Wells Fargo Everyday Checking

February 11, 2020 ■ Page 1 of 4



BJORN LAKU 725 E 9TH ST APT 3A NEW YORK NY 10009-5390

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-742-4932

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. (221) 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	✓	Direct Deposit	1
Online Bill Pay	✓	Auto Transfer/Payment	
Online Statements	✓	Overdraft Protection	\checkmark
Mobile Banking	✓	Debit Card	
My Spending Report	✓	Overdraft Service	

Activity summary	
Beginning balance on 1/11	\$6,052.51
Deposits/Additions	3,763.00
Withdrawals/Subtractions	- 5,898.71
Ending balance on 2/11	\$3,916.80

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings 000003978458275
- Credit Card XXXX-XXXX-XXXX-2431

Account number: 2978428213 BJORN LAKU Connecticut account terms and conditions apply For Direct Deposit use Routing Number (RTN): 021101108



Transaction history

Totals			\$3,763.00	\$5,898.71	
Ending bal	ance on 2/11				3,916.80
2/11	Venmo Cashout 3097020904 Bjorn L	aku	72.00		3,916.80
2/10	Venmo Payment 3095013745 Bjorn L	aku		20.00	3,844.80
2/10	Purchase authorized on 02/08 Vdr Ne AZ S460040078603401 Card 7571	tworks LLC Https://Vdrwe		5.00	
-	S380037829053509 Card 7571	2		,	
2/7	Purchase authorized on 02/06 Law O			1.500.00	3,869.80
2/6	Discover E-Payment 200206 2825 La	ku Biorn		536.84	5.369.80
2/5	Verizon Wireless Payments 200205 0 000000028898122600001	28898122600001		156.79	5,906.64
2/4	Recurring Payment authorized on 02/ 855-5095885 CA S460033288616856			61.82	6,063.43
2/3	Zelle to Halilaj Altin on 02/03 Ref #Pp Apt Utl Jan20	07L4Rlb7 Apt Rent Feb20 /		1,541.43	6,125.25
1/29	Capital One N.A. Capitalone 0000030		300.00		7,666.68
1/27	Discover E-Payment 200125 2825 La			1,799.54	7,366.68
	Sched Gbr S580026537621961 Card				
1/27	Purchase authorized on 01/26 Instage	am Schedule Content		39.00	
1/27	International Purchase Transaction Fe	20		6.18	
1/27	Purchase Intl authorized on 01/23 Atti S300023828399470 Card 7571	mi Tirane Alb		206.26	
1/23	Capital One N.A. Capitalone 0000030	23793902 Laku,Bjorn	391.00		9,417.66
1/16	Paypal Inst Xfer 200116 Wise Up Bjo	n Laku		15.90	9,026.66
1/14	Paypal Transfer 200114 1007735098	729 Bjorn Laku	3,000.00		9,042.56
1/13	Recurring Payment authorized on 01/ Httpscanva.CO DE S3000131549031			9.95	6,042.56
Date	Number Description		Additions	Subtractions	balance
	Check		Deposits/	Withdrawals/	Ending daily

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 01/11/2020 - 02/11/2020	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	\$3,844.80
 Total amount of qualifying direct deposits 	\$500.00	\$3,763.00
 Total number of posted debit card purchases or posted debit card payments or bills in any combination 	of 10	6 [
 The fee is waived when the account is linked to a Wells Fargo Campus ATM of 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) RC/RC



MINPORTANT ACCOUNT INFORMATION

Great News! The daily ATM withdrawal limit is being increased to \$1,010 for each debit or ATM card with this account linked as primary, or the prepaid card associated with this account. The increase becomes effective between February 1 and February 8, 2020. To view your daily limits at any time, sign on at wellsfargo.com/cardcontrol and click on Open Card Details. For more information, see your card terms and conditions or the applicable Wells Fargo account agreement at wellsfargo.com.



Worksheet to balance your account

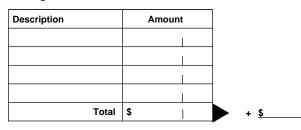
Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

\$

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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