

Wells Fargo Everyday Checking

September 16, 2025 ■ Page 1 of 9



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

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:

- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app* or online. If you think your card has been used fraudulently, please contact us as soon as possible.



*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 8/16	\$438.94
Deposits/Additions	4,289.64
Withdrawals/Subtractions	- 4,240.15
Ending balance on 9/16	\$488.43

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	
8/18		Purchase authorized on 08/15 Five Star Breaktim Nashville TN S305227760650453 Card 1630			2.40	
8/18		Purchase authorized on 08/15 Sonic Drive IN #37 Nashville TN S465228013393954 Card 1630			15.00	
8/18		Purchase authorized on 08/15 Racetrac2559 Murfreesboro TN P305228164192509 Card 1630			3.28	
8/18		Purchase authorized on 08/16 Nyx*Five Star Food Hunt Valley MD S385228812647742 Card 1630			4.15	
8/18		Purchase authorized on 08/16 Nyx*Five Star Food Hunt Valley MD S385228812903516 Card 1630			4.15	
8/18		Purchase authorized on 08/16 Five Star Breaktim Nashville TN S465228842558332 Card 1630			1.40	
8/18		Purchase authorized on 08/17 O'Reilly 917 Nashville TN P385229795874113 Card 1630			57.04	
8/18		Purchase authorized on 08/17 Walgreens Store 2611 8th Nashville TN P585229802976702 Card 1630			7.76	
8/18		Purchase authorized on 08/17 Five Star Breaktim Nashville TN S305230040809808 Card 1630			1.40	
8/18		Purchase authorized on 08/18 PNM*Comcast Santa Clara CA S465230590224295 Card 1630			38.71	303.65
8/19		Purchase authorized on 08/18 Five Star Breaktim Nashville TN S305230697836137 Card 1630			2.40	
8/19		Purchase authorized on 08/18 Five Star Breaktim Nashville TN S385230801205880 Card 1630			1.40	
8/19		Purchase authorized on 08/18 Five Star Breaktim Nashville TN S465231012138479 Card 1630			3.15	
8/19		Purchase authorized on 08/19 Racetrac2559 Murfreesboro TN P465231671952583 Card 1630			31.29	
8/19		Purchase authorized on 08/19 Racetrac2559 Murfreesboro TN P585231674262531 Card 1630			5.25	260.16
8/20		Purchase authorized on 08/19 Five Star Breaktim Nashville TN S585231803475685 Card 1630			1.40	
8/20		Purchase authorized on 08/19 Five Star Breaktim Nashville TN S385231803832233 Card 1630			3.15	255.61
8/21		Purchase authorized on 08/19 Steak-N-Shake#0380 Murfreesboro TN S465232146312388 Card 1630			17.91	
8/21		Purchase authorized on 08/21 Sams Club 125 John R R Murfreesboro TN P000000386397534 Card 1630			227.06	10.64
8/22		Metro Nashville Payroll 250819 4020111 Kowalski Bennie A	1,643.82			
8/22		Purchase authorized on 08/19 Paypal *Asu Osp 480-965-9823 AZ S385231732517353 Card 1630			25.00	
8/22		Purchase authorized on 08/19 Paypal *Asu Osp 480-965-9823 AZ S305231733011096 Card 1630			25.00	
8/22		Purchase authorized on 08/20 DD *Doordashdouble Doordash.Com CA S585233132687059 Card 1630			44.02	

