



CHARLES H MCCARTNEY
MARGARET Y MCCARTNEY
9830 BANKSIDE DR
ROSWELL GA 30076-3767

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. (297)
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 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"/>

Other Wells Fargo Benefits

3 Things to watch out for when shopping online for the holidays

- 1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
- 2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
- 3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.

Statement period activity summary

Beginning balance on 10/25	\$8,174.85
Deposits/Additions	3,599.45
Withdrawals/Subtractions	- 961.29
Ending balance on 11/26	\$10,813.01

Account number: 8442779818

CHARLES H MCCARTNEY

MARGARET Y MCCARTNEY

Georgia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 061000227

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/25		Purchase authorized on 10/24 Chevron 0210048 Alpharetta GA S304298773774324 Card 5897		12.38	8,162.47
10/28		Purchase authorized on 10/25 Chick-Fil-A #01170 Alpharetta GA S464299476040552 Card 5897		9.03	
10/28		Recurring Payment authorized on 10/25 Spotify 877-778-1161 NY S584299502767203 Card 5897		11.99	
10/28		Purchase authorized on 10/26 Bp#1994789Capl Roswell GA P000000170875353 Card 5897		32.27	
10/28		Money Transfer authorized on 10/26 Venmo *Madison Ocarro VISA Direct NY S304300628807462 Card 5897		33.30	
10/28		Money Transfer authorized on 10/26 Venmo *Madison Ocarro VISA Direct NY S304300628882543 Card 5897		11.00	
10/28		Purchase authorized on 10/26 Total Wine and Alpharetta GA P000000772144318 Card 5897		18.31	
10/28		Purchase authorized on 10/26 Party City 292 7011 No Alpharetta GA P000000280477123 Card 5897		9.00	
10/28		Purchase authorized on 10/27 Tst*Brooklyn Bagel Johns Creek GA S304301601188639 Card 5897		11.10	
10/28		Purchase authorized on 10/27 Tst*Brooklyn Bagel Johns Creek GA S304301617450517 Card 5897		8.09	8,018.38
10/30		Purchase authorized on 10/29 Amk Fiserv Alphare Alpharetta GA S584303442413815 Card 5897		4.31	8,014.07
10/31		Fiserv Solutions Payroll 241031 24103110222306 Charles McCartney	1,799.73		
10/31		Purchase authorized on 10/30 Amk Fiserv Alphare Alpharetta GA S464304636159208 Card 5897		2.69	9,811.11
11/1		Purchase authorized on 10/30 Chick-Fil-A #01170 Alpharetta GA S584304771752508 Card 5897		8.49	
11/1		Purchase authorized on 10/31 Andrews Hair Compa Alpharetta GA S384305592772523 Card 5897		40.00	
11/1		Purchase authorized on 11/01 WM Superc Wal-Mart Sup Destin FL P000000835424148 Card 5897		32.35	9,730.27
11/4		Purchase authorized on 10/31 Chick-Fil-A # 0087 Alpharetta GA S584305597467139 Card 5897		15.98	
11/4		Purchase authorized on 10/31 Shell Oil 57542659 Alpharetta GA S304305729511690 Card 5897		28.14	
11/4		Purchase authorized on 11/01 Beach Liquors #4 Destin FL S384306732484362 Card 5897		43.35	
11/4		Purchase authorized on 11/02 Wal-Mart #1362 Destin FL P000000281468063 Card 5897		18.17	9,624.63
11/6		Purchase authorized on 11/04 Chick-Fil-A #04471 Eufaula AL S384309685731226 Card 5897		13.63	
11/6		Nissan Ret Auto Loan 241104 1200083012 McCartney Charles		51.56	9,559.44
11/7		Recurring Payment authorized on 11/04 Apple.Com/Bill 866-712-7753 CA S304310233425627 Card 5897		18.99	
11/7		Purchase authorized on 11/06 Tst* Hudson Grille Atlanta GA S464312004924272 Card 5897		16.66	
11/7		Purchase authorized on 11/06 Levy State Farm AR Atlanta GA S584312038049570 Card 5897		13.61	
11/7		Purchase authorized on 11/06 Levy State Farm AR Atlanta GA S384312064151142 Card 5897		16.88	

