

Wells Fargo Everyday Checking

August 15, 2025 ■ Page 1 of 8



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: wells Fargo.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

You control your information - Be aware what you share

It could be something as innocent as your email address or where you bank or live. Be careful what you share and who you share it with.

Fraudsters can use your personal information to steal your identity. They'll get into your accounts or even open new accounts in your name. This costs you money, time to close unauthorized accounts and an emotional toll as you try to repair your good name.

Scammers use all kinds of ways to get you to give up your information:

- Scammers can pose as your bank claiming there is a "problem" with your account.
- Tech imposters will convince you there is "an issue" with your device and get you to give them access to it.
- They'll have you scan QR codes or get you to fill in personal information on fake websites or online surveys.

Don't give them that chance. Protect your information on- and offline!

What to do:

- Use strong, complex passwords on all your accounts. Use two-factor authentication whenever it's available.

- Avoid clicking links in emails or texts. Instead, go directly to the official website or app.
- Be mindful of what you share on social media and who with.
- Use secure Wi-Fi. Avoid public Wi-Fi if possible.
- Install and maintain antivirus and antimalware software on your devices.
- Don't share personal information unless you initiated the contact. Slow down and always verify who you're giving the information to and why to ensure it makes sense.

Remember, it's your information. Share it wisely.

Statement period activity summary

Beginning balance on 7/17	\$840.01
Deposits/Additions	4,217.37
Withdrawals/Subtractions	- 4,618.44
Ending balance on 8/15	\$438.94

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
7/17		Purchase authorized on 07/15 Steamgames.Com 425 425-8899642 WA S305197170903106 Card 1630		32.60	
7/17		Purchase authorized on 07/17 Racetrac2559 Murfreesboro TN P585198712681939 Card 1630		18.44	788.97
7/18		Purchase authorized on 07/16 DD *Doordash 7-Elle Doordash.Com CA S305198207326123 Card 1630		25.11	
7/18		Purchase authorized on 07/17 Five Star Breaktim Nashville TN S585199053150946 Card 1630		2.40	
7/18		Purchase authorized on 07/17 Five Star Breaktim Nashville TN S305199053625913 Card 1630		1.40	
7/18		Purchase authorized on 07/17 Five Star Breaktim Nashville TN S305199162117974 Card 1630		1.40	758.66
7/21		Purchase authorized on 07/18 Five Star Breaktim Nashville TN S305199750689322 Card 1630		2.40	
7/21		Purchase authorized on 07/18 Five Star Breaktim Nashville TN S385200060954812 Card 1630		1.40	
7/21		Purchase authorized on 07/18 Nyx*Five Star Food Hunt Valley MD S305200061139459 Card 1630		4.15	
7/21		Purchase authorized on 07/19 Kroger #5 2449 Old for Murfreesboro TN P000000589836977 Card 1630		22.66	
7/21		Purchase authorized on 07/19 McDonald's F24675 Murfreesboro TN S385200659972590 Card 1630		7.11	
7/21		Purchase authorized on 07/19 Five Star Breaktim Nashville TN S385200788476441 Card 1630		0.65	
7/21		Purchase authorized on 07/19 Five Star Breaktim Nashville TN S385201108438898 Card 1630		1.40	
7/21		Purchase authorized on 07/20 Five Star Breaktim Nashville TN S465201791916295 Card 1630		1.40	
7/21		Purchase authorized on 07/20 Five Star Breaktim Nashville TN S465202031152735 Card 1630		2.40	
7/21		Purchase authorized on 07/21 Shell Service Station Murfreesboro TN P465202268653175 Card 1630		9.81	
7/21		Purchase authorized on 07/21 Racetrac2559 Murfreesboro TN P465202661879524 Card 1630		15.80	
7/21		Purchase authorized on 07/21 Racetrac2559 Murfreesboro TN P465202662493971 Card 1630		36.07	653.41
7/22		Purchase authorized on 07/20 Electronic Express Nashville TN S465201597067698 Card 1630		14.26	

Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/22		Purchase authorized on 07/20 Tst*NEW Hugh Babys Nashville TN S585201601162538 Card 1630		13.14	
7/22		Purchase authorized on 07/20 Domino's 5412 Murfreesboro TN S305202154171995 Card 1630		27.64	
7/22		Purchase authorized on 07/21 Five Star Breaktim Nashville TN S585202694313498 Card 1630		1.40	
7/22		Purchase authorized on 07/21 Five Star Breaktim Nashville TN S385203007077252 Card 1630		2.40	
7/22		Purchase authorized on 07/21 Shell Service Station Murfreesboro TN P585203154733659 Card 1630		7.25	587.32
7/23		Purchase authorized on 07/22 Five Star Breaktim Nashville TN S585203785047758 Card 1630		1.40	
7/23		Purchase authorized on 07/22 Five Star Breaktim Nashville TN S385203786857443 Card 1630		3.65	
7/23		Recurring Payment authorized on 07/23 Ring Basic Plan Ring.Com CA S305204312298751 Card 1630		4.99	577.28
7/24		Purchase authorized on 07/22 DD *Doordash Walgr Doordash.Com CA S385204244641941 Card 1630		21.34	
7/24		Purchase authorized on 07/24 Autozone 3885 2720 Old F Murfreesboro TN P465205730045520 Card 1630		18.64	537.30
7/25		Metro Nashville Payroll 250722 4020111 Kowalski Bennie A	1,673.55		
7/25		Purchase authorized on 07/24 I3B*Rutherford Cle Murfreesboro TN S385205716795381 Card 1630		175.10	
7/25		Purchase authorized on 07/24 Kroger #532 Murfreesboro TN S465205738274648 Card 1630		16.07	
7/25		Purchase authorized on 07/24 McDonald's F24675 Murfreesboro TN S305205742870802 Card 1630		17.96	
7/25		Purchase authorized on 07/25 Autozone 3885 2720 Old F Murfreesboro TN P585206656814264 Card 1630		5.48	
7/25		Purchase authorized on 07/25 Mapco Express #3 1909 8th Nashville TN P465206690789217 Card 1630		10.59	1,985.65
7/28		Purchase authorized on 07/24 Sport Clips TN218 Murfreesboro TN S305205700571830 Card 1630		164.13	
7/28		Purchase authorized on 07/25 McDonald's F24675 Murfreesboro TN S465206664906219 Card 1630		12.06	
7/28		Purchase authorized on 07/26 Racetrac2559 Murfreesboro TN P585207668256801 Card 1630		14.37	
7/28		Purchase authorized on 07/26 Five Star Breaktim Nashville TN S305207739858334 Card 1630		3.65	
7/28		Purchase authorized on 07/26 McDonald's F24675 Murfreesboro TN S305208165174090 Card 1630		14.81	
7/28		Purchase authorized on 07/27 Five Star Breaktim Nashville TN S305208692977378 Card 1630		1.40	
7/28		Purchase authorized on 07/27 Five Star Breaktim Nashville TN S305208836331158 Card 1630		3.15	
7/28		Purchase authorized on 07/28 Petsmart # 0648 Murfreesboro TN P385209645559529 Card 1630		88.57	
7/28		Purchase authorized on 07/28 Wal-Mart #0682 Murfreesboro TN P000000672640853 Card 1630		12.94	
7/28		Purchase authorized on 07/28 Murphy5509Atwal Murfreesboro TN P000000486888953 Card 1630		31.05	1,639.52
7/29		Purchase authorized on 07/27 DD *Doordash 7-Elle Doordash.Com CA S385209174518881 Card 1630		23.91	
7/29		Purchase authorized on 07/28 Five Star Breaktim Nashville TN S305209689427319 Card 1630		1.40	
7/29		Purchase authorized on 07/28 Five Star Breaktim Nashville TN S585210081656418 Card 1630		3.65	
7/29		Purchase authorized on 07/29 WM Superc 2000 Old for Murfreesboro TN P000000481299310 Card 1630		25.93	1,584.63
7/30		Purchase authorized on 07/30 Kroger #5 2449 Old for Murfreesboro TN P000000985322744 Card 1630		27.10	1,557.53
8/1		Purchase authorized on 07/31 McDonald's F24675 Murfreesboro TN S585213118842866 Card 1630		14.81	1,542.72
8/4		Zelle From Thomas McKinzie on 08/02 Ref # Pp0Z4HI9VT	900.00		

