

# Wells Fargo Everyday Checking

June 16, 2025 ■ Page 1 of 7



BENNIE A KOWALSKI  
210 HILLWOOD BLVD APT 303  
MURFREESBORO TN 37128-4009

## 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:* wellsfargo.com

*Write:* Wells Fargo Bank, N.A. (373)  
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.

### Other Wells Fargo Benefits

This June, be wary of scams targeting older and vulnerable adults

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from common scams, including:

- Investment scams, where the scammer makes friends with you on social media then offers to show you how to invest in crypto. Watch out for promises of big returns, suggestions to invest in crypto or requests to wire money.

- Tech Imposter scams, where scammers pose as legitimate tech support to convince you to give them access to your device. They can then plant fake evidence of fraud and pass you to another scammer posing as your bank, who asks you to wire money or courier cash or gold to "keep it safe". Wells Fargo will never ask you to do this. Watch out for unsolicited contact from "tech support" scammers. Never give up access to your device or accounts.

Remember, always be cautious when you're asked for your personal information or money. Don't respond until you validate the who and the why. You are in control when it's your money.



## Statement period activity summary

Beginning balance on 5/16	\$378.94
Deposits/Additions	4,485.37
Withdrawals/Subtractions	- 3,985.11
Ending balance on 6/16	\$879.20

Account number: 5971965107 (primary account)

BENNIE A KOWALSKI

*Tennessee account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 064003768

## 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 branch.

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/16		Metro Nashville Payroll 250513 4020111 Kowalski Bennie A	1,524.83		
5/16		Purchase authorized on 05/15 Sunny Smiles Famil Hermitage TN S585135528141952 Card 1630		934.00	969.77
5/19		Purchase authorized on 05/15 Ciao T1 C11 Ord Chicago IL S465135517249089 Card 1630		11.60	
5/19		Purchase Intl authorized on 05/16 Lashinbang Akihaba Tokyo Jpn S305137178024106 Card 1630		15.77	
5/19		International Purchase Transaction Fee		0.47	
5/19		Non-WF ATM Withdrawal authorized on 05/17 Ota-Ku Tokyo Jpn 465137421812910 ATM ID 10000O2E Card 1630		69.77	
5/19		Non-Wells Fargo ATM Transaction Fee		5.00	
5/19		Planet Fitness M Iclub Fees PR2513607945732 6158018300		23.06	844.10
5/20		Purchase Intl authorized on 05/16 McDonald's Niigata Jpn S385137231739562 Card 1630		7.18	
5/20		International Purchase Transaction Fee		0.21	836.71
5/21		Purchase Intl authorized on 05/18 Lawson Tokyo Jpn S585139234314330 Card 1630		4.23	
5/21		International Purchase Transaction Fee		0.12	832.36
5/23		Purchase Intl authorized on 05/20 Seven-Eleven Tokyo Jpn S585140409256817 Card 1630		2.52	
5/23		International Purchase Transaction Fee		0.07	
5/23		Recurring Payment authorized on 05/23 Ring Basic Plan Ring.Com CA S305143312089855 Card 1630		4.99	824.78
5/27		Purchase authorized on 05/23 Iad Jersey Mike's Dulles VA S305143735471418 Card 1630		32.89	
5/27		Purchase authorized on 05/24 Shell Service Station Bristol VA P465144828029552 Card 1630		5.42	
5/27		Purchase authorized on 05/24 CtIp*Curd Vending Rickman TN S305145129216774 Card 1630		3.35	
5/27		Purchase authorized on 05/25 Racetrac2559 0002 Murfreesboro TN S385145361283632 Card 1630		27.93	
5/27		Purchase authorized on 05/25 Racetrac2559 Murfreesboro TN P305145364551117 Card 1630		5.25	
5/27		Purchase authorized on 05/25 Nyx*Five Star Food Hunt Valley MD S305145656246084 Card 1630		3.15	
5/27		Purchase authorized on 05/25 DD *Doordash McDon Doordash.Com CA S305146054272830 Card 1630		27.46	
5/27		Purchase authorized on 05/26 WM Superc 2000 Old for Murfreesboro TN P000000870194497 Card 1630		113.52	605.81
5/28		Purchase authorized on 05/27 Exxon 7-Eleven 410 Nashville TN S305147388163256 Card 1630		2.90	602.91
5/30		Metro Nashville Payroll 250527 4020111 Kowalski Bennie A	741.25		
5/30		Purchase authorized on 05/30 Kroger #5 2449 Old for Murfreesboro TN P000000486693218 Card 1630		12.03	1,332.13
6/2		Zelle From Thomas McKinzie on 06/02 Ref # Pp0Ywbnrd2	500.00		
6/2		Purchase authorized on 05/30 Exxon 7-Eleven 410 Nashville TN S585150398713878 Card 1630		4.46	
6/2		Purchase authorized on 05/30 Burger King #6975 Nashville TN S465150624425301 Card 1630		9.65	