Transaction history(continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/7		Purchase authorized on 11/06 Levy State Farm AR Atlanta GA S384312078973285 Card 5897		7.70	9,485.60
11/8		Purchase authorized on 11/08 Bp#1994789Capl Roswell GA P000000075312067 Card 5897		29.08	9,456.52
11/12		Purchase authorized on 11/09 Tst*Brooklyn Bagel Johns Creek GA S464314654313202 Card 5897		10.46	
11/12		Purchase authorized on 11/09 Tst*Brooklyn Bagel Johns Creek GA S584314668981901 Card 5897		8.09	
11/12		Purchase authorized on 11/09 Marta Tvm Atlanta GA P000000774618505 Card 5897		6.00	
11/12		Purchase authorized on 11/09 Marta Tvm Atlanta GA P000000776520188 Card 5897		6.00	
11/12		Purchase authorized on 11/09 Publix #1061 Atlanta GA S304315016757810 Card 5897		7.87	
11/12		Purchase authorized on 11/09 Smith's Olde Bar NE Atlanta GA S384315215788770 Card 5897		8.40	
11/12		Purchase authorized on 11/09 Freshtx*Late Night 6787016114 GA S304315219139803 Card 5897		10.50	
11/12		Purchase authorized on 11/09 Smith's Olde Bar NE Atlanta GA S384315237746580 Card 5897		33.45	
11/12		Purchase authorized on 11/09 Smith's Olde Bar NE Atlanta GA S584315257283227 Card 5897		7.43	
11/12		Purchase authorized on 11/10 Tst*Antico- West S Atlanta GA S584315775780737 Card 5897		26.04	
11/12		Purchase authorized on 11/10 Uber *Trip Help.Uber.Com CA S584315836533199 Card 5897		22.92	
11/12		Money Transfer authorized on 11/10 Venmo *Ryan Miller VISA Direct NY S304316131333863 Card 5897		6.00	
11/12		Purchase authorized on 11/12 Publix Super Mar 1425 Mar Roswell GA P304317811094335 Card 5897		22.81	9,280.55
11/14		Purchase authorized on 11/13 Publix #1043 Roswell GA S384318822026486 Card 5897		20.25	9,260.30
11/15		Fiserv Solutions Payroll 241115 24111510222306 Charles McCartney	1,799.72		11,060.02
11/18		Purchase authorized on 11/14 Chick-Fil-A # 0087 Alpharetta GA S304319774291293 Card 5897		8.49	
11/18		Purchase authorized on 11/16 Panda Express 1678 Alpharetta GA S464321727006369 Card 5897		10.56	
11/18		Purchase authorized on 11/16 Chevron 0210048 Alpharetta GA S464321818627122 Card 5897		21.28	
11/18		Purchase authorized on 11/16 Deerfield Pkwy Alpharetta GA P304321821189872 Card 5897		12.92	11,006.77
11/19		Purchase authorized on 11/19 Bp#1994789Capl Roswell GA P000000274063811 Card 5897		43.06	10,963.71
11/22		Purchase authorized on 11/20 Chick-Fil-A # 0087 Alpharetta GA S464325788648380 Card 5897		8.49	10,955.22
11/25		Purchase authorized on 11/21 Chick-Fil-A # 0087 Alpharetta GA S304326800982676 Card 5897		8.49	
11/25		Purchase authorized on 11/23 Bp#1994789Capl Roswell GA P000000970015874 Card 5897		32.27	
11/25		Purchase authorized on 11/23 Chevron 0210048 Alpharetta GA S464328844363150 Card 5897		12.92	
11/25		Money Transfer authorized on 11/25 Venmo *Eliott Bell VISA Direct NY S304330808832972 Card 5897		50.00	10,851.54
11/26		Purchase authorized on 11/24 Taqueria Tsunami - 770-9931530 GA S584329860228444 Card 5897		26.54	
11/26		Recurring Payment authorized on 11/25 Spotify 877-778-1161 NY S584330502749565 Card 5897		11.99	10,813.01
Ending balance on 11/26					10,813.01
Totals			\$3,599.45	\$961.29	



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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/25/2024 - 11/26/2024	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Age of primary account owner	13 - 24	<div><div>÷</div></div>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <div></div>
RD/RD		

IMPORTANT ACCOUNT INFORMATION

ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.

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