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>
8/4		Purchase authorized on 07/31 State Farm Insura 800-956-6310 IL S385213020050663 Card 1630		247.13	
8/4		Purchase authorized on 07/31 State Farm Insura 800-956-6310 IL S305213020198740 Card 1630		24.37	
8/4		Purchase authorized on 08/01 McDonald's F24675 Murfreesboro TN S385213659353296 Card 1630		4.38	
8/4		Purchase authorized on 08/01 Five Star Breaktim Nashville TN S305213852447017 Card 1630		1.40	
8/4		Purchase authorized on 08/01 Five Star Breaktim Nashville TN S305214079994892 Card 1630		3.15	
8/4		Purchase authorized on 08/02 Kroger #5 2449 Old for Murfreesboro TN P000000381728674 Card 1630		23.62	
8/4		Purchase authorized on 08/02 Bps*Bilt Rewards C 844-8222458 NY S385215165126493 Card 1630		1,807.38	
8/4		Purchase authorized on 08/03 Kroger #5 2449 Old for Murfreesboro TN P000000976739470 Card 1630		17.33	
8/4		Purchase authorized on 08/04 Wal-Mart #0682 Murfreesboro TN P000000083686914 Card 1630		17.55	296.41
8/5		Purchase authorized on 08/04 Five Star Breaktim Nashville TN S465217101448876 Card 1630		1.40	
8/5		Purchase authorized on 08/05 Racetrac2559 Murfreesboro TN P305217628498818 Card 1630		37.77	
8/5		Purchase authorized on 08/05 Walgreens Store 2006 Medi Murfreesboro TN P465217644541134 Card 1630		26.31	230.93
8/6		Purchase authorized on 08/04 WI *Steam Purchase 425-889-9642 WA S465217204606764 Card 1630		11.28	
8/6		Purchase authorized on 08/06 Kroger #5 2449 Old for Murfreesboro TN P000000754150706 Card 1630		37.14	182.51
8/7		Purchase authorized on 08/04 Steamgames.Com 425 425-8899642 WA S585217200739116 Card 1630		25.00	
8/7		Purchase authorized on 08/05 Steamgames.Com 425 425-8899642 WA S585217256644865 Card 1630		9.00	
8/7		Purchase authorized on 08/05 WI *Steam Purchase 425-9522985 WA S385217259907799 Card 1630		5.00	
8/7		Purchase authorized on 08/05 Steamgames.Com 425 425-8899642 WA S585217261821593 Card 1630		5.00	
8/7		Purchase authorized on 08/05 Steamgames.Com 425 425-8899642 WA S585217264911557 Card 1630		13.84	
8/7		Purchase authorized on 08/05 WI *Steam Purchase 425-889-9642 WA S585217270586857 Card 1630		13.66	
8/7		Purchase authorized on 08/05 Whataburger 1354 Murfreesboro TN S465217649773990 Card 1630		14.92	
8/7		Purchase authorized on 08/07 Racetrac2559 Murfreesboro TN P585219545013227 Card 1630		10.71	85.38
8/8		Metro Nashville Payroll 250805 4020111 Kowalski Bennie A	1,643.82		
8/8		Purchase authorized on 08/06 WI *Steam Purchase 425-889-9642 WA S585218641752464 Card 1630		5.48	
8/8		Sallie Mae Bank SImloanpmt 250807 5642069959 SIm Loan Pmt		441.50	1,282.22
8/11		Purchase authorized on 08/08 Five Star Breaktim Nashville TN S305220804125864 Card 1630		3.65	
8/11		Purchase authorized on 08/08 Five Star Breaktim Nashville TN S465220804500054 Card 1630		3.65	
8/11		Purchase authorized on 08/08 Nyx*Five Star Food Hunt Valley MD S585221006070756 Card 1630		4.15	
8/11		Purchase authorized on 08/08 DD *Doordash Tacob Doordash.Com CA S305221206715788 Card 1630		62.76	
8/11		Purchase authorized on 08/09 Five Star Breaktim Nashville TN S465221692569094 Card 1630		3.65	
8/11		Purchase authorized on 08/09 Five Star Breaktim Nashville TN S585221692868130 Card 1630		2.40	
8/11		Zelle to Thomas McKinzie on 08/09 Ref #Pp0Z574B6S My Half of The Food Bill		135.00	



