

# Wells Fargo Combined Statement of Accounts

Primary account number: **1045154786** ■ February 22, 2017 - March 20, 2017 ■ Page 1 of 5

**WELLS  
FARGO**

ABHIJEET SAHU  
PARK FALL APARTMENTS  
19321 PARK ROW APT 630  
HOUSTON TX 77084-4888

## 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: wells Fargo.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 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 type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	1045154786	267.26	505.82
Wells Fargo Way2Save® Savings	3	8154616638	4,533.63	7,001.34
Total deposit accounts			<b>\$4,800.89</b>	<b>\$7,507.16</b>

## Wells Fargo Everyday Checking

### Activity summary

Beginning balance on 2/22	\$267.26
Deposits/Additions	3,200.00
Withdrawals/Subtractions	- 2,961.44
<b>Ending balance on 3/20</b>	<b>\$505.82</b>

Account number: **1045154786****ABHIJEET SAHU**

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

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/22		Transfer to Deb Abhishek on 02/22 Ref #Ppekgbz795		30.00	237.26
2/24		Real Time Power, ACH Pmt 170224 5011398267 Pay Period Ending 2 17 16	1,600.00		1,837.26
2/27		Online Transfer to Sahu A Way2Save Savings xxxxx6638 Ref #lb03742x63 on 02/25/17		1,000.00	
2/27		Purchase authorized on 02/25 Vishala Grocery #3 Houston TX P00000000249049968 Card 1070		24.12	
2/27		Purchase authorized on 02/25 Fiesta Mart #79 Houston TX P00000000739865853 Card 1070		13.61	
2/27		Purchase authorized on 02/26 Uber US Feb26 Br Help.Uber.Com CA S387057643396069 Card 1070		14.38	
2/27		Purchase authorized on 02/26 Heb #492 Houston TX S587058093490099 Card 1070		32.63	
2/27		Purchase authorized on 02/26 Uber US Feb26 Rm Help.Uber.Com CA S307058095319521 Card 1070		5.46	747.06
3/2		TX Am University University 170302 1319013 Abhijeet Sahu		281.78	465.28
3/6		Non-WF ATM Withdrawal authorized on 03/04 1703 Fry Rd. Katy TX 00307063479090875 ATM ID Lk823286 Card 1070		82.25	
3/6		Non-Wells Fargo ATM Transaction Fee		2.50	380.53
3/9		Purchase authorized on 03/08 Chipotle 0252 Houston TX S387067687116537 Card 1070		7.04	373.49
3/10		Real Time Power, ACH Pmt 170310 5012238892 Payweek Ending 3 3 17	1,600.00		
3/10		Online Transfer to Sahu A Way2Save Savings xxxxx6638 Ref #lb0388W446 on 03/10/17		1,467.67	505.82
<b>Ending balance on 3/20</b>					<b>505.82</b>

<b>Totals</b>	<b>\$3,200.00</b>	<b>\$2,961.44</b>
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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	\$0.00	\$35.00
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.



## IMPORTANT ACCOUNT INFORMATION

Effective February 21, 2017, we reduced the daily limit of overdraft and/or returned item (non-sufficient funds/NSF) fees assessed from four (4) to three (3) per business day. To learn more about tools that Wells Fargo offers to help you avoid overdraft and/or returned item fees, visit [wellsfargo.com/checking/overdraft-services](http://wellsfargo.com/checking/overdraft-services), speak with a local banker, or call the phone number on the top of your statement .

### Other Wells Fargo Benefits

#### ExpressSend®

Now it's even more convenient to send money to family and friends in India. The Wells Fargo ExpressSend service recently added Axis Bank as a new Remittance Network Member in India. You now have more choices for where your beneficiary can receive money: ICICI Bank, HDFC Bank and Axis Bank.

The ExpressSend service offers the benefits you want:

- Low transfer fees
- Competitive exchange rates

To learn more about the ExpressSend service, please visit your nearest Wells Fargo branch or call us 24 hours a day, 7 days a week at 1-800-556-0605 or visit us online at [wellsfargo.com/expresssend](http://wellsfargo.com/expresssend).

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converting U.S. dollars to foreign currency.

In addition to the transfer fee, Wells Fargo makes money if

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 2/22	\$4,533.63
Deposits/Additions	2,467.72
Withdrawals/Subtractions	- 0.01
<b>Ending balance on 3/20</b>	<b>\$7,001.34</b>

Account number: **8154616638**

**ABHIJEET SAHU**

*Texas/Arkansas account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 111900659

### Interest summary

Interest paid this statement	\$0.05
Average collected balance	\$5,946.38
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.05
Interest paid this year	\$0.09
Total interest paid in 2016	\$0.11

### Interest withheld

Interest withheld this period	\$0.01
Interest withheld this year	\$0.01

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/27	Online Transfer From Sahu A Everyday Checking xxxxxx4786 Ref #1b03742x63 on 02/25/17	1,000.00		5,533.63
3/10	Online Transfer From Sahu A Everyday Checking xxxxxx4786 Ref #1b0388W446 on 03/10/17	1,467.67		7,001.30
3/20	Interest Payment	0.05		
3/20	Federal Tax Withheld		0.01	7,001.34
<b>Ending balance on 3/20</b>				<b>7,001.34</b>
<b>Totals</b>		<b>\$2,467.72</b>	<b>\$0.01</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.

## Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 02/22/2017 - 03/20/2017	Standard monthly service fee \$5.00	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	\$300.00	\$4,533.63 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

### 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.