

# Wells Fargo Everyday Checking

March 17, 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:* 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 tax season, don't get scammed by an IRS impersonator.

Scammers are impersonating the Internal Revenue Service to steal your identity and convince you to send them money.

Know that the IRS will not:

- Initiate contact with you or request sensitive information by email, text, or social media.
- Demand immediate payment or offer to assist you with receiving a payment.
- Threaten to immediately have you arrested, deported, or revoke your driver's license for not paying.
- Ask you to pay your taxes using a gift or prepaid card, cryptocurrency, or wire transfer.

If you do get an unexpected call from the IRS, hang up right away, and do not provide any additional information, even if the caller already has the last four digits of your Social Security number.

Remember, if you do owe taxes, the IRS will contact you by mail before attempting to call you.

Learn more at [wellsfargo.com/spottaxscams](http://wellsfargo.com/spottaxscams)



## Statement period activity summary

Beginning balance on 2/19	\$245.73
Deposits/Additions	3,865.87
Withdrawals/Subtractions	- 3,143.50
Ending balance on 3/17	\$968.10

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
2/19		Purchase authorized on 02/17 DD *Doordash Dolla Doordash.Com CA S585048755448037 Card 1630		27.24	
2/19		Purchase authorized on 02/19 Circle K # 03916 1775 Clarksville TN P000000181996999 Card 1630		2.51	215.98
2/20		Purchase authorized on 02/19 365 Market 888 43 Troy MI S465050575988369 Card 1630		5.83	
2/20		Purchase authorized on 02/20 Bp#2129000Golde Whites Creek TN P000000971594077 Card 1630		5.26	204.89
2/21		Garrett Venture Direct Dep 250221 942733421052Vrn Kowalski,Bennie	632.27		
2/21		Purchase authorized on 02/19 Burger King #23308 Murfreesboro TN S305050855446456 Card 1630		16.34	
2/21		Purchase authorized on 02/19 Aci Learning 303-832-4665 CO S465051219222021 Card 1630		59.00	761.82
2/24		Purchase authorized on 02/20 365 Market 888 43 Troy MI S305051577231340 Card 1630		3.19	
2/24		Purchase authorized on 02/21 365 Market 888 43 Troy MI S305052585834104 Card 1630		3.45	
2/24		Purchase authorized on 02/21 DD *Doordash Arbys Doordash.Com CA S385053148105973 Card 1630		23.03	
2/24		Purchase authorized on 02/22 Kroger #5 2449 Old for Murfreesboro TN P000000281195998 Card 1630		6.38	
2/24		Purchase authorized on 02/22 Kroger Fu 2449 Old for Murfreesboro TN P000000583347583 Card 1630		28.00	
2/24		Purchase authorized on 02/22 365 Market 888 43 Troy MI S385053573209906 Card 1630		3.83	
2/24		Purchase authorized on 02/22 Dollar General # Dg 14027 Cedar Hill TN P305053662341919 Card 1630		3.03	
2/24		Purchase authorized on 02/22 Dollar Tree Clarksville TN S305053759160294 Card 1630		1.33	
2/24		Purchase authorized on 02/22 365 Market 888 43 Troy MI S465054115875474 Card 1630		2.66	
2/24		Recurring Payment authorized on 02/23 Ring Basic Plan Ring.Com CA S305054312616489 Card 1630		4.99	
2/24		Purchase authorized on 02/24 Five Belo 2047 Old for Murfreesboro TN P000000937516796 Card 1630		5.49	
2/24		Purchase authorized on 02/24 Target T- 1851 Old for Murfreesboro TN P000000630703680 Card 1630		101.49	574.95
2/25		Purchase authorized on 02/24 AMC 4466 Murfreesb Murfreesboro TN S585055718384142 Card 1630		49.98	524.97
2/27		Purchase authorized on 02/25 Firehouse Subs 059 Murfreesboro TN S465056759136899 Card 1630		36.00	
2/27		Purchase authorized on 02/26 McDonald's F40746 Clarksville TN S385057697003053 Card 1630		10.83	
2/27		Purchase authorized on 02/27 Kroger #5 2449 Old for Murfreesboro TN P000000337578495 Card 1630		31.62	
2/27		Purchase authorized on 02/27 Circle K # 03916 Clarksville TN P305058770107878 Card 1630		3.29	443.23

