

# Wells Fargo Everyday Checking

July 16, 2025 ■ Page 1 of 7

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" in a yellow, serif font, stacked vertically on a red rectangular background.

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

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## 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.

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## Other Wells Fargo Benefits

Beware of bank impersonation scams.

Five signs that you're speaking to a scammer posing as Wells Fargo:

1. You're asked to provide your online banking password, PIN, or a verification code. Wells Fargo will not contact you and request this.
2. You're told you need to return your card, wire money, make a cash withdrawal, purchase a cashier's check, or deposit money at a crypto or bank ATM. Wells Fargo will never ask you to move or send money in any form to another account or a person to protect it.
3. You're advised to keep the conversation secret due to an "investigation" or for your protection.
4. The person you're talking to will not allow you to end the call or text. A real Wells Fargo employee would not pressure you to continue a conversation.
5. You're given exact steps for how to complete a transaction, including how to respond to any bank employee questions.

When in doubt, check it out. Contact us to verify any transactions or suspicious contact. You're in charge when it comes to your money. Learn more at [wellsfargo.com/nophishing](https://wellsfargo.com/nophishing).

## Statement period activity summary

Beginning balance on 6/17	\$879.20
Deposits/Additions	4,047.76
Withdrawals/Subtractions	- 4,086.95
Ending balance on 7/16	\$840.01

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
6/17		Purchase authorized on 06/16 Five Star Breaktim Nashville TN S305167679622452 Card 1630		2.40	
6/17		Purchase authorized on 06/16 Southeast Financia 615-7433768 TN S585167776892182 Card 1630		312.50	564.30
6/18		Purchase authorized on 06/17 Five Star Breaktim Nashville TN S465168591867339 Card 1630		0.65	
6/18		Purchase authorized on 06/17 Five Star Breaktim Nashville TN S585168669543382 Card 1630		1.40	
6/18		Purchase authorized on 06/18 Racetrac2559 Murfreesboro TN P465169379558266 Card 1630		16.21	546.04
6/20		Purchase authorized on 06/17 Andy's - Murfreesb Murfreesboro TN S305168756997317 Card 1630		6.90	
6/20		Purchase authorized on 06/18 Five Star Breaktim Nashville TN S465169639620566 Card 1630		2.40	
6/20		Purchase authorized on 06/19 The Home Depot #0707 Murfreesboro TN P465170652107671 Card 1630		31.97	
6/20		Purchase authorized on 06/19 Petsmart # 0648 Murfreesboro TN P465170657560341 Card 1630		128.39	
6/20		Purchase authorized on 06/19 Samsclub 6501 Gas Murfreesboro TN S465170665072961 Card 1630		29.72	
6/20		Purchase authorized on 06/19 Sams Club 125 John R R Murfreesboro TN P000000783228569 Card 1630		73.69	272.97
6/23		Purchase authorized on 06/21 Racetrac2559 Murfreesboro TN P385172708528391 Card 1630		1.64	
6/23		Purchase authorized on 06/21 Nyx*Five Star Food Hunt Valley MD S465173044080527 Card 1630		4.15	
6/23		Purchase authorized on 06/21 Five Star Breaktim Nashville TN S585173046483080 Card 1630		2.40	
6/23		Recurring Payment authorized on 06/23 Ring Basic Plan Ring.Com CA S385174312625965 Card 1630		4.99	259.79
6/25		Purchase authorized on 06/23 ME-Murfreesboro-Ki Murfreesboro TN S385174804616822 Card 1630		39.38	220.41
6/26		Purchase authorized on 06/26 Kroger #5 2449 Old for Murfreesboro TN P000000270372228 Card 1630		8.69	211.72
6/27		Metro Nashville Payroll 250624 4020111 Kowalski Bennie A	1,628.55		
6/27		Purchase authorized on 06/25 Steamgames.Com 425 425-8899642 WA S465177130132031 Card 1630		5.00	
6/27		Purchase authorized on 06/26 Five Star Breaktim Nashville TN S465177861803824 Card 1630		2.40	
6/27		Purchase authorized on 06/27 Twice Daily W Bison 6055 Nashville TN P585178741853310 Card 1630		12.46	1,820.41
6/30		Purchase authorized on 06/27 Five Star Breaktim Nashville TN S465179051935725 Card 1630		3.15	
6/30		Purchase authorized on 06/27 Five Star Breaktim Nashville TN S585179202099904 Card 1630		0.65	
6/30		Purchase authorized on 06/28 Five Star Breaktim Nashville TN S305179741334378 Card 1630		2.40	
6/30		Purchase authorized on 06/29 Wingstop 2405 Murfreesboro TN S585180706734280 Card 1630		24.68	1,789.53

## Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Purchase authorized on 06/29 Steamgames.Com 425 425-8899642 WA S305180637589236 Card 1630		117.85	
7/1		Purchase authorized on 06/30 Jets Pizza - TN-00 Murfreesboro TN S305181796040750 Card 1630		39.92	1,631.76
7/2		Purchase authorized on 07/01 Samsclub #6501 Murfreesboro TN S305182610406478 Card 1630		115.38	
7/2		Recurring Payment authorized on 07/01 Sams Club #6501 Murfreesboro TN S465182617546496 Card 1630		32.51	1,483.87
7/3		Purchase authorized on 06/30 WI *Steam Purchase 425-889-9642 WA S585182132880855 Card 1630		5.00	
7/3		Purchase authorized on 07/03 Kroger #5 2449 Old for Murfreesboro TN P000000671207650 Card 1630		10.66	1,468.21
7/7		Zelle From Thomas McKinzie on 07/04 Ref # Pp0Yzl6Lxr	900.00		
7/7		Purchase authorized on 07/01 WI *Steam Purchase 425-9522985 WA S465182719191864 Card 1630		5.00	
7/7		Purchase authorized on 07/02 State Farm Insura 800-956-6310 IL S385183633294131 Card 1630		227.55	
7/7		Purchase authorized on 07/02 State Farm Insura 800-956-6310 IL S465183633429401 Card 1630		24.37	
7/7		Purchase authorized on 07/04 Shell Service Station Murfreesboro TN P385185308897874 Card 1630		11.60	
7/7		Purchase authorized on 07/04 Bps*Bilt Rewards C 844-8222458 NY S465186181934903 Card 1630		1,803.70	
7/7		Purchase authorized on 07/05 Five Star Breaktim Nashville TN S465186794717500 Card 1630		3.65	
7/7		Purchase authorized on 07/06 Twice Daily W Bison 6055 Nashville TN P585187743068465 Card 1630		14.82	277.52
7/9		Purchase authorized on 07/07 Wako Japanese Rest Murfreesboro TN S305188829613230 Card 1630		82.33	
7/9		Purchase authorized on 07/07 Andy's - Murfreesb Murfreesboro TN S305188846809411 Card 1630		9.70	
7/9		Purchase authorized on 07/07 WI *Steam Purchase 425-889-9642 WA S305189002976210 Card 1630		5.00	180.49
7/10		Purchase authorized on 07/08 DD *Doordash Wendy Doordash.Com CA S385190082514987 Card 1630		29.79	
7/10		Purchase authorized on 07/10 Kroger #5 2449 Old for Murfreesboro TN P000000376897745 Card 1630		19.38	131.32
7/11		Metro Nashville Payroll 250708 4020111 Kowalski Bennie A	1,519.21		
7/11		Purchase authorized on 07/09 Steamgames.Com 425 425-8899642 WA S305190829299065 Card 1630		13.40	
7/11		Recurring Payment authorized on 07/10 Hlu*Huluplus Hulu.Com/Bill CA S465191264747375 Card 1630		32.84	
7/11		Purchase authorized on 07/10 Five Star Breaktim Nashville TN S305192097235163 Card 1630		3.15	
7/11		Purchase authorized on 07/10 Five Star Breaktim Nashville TN S305192105710190 Card 1630		1.40	
7/11		Purchase authorized on 07/10 Five Star Breaktim Nashville TN S585192191561547 Card 1630		2.40	
7/11		Venmo Payment 250711 1043456226707 Bennie Kowalski		100.00	1,497.34
7/14		Purchase authorized on 07/11 Five Star Breaktim Nashville TN S385192828975078 Card 1630		1.40	
7/14		Purchase authorized on 07/11 Five Star Breaktim Nashville TN S385193047657539 Card 1630		2.40	
7/14		Purchase authorized on 07/11 Five Star Breaktim Nashville TN S585193067489492 Card 1630		3.65	
7/14		Purchase authorized on 07/12 Five Star Breaktim Nashville TN S465193754563486 Card 1630		2.40	
7/14		Purchase authorized on 07/12 Wendys 617 Nashville TN S465194055821839 Card 1630		11.73	
7/14		Purchase authorized on 07/12 Five Star Breaktim Nashville TN S585194063211826 Card 1630		1.40	
7/14		Purchase authorized on 07/12 Five Star Breaktim Nashville TN S385194067654973 Card 1630		2.65	



Transaction History (continued)					
Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14		Purchase authorized on 07/13 Racetrac2559 Murfreesboro TN P385194724175794 Card 1630		15.50	
7/14		Purchase authorized on 07/13 Racetrac2559 Murfreesboro TN P585194725083860 Card 1630		38.27	
7/14		Purchase authorized on 07/13 Five Star Breaktim Nashville TN S305195020290678 Card 1630		3.15	1,414.79
7/15		Purchase authorized on 07/12 Amazon.Com*Nr75B8A Amzn.Com/Bill WA S465194171858591 Card 1630		71.96	
7/15		Purchase authorized on 07/15 Target T- 1851 Old for Murfreesboro TN P000000883591320 Card 1630		98.41	1,244.42
7/16		Purchase authorized on 07/14 DD *Doordashdouble Doordash.Com CA S305195829954971 Card 1630		91.91	
7/16		Purchase authorized on 07/15 Southeast Financia 615-7433768 TN S585196661811029 Card 1630		312.50	840.01
Totals			\$4,047.76	\$4,086.95	

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/17/2025 - 07/16/2025	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	\$131.32 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,147.76 <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"/>

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## 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.

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.



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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](https://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

ENTER

ADD

CALCULATE THE SUBTOTAL

SUBTRACT

CALCULATE THE ENDING BALANCE

[illegible]

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.

