

Wells Fargo Everyday Checking

June 15, 2020 ■ Page 1 of 5



BARBARA L GAYER
8271 W MYSTERY DR
ARIZONA CITY AZ 85123-8618

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. (038)
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 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 5/20	\$0.00
Deposits/Additions	1,353.24
Withdrawals/Subtractions	- 1,127.28
Ending balance on 6/15	\$225.96

Account number: **9993803270**

BARBARA L GAYER

Arizona account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 122105278

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>
5/20		Deposit	350.00		350.00
5/22		Purchase authorized on 05/22 Circle K # 03425 3950 Phoenix AZ P00000000379773096 Card 5266		13.66	336.34
5/26		Purchase authorized on 05/22 Pilot 0001 Eloy AZ S300143495633322 Card 5266		26.92	
5/26		Purchase authorized on 05/22 Schlotsky's #1007 Tempe AZ S580143708852046 Card 5266		24.17	285.25
5/28		Purchase authorized on 05/28 Wal-Mart Super Center Phoenix AZ P00000000580385408 Card 5266		7.46	277.79
5/29		Purchase authorized on 05/29 Lins Grand Buffet 4 Phoenix AZ P00000000530538077 Card 5266		14.49	263.30
6/1		Purchase authorized on 05/30 Dollar Ge 1488 N Pinal Casa Grande AZ P00000000177264113 Card 5266		19.33	
6/1		Purchase authorized on 05/31 Pride #1216 Eloy AZ P00580153019552752 Card 5266		12.46	
6/1		Purchase authorized on 06/01 Pride #1216 Eloy AZ P00460153505360387 Card 5266		24.53	206.98
6/2		Purchase authorized on 06/02 Circle K # 03425 3950 Phoenix AZ P00000000972861873 Card 5266		19.34	187.64
6/3		Purchase authorized on 06/03 Pride #1216 Eloy AZ P00580155474563419 Card 5266		19.53	168.11
6/4		Purchase authorized on 06/04 Dollar Ge 1488 N Pinal Casa Grande AZ P00000000181338334 Card 5266		17.89	150.22
6/5		Purchase authorized on 06/04 Circle K # 03425 Phoenix AZ S580156532547539 Card 5266		18.95	
6/5		Purchase authorized on 06/05 Pride #1216 Eloy AZ P00380157486963941 Card 5266		24.53	106.74
6/8		Edeposit IN Branch/Store 06/08/20 01:14:44 Pm 2010 W Baseline Rd Phoenix AZ 3270	1,003.24		
6/8		Purchase with Cash Back \$ 20.00 authorized on 06/06 Dollar General # 1488 N P Casa Grande AZ P00460158538067416 Card 5266		49.88	
6/8		Purchase authorized on 06/08 Pride #1216 Eloy AZ P00300160504681216 Card 5266		20.00	1,040.10
6/9		Purchase authorized on 06/08 MetroPCS Mobile 888-863-8768 WA S460161056907735 Card 5266		60.00	
6/9		Purchase authorized on 06/09 Pride #1216 Eloy AZ P00380161497614979 Card 5266		23.05	
6/9		Purchase authorized on 06/09 WM Superc Wal-Mart Sup Casa Grande AZ P00000000136642180 Card 5266		15.21	941.84
6/10		Purchase authorized on 06/08 Speedy Cash 888-333-1360 KS S300161016231990 Card 5266		67.67	874.17
6/12		Purchase authorized on 06/11 Enterprise Rent-A- Chandler AZ S300163764693450 Card 5266		241.98	
6/12		Purchase authorized on 06/12 Loves Country Lajunta CO P00300164286533761 Card 5266		19.00	613.19
6/15		Purchase authorized on 06/13 Lynns Nails and Sp Omaha NE S300165718320732 Card 5266		350.00	
6/15		Purchase authorized on 06/13 Kum & Go #369 Omaha NE P00000000271618870 Card 5266		18.00	
6/15		Purchase authorized on 06/15 Dollar General # 1488 N P Casa Grande AZ P00580167732399727 Card 5266		19.23	225.96
Ending balance on 6/15					225.96
Totals			\$1,353.24	\$1,127.28	

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 wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/20/2020 - 06/15/2020 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

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	\$106.74 <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	24 <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.

