

# Wells Fargo® Preferred Checking

November 30, 2022 ■ Page 1 of 5



Your Name  
Your Address

## Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

*En español:* 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)  
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 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 checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

## Statement period activity summary

Beginning balance on 11/01	\$61,051.60
Deposits/Additions	9,496.84
Withdrawals/Subtractions	- 4,503.07
<b>Ending balance on 11/30</b>	<b>\$66,045.37</b>

Account number: xxxxxxxxxx

Your Name

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 - 0000xxxxxxxxx

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$63,548.48
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.06

### 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>
11/2		Save As You Go Transfer Debit to XXXXXXXXXXXX1811		1.00	
11/2		Purchase authorized on 11/01 The Home Depot 1000 Lincoln CA S929078569034908 Card 8006		96.50	
11/2		Purchase authorized on 11/01 Target Grocery 950 Lincoln CA S785785785678587 Card 8006		62.05	
11/2		Purchase authorized on 11/02 Sterling Pointe Center 685 Lincoln CA S929078569034908 Card 8006		45.75	60,846.30
11/3		ACH Direct Deposit XYZ Company, Payroll EMID:5272085585	4,603.42		
11/3		Purchase authorized on 11/02 Cash App*Simm 8774174551 CA S301135503111887 Card 8006		46.00	
11/3		Purchase authorized on 11/03 Lyft *1 Ride 05- Lyft.Com CA S2352398901434245 Card 8006		9.14	65,394.58
11/5		Recurring Payment authorized on 11/05 Shell 210 Lincoln CA S929078569034908 Card 8006		10.00	65,384.58
11/7		Purchase authorized on 11/07 The Home Depot 1000 Lincoln CA P00756764565553434 Card 8006		52.58	
11/7		WITHDRAWAL MADE IN A BRANCH/STORE		500.00	64,832.00
11/9		Purchase authorized on 11/08 Ace Hardware 4505 Lincoln CA S662207836578689 Card 8006		73.51	
11/9		Recurring Payment authorized on 11/08 T.J. Maxx 930 Lincoln CA S3182056903017 Card 8006		59.89	
11/9		Purchase authorized on 11/08 Simmishoes.Com Lincoln CA S69755634656879 Card 8006		22.54	
11/9		Purchase authorized on 11/08 CVS 63 Lincoln CA S34556798080785634 Card 8006		31.13	
11/9		WITHDRAWAL MADE IN A BRANCH/STORE		750.00	
11/9		Purchase authorized on 11/08 Acuityscheduling.Httpsacuity CA NS785634698090 Card 8006		13.59	63,881.34
11/18		ACH Direct Deposit XYZ Company, Payroll EMID:5272085585	4,603.42		
11/19		Fpb CR Card Internet 050321 Wt18307729 Your Name		14.50	68,470.26
11/20		Planet Fit Club Fees 65674563500 9083005		50.70	68,419.56
11/21		Snap Finance Payment P1563179221 Your Name		54.19	68,365.37

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/24		Purchase authorized on 11/24 Starbucks 950 Lincoln CA P00756764565553434 Card 8006		10.00	68,355.37
11/24		ATM Cash Deposit on 11/26 1700 Twelve Bridges Dr Lincoln CA 0004879 ATM ID 0205Z Card 8006	170.00		68,525.37
11/25		Check Deposit	120.00		68,645.37
11/30		WITHDRAWAL MADE IN A BRANCH/STORE		2,600.00	66,045.37
<b>Ending balance on 11/30</b>					<b>66,045.37</b>
<b>Totals</b>			<b>\$9,496.84</b>	<b>\$4,503.07</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	\$0.00	\$0.00
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 disclosures applicable to your account 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.

Fee period 11/01/2022 - 11/30/2022 Standard monthly service fee \$15.00 You paid \$0.00

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

- Total amount of qualifying direct deposits
- A linked Wells Fargo home mortgage
- Combined balance in linked accounts, which may include

Minimum required

\$1,000.00

1

\$10,000.00

This fee period

\$0.00

0

\$0.00

**Monthly service fee summary (continued)**
**How to avoid the monthly service fee**

- Minimum daily balance in personal checking, savings, Time Accounts (CDs) and FDIC-insured Retirement accounts

Minimum required

This fee period

JD/JD



## IMPORTANT ACCOUNT INFORMATION

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Effective February 1, 2021, the non-Wells Fargo ATM balance inquiry fee will increase from \$2.00 to \$2.50, and the non-Wells Fargo ATM transfer fee will increase from \$2.00 to \$2.50. To avoid these fees, monitor your balances and transfer money by accessing Wells Fargo ATMs, calling the number on the back of your card, and using Wells Fargo Online® or the Wells Fargo Mobile® app. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may 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 Wells Fargo Fee and Information Schedule for your Account.

### **Can we reach you when it's really important?**

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to [wellsfargo.com](https://wellsfargo.com) or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch



**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> _____

+ \$ \_\_\_\_\_

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> _____

- \$ \_\_\_\_\_

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

**General statement policies for Wells Fargo Bank**

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

