

Wells Fargo Everyday Checking

May 15, 2020 ■ Page 1 of 5



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 4/16	-\$296.41
Deposits/Additions	3,459.66
Withdrawals/Subtractions	- 2,412.22
Ending balance on 5/15	\$751.03

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>
4/20		Target Cash NOW Target Cas 200420 10120269 Steve Augustine	1,000.00		
4/20		ATM Withdrawal authorized on 04/20 3490 Youngfield St Wheat Ridge CO 0005773 ATM ID 6670U Card 5703		200.00	
4/20		ATM Withdrawal authorized on 04/20 1905 South Wadsworth Blvd Lakewood CO 0000054 ATM ID 0322D Card 5703		100.00	403.59
4/21		ATM Withdrawal authorized on 04/21 3490 Youngfield St Wheat Ridge CO 0005876 ATM ID 6670U Card 5703		60.00	
4/21		ATM Withdrawal authorized on 04/21 3490 Youngfield St Wheat Ridge CO 0005993 ATM ID 6670U Card 5703		60.00	283.59
4/22		ATM Cash Deposit on 04/22 Bear Valley Shopping Ctr Denver CO 0000068 ATM ID 0243G Card 5703	100.00		
4/22		Purchase authorized on 04/21 Energyw*Health 8333336178 NY S460113123305927 Card 5703		6.79	
4/22		ATM Withdrawal authorized on 04/22 3490 Youngfield St Wheat Ridge CO 0006132 ATM ID 6670U Card 5703		40.00	
4/22		ATM Withdrawal authorized on 04/22 Bear Valley Shopping Ctr Denver CO 0000069 ATM ID 0243G Card 5703		150.00	186.80
4/23		Purchase authorized on 04/21 Jimmy Suds Lakewood CO S580112533996040 Card 5703		0.01	
4/23		Purchase authorized on 04/21 Hamburger Stand 17 Lakewood CO S380113100513724 Card 5703		6.85	
4/23		Purchase authorized on 04/21 Vitalhealthenergy. 866-200-3053 NY S460113123023396 Card 5703		6.85	
4/23		Purchase authorized on 04/22 Stinker #325 Wheatridge CO P00000000380711324 Card 5703		15.00	
4/23		ATM Withdrawal authorized on 04/22 3490 Youngfield St Wheat Ridge CO 0006235 ATM ID 6670U Card 5703		40.00	
4/23		ATM Withdrawal authorized on 04/23 1777 W 38th Ave Denver CO 0008462 ATM ID 9901O Card 5703		40.00	78.09
4/24		ATM Withdrawal authorized on 04/23 3490 Youngfield St Wheat Ridge CO 0006381 ATM ID 6670U Card 5703		40.00	38.09
4/27		ATM Withdrawal authorized on 04/24 3490 Youngfield St Wheat Ridge CO 0006673 ATM ID 6670U Card 5703		20.00	
4/27		ATM Cash Approved In Overdraft authorized on 04/26 3490 Youngfield St Wheat Ridge CO 0006884 ATM ID 6670U Card 5703		200.00	-181.91
4/28		Overdraft Fee for a Transaction Posted on 04/27 \$200.00 ATM Cash Approved In Overdraft authorized on 04/26 3490 Youngfield St Wheat Ridge CO		35.00	-216.91
5/1		Ssi Treas 310 Xxsupp Sec 050120 xxxxx1095 Ssi Steve J Augustine	704.70		
5/1		ATM Withdrawal authorized on 05/01 7th & Santa Fe Denver CO 0003003 ATM ID 3213C Card 5703		40.00	
5/1		ATM Withdrawal authorized on 05/01 7th & Santa Fe Denver CO 0003004 ATM ID 3213C Card 5703		60.00	
5/1		Target Cash NOW Target Cas 200430 10120270 Steve Augustine		218.50	169.29
5/4		ATM Cash Deposit on 05/02 1777 W 38th Ave Denver CO 0000613 ATM ID 9901O Card 5703	40.00		
5/4		Purchase authorized on 05/01 Nca 800-2865427 KS S300122440592714 Card 5703		10.00	
5/4		Purchase authorized on 05/01 Jimmy Suds Lakewood CO S460122816945458 Card 5703		19.99	
5/4		Purchase authorized on 05/01 McDonald's F6440 Golden CO S580123081450898 Card 5703		1.77	
5/4		Purchase authorized on 05/01 Jimmy Suds Lakewood CO S380123226087150 Card 5703		19.99	