*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>
6/2		Purchase authorized on 05/31 McDonald's F1421 Nashville TN S465151384147140 Card 1630			9.54
6/2		Purchase authorized on 06/01 Racetrac2559 Murfreesboro TN P585152376585002 Card 1630			5.25
6/2		Purchase authorized on 06/02 Walgreens Store 2401 Old Murfreesboro TN P305153743268169 Card 1630			28.00
6/2		Zelle to Thomas McKinzie on 06/02 Ref #Pp0Ywbp3Mp			900.00
6/2		Zelle to Thomas McKinzie on 06/02 Ref #Pp0Ywbqvzmz			100.00
6/3		Purchase authorized on 06/01 Racetrac2559 0002 Murfreesboro TN S305152373292136 Card 1630			775.23
6/3		Purchase authorized on 06/01 Gateway Wines Spir Murfreesboro TN S465153037654791 Card 1630			28.20
6/4		Purchase Return authorized on 06/02 Amazon Prime Pmts Amzn.Com/Bill WA S585154168150712 Card 1630	16.41		744.52
6/4		Purchase authorized on 06/02 State Farm Insura 800-956-6310 IL S465153652137170 Card 1630			40.66
6/4		Purchase authorized on 06/02 State Farm Insura 800-956-6310 IL S385153652257608 Card 1630			24.37
6/4		Purchase authorized on 06/02 State Farm Insura 800-956-6310 IL S465153652422030 Card 1630			180.62
6/4		Purchase authorized on 06/02 State Farm Insura 800-956-6310 IL S585153666314489 Card 1630			19.12
6/4		Purchase authorized on 06/03 Five Star Breaktim Nashville TN S585154475025805 Card 1630			3.15
6/4		Purchase authorized on 06/03 Five Star Breaktim Nashville TN S305154652677254 Card 1630			3.15
6/5		Purchase authorized on 06/03 DD *Doordashdouble Doordash.Com CA S465154819188485 Card 1630			23.24
6/5		Purchase authorized on 06/04 McDonald's F1421 Nashville TN S305155387770176 Card 1630			9.54
6/5		Purchase authorized on 06/04 Five Star Breaktim Nashville TN S585155586771087 Card 1630			2.15
6/5		Purchase authorized on 06/04 Sonic Drive IN #66 Murfreesboro TN S305155720027718 Card 1630			19.18
6/6		Purchase authorized on 06/06 Wal-Mart #0682 Murfreesboro TN P000000280796306 Card 1630			403.46
6/9		Purchase authorized on 06/07 Racetrac2559 0002 Murfreesboro TN S465158378965410 Card 1630			32.29
6/9		Purchase authorized on 06/07 Five Star Breaktim Nashville TN S465158478846106 Card 1630			31.19
6/9		Purchase authorized on 06/07 Five Star Breaktim Nashville TN S465158478846106 Card 1630			0.65
6/9		Purchase authorized on 06/08 7-Eleven 41055 Nashville TN P000000874951880 Card 1630			7.28
6/9		Purchase authorized on 06/09 7-Eleven 41055 Nashville TN P000000585597163 Card 1630			9.87
6/9		Purchase authorized on 06/09 Racetrac2559 Murfreesboro TN P385160777677790 Card 1630			10.74
6/11		Purchase authorized on 06/09 AMC 4473 Stones RI Murfreesboro TN S585160839768506 Card 1630			343.73
6/11		Recurring Payment authorized on 06/10 Hulu 877-8244858 CA S385161260477278 Card 1630			35.10
6/11		Purchase authorized on 06/10 Exxon 7-Eleven 410 Nashville TN S585161399886095 Card 1630			4.82
6/11		Purchase authorized on 06/11 Racetrac2559 Murfreesboro TN P305162381126317 Card 1630			13.04
6/12		Purchase authorized on 06/10 Nyx*Five Star Food Hunt Valley MD S465161639705465 Card 1630			259.54
6/12		Venmo Payment 250612 1042826405051 Bennie Kowalski			4.15
6/13		Metro Nashville Payroll 250610 4020111 Kowalski Bennie A	1,702.88		155.39
6/13		Purchase authorized on 06/11 Par*Smoothie King Nashville TN S585162695310219 Card 1630			10.20
6/13		Sallie Mae Bank Slmloanpmt 250612 5642069959 Bennie Kowalski			464.14
6/16		Purchase authorized on 06/12 DD *Doordash McDon Doordash.Com CA S585163720071681 Card 1630			1,383.93



### Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/16		Purchase authorized on 06/13 DD *Doordash McDon Doordash.Com CA S305164835714108 Card 1630		27.12	
6/16		Purchase authorized on 06/14 Racetrac2559 0002 Murfreesboro TN S585165369683430 Card 1630		27.25	
6/16		Purchase authorized on 06/14 Racetrac2559 Murfreesboro TN P385165373252809 Card 1630		10.93	
6/16		Purchase authorized on 06/15 Racetrac2559 Murfreesboro TN P385166381461057 Card 1630		7.99	
6/16		Zelle to Thomas McKinzie on 06/15 Ref #Pp0Yxhlcs Zues Vet Vist My Half		147.00	
6/16		Zelle to Thomas McKinzie on 06/15 Ref #Pp0Yxlnrd Towards The Sams Vist Tomorrow		200.00	
6/16		Purchase authorized on 06/15 Five Star Breaktim Nashville TN S465166676080526 Card 1630		2.40	
6/16		Zelle to Thomas McKinzie on 06/15 Ref #Pp0Yxmmpcps		35.00	
6/16		Purchase authorized on 06/16 Racetrac2559 Murfreesboro TN P385167385014819 Card 1630		11.93	
6/16		Purchase authorized on 06/16 Kroger #5 4432 Veteran Murfreesboro TN P000000975690536 Card 1630	7.99		879.20
<b>Totals</b>			<b>\$4,485.37</b>	<b>\$3,985.11</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, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/16/2025 - 06/16/2025	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 each fee period		
• Minimum daily balance	\$500.00	\$155.39 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,968.96 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <input type="checkbox"/>

RC/RC

## IMPORTANT ACCOUNT INFORMATION

Drawdown Wires incur a fee of \$15 for Consumer and Small Business non-analyzed accounts. For Drawdown Wires on analyzed accounts, there is a fee of \$22. For more information, please review the Consumer and Business Fee & Information Schedule.

### Using a Digital Version of your Debit Card

Effective June 3, 2025, the following subsection will be added to the "Using Your Card" section of the Wells Fargo Debit and ATM Card Terms and Conditions:



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#### Using a digital version of your debit card

You can use the digital version of your debit card, if eligible, for card-not-present transactions like online and in-app purchases, or for payments over the phone. You will not be able to use the digital version of your debit card for in-store purchases or to access Wells Fargo ATMs, unless you add the digital version of your debit card to a Mobile Device (see "Using Your Card Through A Mobile Device" for more details). Note that the PIN for a digital version of your debit card will be the same as the PIN for your physical debit card.

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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

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#### 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](http://wellsfargo.com/personalloan).



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## Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts  
Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. 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.
- If your account has a negative balance:  
Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- 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.
- In case of errors or questions about other transactions (that are not electronic transfers):  
Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
  2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. 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.
  3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance  
shown on your statement.. . . . . \$ \_\_\_\_\_

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+ \$ \_\_\_\_\_  
..... TOTAL \$ \_\_\_\_\_

## CALCULATE THE SUBTOTAL

(Add Parts A and B) ..... TOTAL \$ \_\_\_\_\_

# SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. .... - \$

## CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)  
This amount should be the same  
as the current balance shown in  
your check register. .... \$

To download and print additional Account Balance Calculation Worksheets (PDF), enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

