

# Wells Fargo Everyday Checking

June 8, 2020 ■ Page 1 of 5



ROBERT H WILKES  
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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: [wellsfargo.com](http://wellsfargo.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 [wellsfargo.com](http://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 type="checkbox"/>	Auto Transfer/Payment	<input 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"/>

## Statement period activity summary

Beginning balance on 5/9	-\$428.70
Deposits/Additions	1,599.78
Withdrawals/Subtractions	- 1,545.00
<b>Ending balance on 6/8</b>	<b>-\$373.92</b>

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/14		Money Transfer authorized on 05/13 From Robert Wilkes CA S00300135053345297 Card 1115	583.50		
5/14		ATM Withdrawal authorized on 05/14 Bayview Hunter's Point San Francisco CA 0003780 ATM ID 9879A Card 1115		40.00	
5/14		ATM Withdrawal authorized on 05/14 833 Mission St San Francisco CA 0007291 ATM ID 9923E Card 1115		40.00	
5/14		Cash eWithdrawal in Branch/Store 05/14/2020 10:23 Am 3027 16th St San Francisco CA 1115		20.00	
5/14		ATM Withdrawal authorized on 05/14 2100 Fillmore St San Francisco CA 0006175 ATM ID 0943G Card 1115		40.00	14.80
5/15		Cash eWithdrawal in Branch/Store 05/15/2020 11:02 Am 3027 16th St San Francisco CA 1115		10.00	4.80
5/18		ATM Withdrawal authorized on 05/16 San Francisco Ellis St. San Francisco CA 0000973 ATM ID 4260T Card 1115		340.00	-335.20
5/19		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	
5/19		Doordash, Inc. Doordash, St-W8S7E3B5C8M7 Robert Wilkes	51.00		
5/19		ATM Withdrawal authorized on 05/19 1 California St San Francisco CA 0001801 ATM ID 0023C Card 1115		60.00	-379.20
5/26		Doordash, Inc. Doordash, St-C5J7D3C8B2x5 Robert Wilkes	1.56		-377.64
6/1		Ssi Treas 310 Xxsupp Sec 060120 xxxxx3583 Ssi Robert H Wilkes	727.72		
6/1		Cash eWithdrawal in Branch/Store 05/30/2020 10:32 Am 3027 16th St San Francisco CA 1115		330.00	
6/1		ATM Withdrawal authorized on 05/30 3027 16th St San Francisco CA 0005503 ATM ID 6894E Card 1115		280.00	-259.92
6/2		Overdraft Fee for a Transaction Posted on 06/01 \$280.00 ATM Withdrawal authorized on 05/30 3027 16th St San Francisco CA		35.00	-294.92
6/3		SSA Treas 310 Xxsoc Sec 060320 xxxxx9825C1 SSA Robert H Wilkes	236.00		
6/3		ATM Withdrawal authorized on 06/03 4648 Mission St San Francisco CA 0006981 ATM ID 0026B Card 1115		280.00	-338.92
6/4		Overdraft Fee for a Transaction Posted on 06/03 \$280.00 ATM Withdrawal authorized on 06/03 4648 Mission St San Francisco CA		35.00	-373.92
<b>Ending balance on 6/8</b>					<b>-373.92</b>
<b>Totals</b>			<b>\$1,599.78</b>	<b>\$1,545.00</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	\$105.00	\$700.00
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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.



**Monthly service fee summary (continued)**

Fee period 05/09/2020 - 06/08/2020	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	-\$428.70 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,016.28 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		
<b>Monthly service fee discount(s) (applied when box is checked)</b>		
Age of primary account owner is 17 - 24 (\$10.00 discount)	<input type="checkbox"/>	
<small>RC/RC</small>		

 **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](https://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



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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](https://wellsfargo.com/checking/overdraft-rewind) for more detail.

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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.

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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.