*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>
8/22		Purchase authorized on 08/22 Mapco Express #3 1909 8th Nashville TN P585234686241044 Card 1630		20.24	1,540.20
8/25		Purchase authorized on 08/20 WI *Steam Purchase 425-889-9642 WA S465233150644732 Card 1630		70.86	
8/25		Recurring Payment authorized on 08/23 Ring Basic Plan Ring.Com CA S305235312541063 Card 1630		4.99	
8/25		Purchase authorized on 08/23 Racetrac2559 Murfreesboro TN P305235547848704 Card 1630		8.65	
8/25		Purchase authorized on 08/23 Racetrac2559 Murfreesboro TN P585235668121312 Card 1630		8.87	
8/25		Purchase authorized on 08/23 Five Star Breaktim Nashville TN S465235692906953 Card 1630		2.15	
8/25		Purchase authorized on 08/23 Nyx*Five Star Food Hunt Valley MD S585235780006913 Card 1630		4.15	
8/25		Purchase authorized on 08/23 Five Star Breaktim Nashville TN S465235780194146 Card 1630		3.15	
8/25		Purchase authorized on 08/23 Five Star Breaktim Nashville TN S305235782609742 Card 1630		2.40	
8/25		Purchase authorized on 08/23 Five Star Breaktim Nashville TN S465236114878842 Card 1630		1.40	
8/25		Purchase authorized on 08/24 Racetrac2559 Murfreesboro TN P305236669305326 Card 1630		19.34	
8/25		Purchase authorized on 08/24 Five Star Breaktim Nashville TN S385237037525436 Card 1630	1.40		1,412.84
8/26		Purchase authorized on 08/24 DD *Doordash McDon Doordash.Com CA S305237165214720 Card 1630		25.05	
8/26		Purchase authorized on 08/25 Dunkin #358921 Nashville TN S465237638050743 Card 1630		4.37	
8/26		Purchase authorized on 08/25 Five Star Breaktim Nashville TN S585237766849160 Card 1630		3.15	
8/26		Purchase authorized on 08/26 Kroger #5 2449 Old for Murfreesboro TN P000000485085934 Card 1630		29.40	
8/26		Purchase authorized on 08/26 Kroger Fuel #953 2449 Old Murfreesboro TN P585238663653493 Card 1630		35.96	1,314.91
8/27		Purchase authorized on 08/25 Starbucks Store 08 Nashville TN S305237621980976 Card 1630		6.20	
8/27		Purchase authorized on 08/25 State Farm Insura 800-956-6310 IL S465238167456962 Card 1630		24.37	
8/27		Purchase authorized on 08/25 State Farm Insura 800-956-6310 IL S465238167576783 Card 1630		247.08	
8/27		Purchase authorized on 08/25 DD *Doordash McDon Doordash.Com CA S585238170565551 Card 1630		25.05	
8/27		Purchase authorized on 08/26 Five Star Breaktim Nashville TN S465238845682898 Card 1630		2.40	
8/27		Purchase authorized on 08/26 Shell Service Station Murfreesboro TN P585239139115376 Card 1630		6.22	1,003.59
8/28		Zelle From Thomas McKinzie on 08/28 Ref # Wfct0Z6Yymkr	100.00		
8/28		ATM Withdrawal authorized on 08/28 2018 Old Fort Pkwy Murfreesboro TN 0000237 ATM ID 6533P Card 1630		100.00	
8/28		Purchase authorized on 08/28 Racetrac2559 Murfreesboro TN P385240641287736 Card 1630		20.79	982.80
9/2		Purchase authorized on 08/28 WI *Steam Purchase 425-889-9642 WA S305240733098385 Card 1630		8.20	
9/2		Purchase authorized on 08/30 Five Star Breaktim Nashville TN S385242695156512 Card 1630		2.65	
9/2		Purchase authorized on 08/30 Five Star Breaktim Nashville TN S585243003667090 Card 1630		3.15	
9/2		Purchase authorized on 08/30 Five Star Breaktim Nashville TN S305243004917611 Card 1630		2.15	
9/2		Purchase authorized on 08/30 Five Star Breaktim Nashville TN S305243010752637 Card 1630		2.40	
9/2		Purchase authorized on 08/31 Racetrac2559 Murfreesboro TN P385243671386355 Card 1630		11.63	

*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>
9/2		Purchase authorized on 08/31 Nyx*Five Star Food Hunt Valley MD S385243814920214 Card 1630		4.15	
9/2		Purchase authorized on 08/31 Five Star Breaktim Nashville TN S385243816572946 Card 1630		2.40	
9/2		Purchase authorized on 08/31 Five Star Breaktim Nashville TN S305244104658000 Card 1630		1.40	
9/2		Purchase authorized on 09/01 Racetrac2559 Murfreesboro TN P305244659635155 Card 1630		11.25	
9/2		Purchase authorized on 09/01 Five Star Breaktim Nashville TN S465245006976074 Card 1630		3.15	
9/2		Purchase authorized on 09/02 Racetrac2559 Murfreesboro TN P385245449392592 Card 1630		31.38	
9/2		Purchase authorized on 09/02 Racetrac2559 Murfreesboro TN P465245452290626 Card 1630		1.70	
9/2		Purchase authorized on 09/02 Cracker Barrel # 138 Chaf Murfreesboro TN P465245540271507 Card 1630		36.17	
9/2		Purchase authorized on 09/02 Racetrac2559 Murfreesboro TN P385245664550907 Card 1630		11.03	849.99
9/4		Zelle From Thomas McKinzie on 09/04 Ref # Wfct0Z7Szyv6	902.00		
9/4		Purchase authorized on 09/04 Kroger #5 2449 Old for Murfreesboro TN P000000889427930 Card 1630		18.53	1,733.46
9/5		Metro Nashville Payroll 250902 4020111 Kowalski Bennie A	1,643.82		
9/5		Purchase authorized on 09/04 Samsclub #6501 Murfreesboro TN S465247647610432 Card 1630		92.20	
9/5		Purchase authorized on 09/04 Shell Service Station Franklin TN P465248095886502 Card 1630		2.98	
9/5		Purchase authorized on 09/05 Racetrac2559 Murfreesboro TN P465248660887425 Card 1630		14.40	3,267.70
9/8		Purchase authorized on 09/04 Amazon Mktpl*R20NH Amzn.Com/Bill WA S585247470869183 Card 1630		18.64	
9/8		Purchase authorized on 09/04 Bar Taco 12 South Nashville TN S465248045977426 Card 1630		35.12	
9/8		Purchase authorized on 09/04 Bps*Bilt Rewards C 844-8222458 NY S585248204745839 Card 1630		1,814.85	
9/8		Purchase authorized on 09/05 Parkwhiz, Inc. Chicago IL S305249168690331 Card 1630		53.24	
9/8		ATM Withdrawal authorized on 09/06 2018 Old Fort Pkwy Murfreesboro TN 0000979 ATM ID 6533P Card 1630		180.00	
9/8		Purchase authorized on 09/06 Tst* Nobaked Cooki Nashville TN S305249805135529 Card 1630		12.13	
9/8		Purchase authorized on 09/06 Tst* Thai Esane - Nashville TN S465249817033717 Card 1630		15.45	
9/8		Purchase authorized on 09/07 Parkingmanagementc Nashville TN S465250278815963 Card 1630		38.41	
9/8		Purchase authorized on 09/07 Kroger #5 2449 Old for Murfreesboro TN P000000785335530 Card 1630		18.02	
9/8		Purchase authorized on 09/07 Kroger Fuel #953 2449 Old Murfreesboro TN P585251021497799 Card 1630		35.43	
9/8		Purchase authorized on 09/08 Racetrac2559 Murfreesboro TN P305251776741770 Card 1630		9.85	1,036.56
9/10		Purchase authorized on 09/08 Tst*Oscars Tacos - Nashville TN S585251579101869 Card 1630		12.63	
9/10		Purchase authorized on 09/08 DD *Doordash Wendy Doordash.Com CA S385251810032918 Card 1630		47.88	
9/10		Purchase authorized on 09/09 Five Star Breaktim Nashville TN S305252711910258 Card 1630		2.40	
9/10		Purchase authorized on 09/09 McDonald's F24675 Murfreesboro TN S585252759058006 Card 1630		15.55	958.10
9/11		Recurring Payment authorized on 09/10 Hlu*Huluplus Hulu.Com/Bill CA S305253261141895 Card 1630		32.84	
9/11		Purchase authorized on 09/10 McDonald's F24675 Murfreesboro TN S385253385924844 Card 1630		10.31	
9/11		Purchase authorized on 09/11 Petsmart # 1561 MT. Juliet TN P385254759461440 Card 1630		106.14	


Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		Venmo Payment 250911 1044793687864 Bennie Kowalski		100.00	708.81
9/12		Purchase authorized on 09/10 Tst*West Coast Tac Nashville TN S385253583080254 Card 1630		14.76	
9/12		Purchase authorized on 09/11 Five Star Breaktim Nashville TN S385254510332655 Card 1630		2.40	
9/12		Purchase authorized on 09/11 McDonald's F6897 Nashville TN S585254591670120 Card 1630		14.04	
9/12		Purchase authorized on 09/12 Kroger #532 Murfreesboro TN P000000553168199 Card 1630		38.38	639.23
9/15		Purchase authorized on 09/11 WI *Steam Purchase 425-889-9642 WA S465255074396951 Card 1630		43.89	
9/15		Purchase authorized on 09/12 Tst*West Coast Tac Nashville TN S305255557480773 Card 1630		19.14	
9/15		Purchase authorized on 09/15 Shell Service Station Murfreesboro TN P385258388473772 Card 1630		34.23	
9/15		Purchase authorized on 09/15 Shell Service Station Murfreesboro TN P385258390690885 Card 1630		2.18	
9/15		Purchase authorized on 09/15 Sams Club #6501 Murfreesboro TN P000000150979864 Card 1630		28.25	511.54
9/16		Purchase authorized on 09/15 Five Star Breaktim Nashville TN S585258596386406 Card 1630		2.65	
9/16		Purchase authorized on 09/16 Racetrac2559 Murfreesboro TN P385259790642672 Card 1630		20.46	488.43
Totals			\$4,289.64	\$4,240.15	

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 08/16/2025 - 09/16/2025	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	\$10.64 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,287.64 <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

We're changing the timing of when the monthly service fee is posted to your account. Currently, the monthly service fee is assessed and posted on the last day of the fee period. Starting November 10, 2025, if a monthly service fee is assessed, we will calculate it on the last business day of the fee period. Then, the fee will post on the first day of the next fee period.



Due to this change in timing, your first statement after November 10, 2025, won't include a monthly service fee and the monthly service fee summary will be blank, but both will be reflected on your next statement. Subsequent statements will include both the monthly service fee, if applicable, and the summary.

Your fee period details are available in the Monthly service fee summary in this statement.

After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.

Updates to your Everyday Checking account

In addition to the changes we shared in your August statement, the monthly service fee will be \$15 for fee periods that begin on or after November 29, 2025.

Reminder: You can avoid the monthly service fee when you meet any one of the following conditions for fee periods that begin on or after October 25, 2025 (1):

- Most used: \$500 or more in total qualifying (2) 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 (3)
- Updated: \$1,500 minimum daily balance (increased from \$500)
- A primary account owner who is 17 to 24 years old (4)
- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program (5)

The \$15 fee (\$10 for fee periods before November 29, 2025) 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).

1. 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.

2. 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 SM 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.

3. 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.

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

5. 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.



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.



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

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 in your browser on either your computer or mobile device.

