Wells Fargo Everyday Checking

December 13, 2019
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MARCO A CHAVEZ 100 LONIE LN KYLE TX 78640-6515

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

華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (808) 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	\checkmark	Direct Deposit	
Online Bill Pay	\checkmark	Auto Transfer/Payment	
Online Statements	\checkmark	Overdraft Protection	
Mobile Banking	\checkmark	Debit Card	
My Spending Report	\checkmark	Overdraft Service	



We may change the statement period and monthly fee period assigned to your account without advance notification. If your account earns interest, these changes will not affect interest calculations, but they may affect the date we post interest to your account.

For all accounts except business analyzed checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

Activity summary	
Beginning balance on 11/16	\$169.51
Deposits/Additions	198.00
Withdrawals/Subtractions	- 270.43
Ending balance on 12/13	\$97.08

Account number: **MARCO A CHAVEZ** *Texas/Arkansas account terms and conditions apply* For Direct Deposit use Routing Number (RTN): 111900659



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 store.

Transaction history

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Additions	Subtractions	balance
11/18		Purchase authorized on 11/14 Third Base Austin Austin TX		77.02	
		S309319045653774 Card 4372			
11/18		Purchase authorized on 11/14 Third Base Austin Austin TX		9.00	
		S309319179976325 Card 4372			
11/18		Purchase authorized on 11/14 Third Base Austin Austin TX		33.02	
		S469319193699798 Card 4372			
11/18		Online Transfer to Marco A Chavez Business Checking		100.00	-49.53
		xxxxx0337 Ref #lb076Bqys9 on 11/17/19			
11/19		Overdraft Fee for a Transaction Posted on 11/18 \$100.00 Online		35.00	
		Transfer to Marco A Chavez Business Chec King xxxxx0337 Ref			
		#Ib076Bqys9 on 11/17/19			
11/19		Online Transfer From Marco A Chavez Business Checking	98.00		
		xxxxx0337 Ref #lb076Khz95 on 11/19/19			
11/19		Paypal Inst Xfer 191119 Apple.Com Bill Marco Chavez		0.99	12.48
11/22		Purchase authorized on 11/21 Pp*Apple.Com/Bill 402-935-7733		5.40	7.08
		CA S309325435466542 Card 4372			
12/13		Zelle From Marco A Chavez on 12/13 Ref # Jpm303981616	100.00		
12/13		Monthly Service Fee		10.00	97.08
Ending bala	ance on 12/13				97.08
Totals			\$198.00	\$270.43	

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 fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

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 11/16/2019 - 12/13/2019	Standard monthly service fee \$10.00	You paid \$10.00
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	-\$49.53 🔲
 Total amount of qualifying direct deposits 	\$500.00	\$0.00 🗌
 Total number of posted debit card purchases or posted debit card payments bills in any combination 	of 10	4 🗌
The fee is waived when the account is linked to a Wells Fargo Campus ATM Campus Debit Card	or	

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)



Monthly service fee summary (continued) RC/RC



Worksheet to balance your account

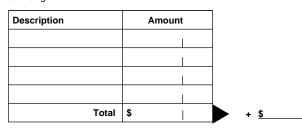
Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

\$

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.



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	
Total	\$	

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).
 - 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.

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.

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