5/4		Non-WF ATM Withdrawal authorized on 05/02 5091 Kipling Wheatridge CO 00300123292479545 ATM ID Ck4K88 Card 5703		20.00	
5/4		Non-Wells Fargo ATM Transaction Fee		2.50	
5/4		Purchase authorized on 05/02 McDonald's F6440 Golden CO S580123414927420 Card 5703		6.46	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/4		Recurring Payment authorized on 05/02 Public Storage 001 800-567-0759 CO S460123585427244 Card 5703		115.54	
5/4		ATM Cash Approved In Overdraft authorized on 05/02 1777 W 38th Ave Denver CO 0000614 ATM ID 9901O Card 5703		300.00	-286.96
5/5		Overdraft Fee for a Transaction Posted on 05/04 \$115.54 Recurring Payment Authori Zed on 05/02 Public Storage 001 800-567-		35.00	
5/5		Overdraft Fee for a Transaction Posted on 05/04 \$300.00 ATM Cash Approved In Overdraft authorized on 05/02 1777 W 38th Ave Denver CO		35.00	-356.96
5/6		Recurring Payment authorized on 05/04 Cricket Wireless 855-246-2461 FL S380125456770193 Card 5703		58.00	-414.96
5/13		IRS Treas 310 Tax Ref 051320 xxxxxxxxxx00908 Augustine, Steve J	1,200.00		
5/13		ATM Withdrawal authorized on 05/13 6000 West 44th Avenue Wheat Ridge CO 0002450 ATM ID 0672E Card 5703		100.00	685.04
5/14		Temporary Credit of Accounts Negative Balance AS of The Day Prior to Deposit of A Stimulus Payment	414.96		
5/14		Purchase authorized on 05/13 Kfc/Aw #493 Lakewood CO S580135030696983 Card 5703		6.57	
5/14		Purchase authorized on 05/13 Kfc/Aw #493 Lakewood CO S580135031002313 Card 5703		6.57	
5/14		ATM Withdrawal authorized on 05/14 6000 West 44th Avenue Wheat Ridge CO 0002640 ATM ID 0672E Card 5703		60.00	1,026.86
5/15		Purchase authorized on 05/13 Priceln*Super 8 By 800-774-2354 CT S300134638237741 Card 5703		61.97	
5/15		Purchase authorized on 05/13 McDonald's F232 Denver CO S460134662388994 Card 5703		5.38	
5/15		Purchase authorized on 05/14 Sq *Hyeong Lee Wheat Ridge CO S380135712754837 Card 5703		19.20	
5/15		Purchase authorized on 05/14 McDonald's F11097 Denver CO S580135860470054 Card 5703		2.16	
5/15		Purchase authorized on 05/14 Sub and Sam Wheat Ridge CO P0000000573761341 Card 5703		4.62	
5/15		ATM Withdrawal authorized on 05/14 52ND & Vance Arvada CO 0000871 ATM ID 2967R Card 5703		160.00	
5/15		Non-WF ATM Withdrawal authorized on 05/15 5091 Kipling Wheatridge CO 00380136844686433 ATM ID Ck4K88 Card 5703		20.00	
5/15		Non-Wells Fargo ATM Transaction Fee		2.50	751.03
Ending balance on 5/15					751.03
Totals			\$3,459.66	\$2,412.22	

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	\$245.00
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.



Monthly service fee summary (continued)

Fee period 04/16/2020 - 05/15/2020	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	-\$414.96 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,904.70 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	19 <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**

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.

To provide you with additional flexibility to access accounts, we have increased the daily ATM withdrawal limit on your Wells Fargo Debit, ATM, or EasyPay Card(s) to \$710. Any card that already has a daily ATM withdrawal limit of \$710 or more remains the same. To view your card limits any time, sign on at wellsfargo.com/cardcontrol and click on Open Card Details.

