.54
6/11		Purchase authorized on 06/09 McDonald's F10737 Denver CO S460161434895448 Card 5703		3.14	141.40
6/12		Purchase authorized on 06/09 Taco Johns 9868 Denver CO S380161740083560 Card 5703		11.49	
6/12		Purchase authorized on 06/11 Smoker Friendly #1 Lakewood CO S380163846623210 Card 5703		4.84	
6/12		Purchase authorized on 06/12 King Soop 12525 W. 32N Wheat Ridge CO P0000000736666300 Card 5703		15.00	
6/12		ATM Withdrawal authorized on 06/12 3490 Youngfield St Wheat Ridge CO 0007735 ATM ID 6670U Card 5703		40.00	
6/12		Purchase authorized on 06/12 Stinker #325 Wheatridge CO P0000000575794582 Card 5703		7.46	
6/12		ATM Withdrawal authorized on 06/12 3490 Youngfield St Wheat Ridge CO 0007897 ATM ID 6670U Card 5703		20.00	42.61
6/15		Purchase Return authorized on 06/11 Comfort Inn Denver 3036296332 CO S300163753588753 Card 5703	84.37		
6/15		ATM Cash Deposit on 06/12 1777 W 38th Ave Denver CO 0002331 ATM ID 9902P Card 5703	400.00		
6/15		ATM Cash Deposit on 06/14 6000 West 44th Avenue Wheat Ridge CO 0003314 ATM ID 0672E Card 5703	200.00		
6/15		Purchase authorized on 06/11 Comfort Inn Denver 3036296332 CO S380163342346076 Card 5703		84.37	
6/15		Purchase authorized on 06/11 Burger King #12921 Edgewater CO S460163792946622 Card 5703		4.32	
6/15		Purchase authorized on 06/12 McDonald's F2668 Denver CO S580164690111579 Card 5703		5.81	
6/15		Purchase authorized on 06/12 Paypal *Sheldo Eba 402-935-7733 CA S300165161291495 Card 5703		16.20	
6/15		Purchase authorized on 06/12 Ebay O*04-05215-88 800-4563229 CA S580165195067218 Card 5703		136.80	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/15		Purchase authorized on 06/12 Stinker #325 Wheatridge CO P00000000381673674 Card 5703		11.00	
6/15		Purchase authorized on 06/13 Vodbill.Com 800-610-6666 PA S460165374088656 Card 5703		19.95	
6/15		Purchase authorized on 06/13 Crt*Credit.Comcred 800-7569684 CA S460165762246326 Card 5703		14.99	
6/15		ATM Withdrawal authorized on 06/13 3490 Youngfield St Wheat Ridge CO 0008076 ATM ID 6670U Card 5703		40.00	
6/15		Purchase authorized on 06/13 McDonald's F6395 Arvada CO S300166011729073 Card 5703		5.16	
6/15		ATM Withdrawal authorized on 06/14 6000 West 44th Avenue Wheat Ridge CO 0003315 ATM ID 0672E Card 5703		120.00	268.38
Ending balance on 6/15					268.38
Totals			\$2,291.07	\$2,773.72	

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	\$140.00	\$385.00
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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/16/2020 - 06/15/2020	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		
· Minimum daily balance	\$1,500.00	-\$390.50 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,604.70 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	41 <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.

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.