*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>
2/28		Garrett Venture Direct Dep 250228 751062651323Vrn Kowalski,Bennie	545.14		
2/28		Purchase authorized on 02/26 365 Market 888 43 Troy MI S305058134578416 Card 1630		2.13	
2/28		Purchase authorized on 02/28 Racetrac 2546 Madison TN P465059633296640 Card 1630		5.04	
2/28		Purchase authorized on 02/28 Circle K # 03916 Clarksville TN P465059707439926 Card 1630		4.26	976.94
3/3		Zelle From Thomas McKinzie on 03/02 Ref # Pp0Y158Qdk	897.00		
3/3		Purchase authorized on 02/27 365 Market 888 43 Troy MI S465059134661760 Card 1630		2.13	
3/3		Purchase authorized on 03/01 Racetrac2559 0002 Murfreesboro TN S385060539603190 Card 1630		31.66	
3/3		Purchase authorized on 03/01 Racetrac2559 Murfreesboro TN P465060542039521 Card 1630		9.75	
3/3		Purchase authorized on 03/01 HI Road 28 Clarksville TN P000000084304424 Card 1630		2.40	
3/3		Purchase authorized on 03/03 Racetrac2559 Murfreesboro TN P385062436367466 Card 1630		1.64	
3/3		Purchase authorized on 03/03 Target T- 1851 Old for Murfreesboro TN P000000484037558 Card 1630		32.90	1,793.46
3/4		Purchase authorized on 03/02 DD *Doordash Dolla Doordash.Com CA S465061699312667 Card 1630		22.77	
3/4		Purchase authorized on 03/02 Bps*Bilt Rewards C 844-8222458 NY S465062109416723 Card 1630		1,706.95	
3/4		Purchase authorized on 03/03 4405 Great Clips A Murfreesboro TN S305062570287011 Card 1630		13.99	49.75
3/6		Purchase authorized on 03/05 365 Market 888 43 Troy MI S305064630266932 Card 1630		2.46	
3/6		Purchase authorized on 03/05 Publix #1392 Clarksville TN S585064738268714 Card 1630		10.95	
3/6		Purchase authorized on 03/06 Racetrac 2546 Madison TN P585065635550118 Card 1630		6.89	29.45
3/7		Garrett Venture Direct Dep 250307 741061903960Vrn Kowalski,Bennie	694.69		
3/7		Purchase authorized on 03/06 Publix #1392 Clarksville TN S585065740850919 Card 1630		7.97	
3/7		Purchase authorized on 03/07 Shell Service Station Whites Creek TN P585066637847761 Card 1630		4.85	
3/7		Purchase authorized on 03/07 Circle K # 03916 Clarksville TN P585066845161106 Card 1630		3.48	707.84
3/10		Purchase authorized on 03/07 Racetrac2559 0002 Murfreesboro TN S385066547191008 Card 1630		28.22	
3/10		Purchase authorized on 03/07 365 Market 888 43 Troy MI S305066587801424 Card 1630		1.59	
3/10		Purchase authorized on 03/08 Steak-N-Shake#0380 Murfreesboro TN S585067679821356 Card 1630		17.98	
3/10		Sallie Mae Bank Slmloanpmt 250307 5642069959 Slm Loan Pmt		200.00	460.05
3/11		Purchase authorized on 03/09 DD *Doordash 7-Ele Doordash.Com CA S305069091910756 Card 1630		30.38	
3/11		Recurring Payment authorized on 03/10 Hlu*Huluplus Hulu.Com/Bill CA S385069320401781 Card 1630		39.40	
3/11		Purchase authorized on 03/10 McDonald's F24675 Murfreesboro TN S465069411317624 Card 1630		10.31	
3/11		Purchase authorized on 03/10 Southeast Financia 615-7433768 TN S585069784647987 Card 1630		253.37	126.59
3/12		Purchase authorized on 03/10 Par*Smoothie King Nashville TN S305069590024996 Card 1630		10.70	
3/12		Purchase authorized on 03/11 McDonald's F24675 Murfreesboro TN S585070398261654 Card 1630		10.31	
3/12		Purchase authorized on 03/12 Racetrac2559 Murfreesboro TN P465071403630589 Card 1630		14.62	90.96


**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/13		Purchase authorized on 03/11 Nyx*Five Star Food Hunt Valley MD S465070530499418 Card 1630		2.40	
3/13		Recurring Payment authorized on 03/12 Github, Inc. Github.Com CA S385071602050973 Card 1630		10.98	
3/13		Purchase authorized on 03/12 Amazon Prime*8T09F Amzn.Com/Bill WA S585071760053676 Card 1630		16.41	61.17
3/14		Garrett Venture Direct Dep 250314 781076542203Vrn Kowalski,Bennie	492.37		
3/14		Garrett Venture Direct Dep 250314 781076542204Vrn Kowalski,Bennie	604.40		
3/14		Purchase authorized on 03/12 Racetrac2559 0002 Murfreesboro TN S305071401167895 Card 1630		29.89	
3/14		Purchase authorized on 03/12 Nyx*Five Star Food Hunt Valley MD S465071505644374 Card 1630		2.15	
3/14		Purchase authorized on 03/12 Nyx*Five Star Food Hunt Valley MD S305071618037728 Card 1630		2.40	
3/14		Purchase authorized on 03/12 Burger King #23308 Murfreesboro TN S465071779575776 Card 1630		16.34	1,107.16
3/17		Purchase authorized on 03/13 Nyx*Five Star Food Hunt Valley MD S585072663914118 Card 1630		2.40	
3/17		Purchase authorized on 03/13 Nyx*Five Star Food Hunt Valley MD S465072677232197 Card 1630		2.65	
3/17		Purchase authorized on 03/14 Burger King #23308 Murfreesboro TN S305073749202034 Card 1630		17.77	
3/17		Purchase authorized on 03/16 Metropolis Parking Metropolis.lo TN S465076126148441 Card 1630		8.99	
3/17		Purchase authorized on 03/17 Shell Service Station Nashville TN P585076747409444 Card 1630		37.90	
3/17		Purchase authorized on 03/17 Shell Service Station Nashville TN P305076749572132 Card 1630		1.59	
3/17		Purchase authorized on 03/17 Kroger #5 2449 Old for Murfreesboro TN P000000885649505 Card 1630		44.70	
3/17		Planet Fit Club Fees 2507306076231 Bennie Kowalski		23.06	968.10
<b>Totals</b>			<b>\$3,865.87</b>	<b>\$3,143.50</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 02/19/2025 - 03/17/2025	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	\$29.45 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$2,968.87 <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

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Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.

- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

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Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:



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These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
  - When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
  - If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
  - For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
  - Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.
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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 Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.
- Early Pay Day information  
With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.



## 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.