Transaction History (continued)					
Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/11		Purchase authorized on 08/09 Five Star Breaktim Nashville TN S585222085468925 Card 1630		1.40	
8/11		Purchase authorized on 08/09 Nyx*Five Star Food Hunt Valley MD S385222093890713 Card 1630		4.15	
8/11		Recurring Payment authorized on 08/10 Hlu*Huluplus Hulu.Com/Bill CA S58522255058560 Card 1630		32.84	
8/11		Purchase authorized on 08/10 Samsclub #6501 Murfreesboro TN S585222666546224 Card 1630		12.56	1,016.01
8/12		Purchase authorized on 08/11 Sq *Cocorico Frenc Nashville TN S465223625211420 Card 1630		3.84	
8/12		Purchase authorized on 08/11 Dunkin #358921 Nashville TN S585223643332033 Card 1630		10.82	
8/12		Purchase authorized on 08/11 Shell Service Station Franklin TN P585224153019043 Card 1630		8.87	992.48
8/13		Purchase authorized on 08/12 Southeast Financia 615-7433768 TN S305224667443045 Card 1630		414.02	
8/13		Purchase authorized on 08/12 Five Star Breaktim Nashville TN S465224701421004 Card 1630		3.15	
8/13		Purchase authorized on 08/12 Five Star Breaktim Nashville TN S305225022392916 Card 1630		1.40	
8/13		Purchase authorized on 08/12 7-Eleven 41055 Nashville TN P000000775128056 Card 1630		2.86	
8/13		Purchase authorized on 08/13 Sams Club 125 John R R Murfreesboro TN P000000059379319 Card 1630		52.05	
8/13		Purchase authorized on 08/13 Racetrac2559 Murfreesboro TN P385225589961422 Card 1630		9.06	509.94
8/14		Purchase authorized on 08/12 Exxon 7-Eleven 410 Nashville TN S465225121613366 Card 1630		38.40	471.54
8/15		Purchase authorized on 08/13 WI *Steam Purchase 425-889-9642 WA S585225780989380 Card 1630		32.60	438.94
Totals			\$4,217.37	\$4,618.44	

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

Fee period 07/17/2025 - 08/15/2025	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	\$85.38 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,317.37 <input 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"/>



IMPORTANT ACCOUNT INFORMATION

We're updating our Everyday Checking account, offering customers an option to use relationship balances to avoid the monthly service fee.

What's happening?

You'll avoid the \$10 monthly service fee when you meet any one of the following conditions for fee periods* that begin on or after October 25, 2025:

- Most used: \$500 or more in total qualifying** electronic deposits (such as direct deposits of payroll or Social Security benefits)
- New: \$5,000 or more in qualifying deposit balances, investment balances, or both***
- Updated: \$1,500 minimum daily balance (increased from \$500)
- A primary account owner who is 17 to 24 years old****
- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program*****

The \$10 fee will continue to be waived if your Everyday Checking account is linked to a Prime Checking or Premier Checking account.

For more information about the changes to Everyday Checking, visit wellsfargo.com/everydaycheckingchanges.

Need help?

If you have questions, want to make changes to your account, or want to learn more about other checking account options, please call us anytime at 1-800-TO-WELLS (1-800-869-3557).

*The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement.

**A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow× Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g., an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

***On the last business day of each fee period balances in eligible Wells Fargo accounts will be automatically totaled. Eligible accounts include consumer deposit account balances (checking, savings, CDs, FDIC-insured IRAs), certain investment account balances, and applicable Wells Fargo bank fiduciary and custody accounts.

****When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.

*****Worldwide Military Banking program benefits will take effect 45 days after a qualifying non-civilian military direct deposit is deposited into an eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking.

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.

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.

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.

Amount

- [illegible]

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

Total \$



EQUAL HOUSING
LENDER