

Wells Fargo Everyday Checking

August 10, 2020 ■ Page 1 of 5



ROBERT H WILKES
2451 SACRAMENTO ST APT 303
SAN FRANCISCO CA 94115-7800

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 checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" 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 7/9	-\$469.02
Deposits/Additions	1,789.78
Withdrawals/Subtractions	- 1,760.00
Ending balance on 8/10	-\$439.24

Account number: **2924681345**

ROBERT H WILKES

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006743316660



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>
7/14		Reversal of Overdraft Fee for a Transaction Posted on 07/03 \$100.00 ATM Withdrawal authorized on 07/03 1266 Market St San Francisco CA	35.00		
7/14		Reversal of Overdraft Fee for a Transaction Posted on 07/03 \$300.00 ATM Withdrawal authorized on 07/03 374 Golden Gate Ave San Francisco CA	35.00		-399.02
7/15		Card Claim Final Credit 10703204999	5.43		-393.59
7/23		Reversal of Overdraft Fee for a Transaction Posted on 05/18 \$340.00 ATM Withdrawal authorized on 05/16 San Francisco Ellis St. San Francisco CA	35.00		
7/23		Reversal of Overdraft Fee	35.00		
7/23		Reversal of Overdraft Fee	35.00		
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7/23		Reversal of Overdraft Fee	35.00		
7/23		Reversal of Overdraft Fee	35.00		
7/23		ATM Cash Approved In Overdraft authorized on 07/23 4648 Mission St San Francisco CA 0007301 ATM ID 0026A Card 1115		280.00	-253.59
7/31		Ssi Treas 310 Xxsupp Sec 073120 xxxxx3583 Ssi Robert H Wilkes	814.04		
7/31		ATM Withdrawal authorized on 07/31 833 Mission St San Francisco CA 0003424 ATM ID 9923E Card 1115		300.00	
7/31		ATM Cash Approved In Overdraft authorized on 07/31 1266 Market St San Francisco CA 0002750 ATM ID 0006B Card 1115		180.00	80.45
8/3		SSA Treas 310 Xxsoc Sec 080320 xxxxx9825C1 SSA Robert H Wilkes	236.00		
8/3		Money Transfer authorized on 08/02 From Robert Wilkes CA S00300215768033623 Card 1115	50.00		
8/3		Online Transfer From Wilkes R Way2Save Savings xxxxxx6660 Ref #Ib08L7K5D8 on 08/01/20	50.00		
8/3		Purchase authorized on 07/31 Cash App*Equilla S 8774174551 CA S300213333745164 Card 1115		200.00	
8/3		Purchase authorized on 07/31 Cash App*Chetay 8774174551 CA S300213548519550 Card 1115		50.00	
8/3		Recurring Transfer to Wilkes R Way2Save Savings Ref #Op08L6R6G6 xxxxxx6660		50.00	
8/3		ATM Cash Approved In Overdraft authorized on 08/01 3027 16th St San Francisco CA 0007941 ATM ID 0276B Card 1115		360.00	
8/3		ATM Cash Approved In Overdraft authorized on 08/01 4648 Mission St San Francisco CA 0009496 ATM ID 0026A Card 1115		100.00	
8/3		ATM Cash Approved In Overdraft authorized on 08/01 4648 Mission St San Francisco CA 0006057 ATM ID 0026B Card 1115		200.00	
8/3		ATM Cash Approved In Overdraft authorized on 08/02 1266 Market St San Francisco CA 0003072 ATM ID 0006B Card 1115		40.00	-583.55
8/4		Reversal of Overdraft Fee	35.00		
8/4		Reversal of Overdraft Fee	35.00		
8/4		Card Final Credit 10731204917	50.00		
8/4		Money Transfer authorized on 08/04 From Robert Wilkes CA S00300218028868568 Card 1115	24.31		-439.24
Ending balance on 8/10					-439.24
Totals			\$1,789.78	\$1,760.00	

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

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$140.00
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 wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/09/2020 - 08/10/2020	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	-\$463.55 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,050.04 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	2 <input 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:

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.

