

Wells Fargo Everyday Checking

December 15, 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

3 Things to watch out for when shopping online for the holidays

1. Fake fraud alerts. If you receive an unexpected call or message about a fraudulent purchase, don't engage. Contact the merchant, your bank, or card provider directly to verify.

2. Bogus shipping notifications. Be wary of texts or emails reporting an issue with your package delivery. Don't click links or open attachments without verifying first.

Tip: If you receive an unexpected package, don't scan the QR code as it could point to a fake website.

3. AI-created scam websites. Avoid advertised links from search results. Double check the URL for misspellings or extra characters before clicking "Buy".

Tip: Use a credit card to make online purchases if you can - it has additional protection.

Donate safely and avoid charity scams

Before donating, research new charities using a resource like Better Business Bureau® or give.org.



Statement period activity summary

Beginning balance on 11/19	\$2,024.57
Deposits/Additions	4,776.24
Withdrawals/Subtractions	- 5,514.79
Ending balance on 12/15	\$1,286.02

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
11/19		Purchase authorized on 11/17 Pizza Hut 004407 Murfreesboro TN S585321797153644 Card 1630		18.43	
11/19		Purchase authorized on 11/19 Sams Club #6501 Murfreesboro TN P000000449579159 Card 1630		27.45	1,978.69
11/20		Purchase authorized on 11/18 Steamgames.Com 425 425-8899642 WA S305322848981051 Card 1630		21.94	1,956.75
11/21		Purchase authorized on 11/18 WI *Steam Purchase 425-9522985 WA S465323091436432 Card 1630		52.67	
11/21		Purchase authorized on 11/19 Sport Clips TN218 Murfreesboro TN S585323676810238 Card 1630		45.00	
11/21		Purchase authorized on 11/20 Five Star Breaktim Nashville TN S465324647468748 Card 1630		2.40	
11/21		Purchase authorized on 11/20 Five Star Breaktim Nashville TN S385324648329444 Card 1630		2.65	
11/21		Zelle to Thomas McKinzie on 11/21 Ref # Wfct0Zj2L84D Christmas for The Human Babies		100.00	
11/21		Zelle to Thomas McKinzie on 11/21 Ref # Wfct0Zj2L9Jn Save for House Nov		100.00	1,654.03
11/24		Purchase authorized on 11/21 State Farm Insura 800-956-6310 IL S585325363829808 Card 1630		223.72	
11/24		Purchase authorized on 11/21 State Farm Insura 800-956-6310 IL S355325363844699 Card 1630		24.37	
11/24		Purchase authorized on 11/21 McDonald's F1421 Nashville TN S355325636824207 Card 1630		13.38	
11/24		Purchase authorized on 11/21 Five Star Breaktim Nashville TN S345325658576259 Card 1630		2.40	
11/24		Purchase authorized on 11/21 Outback 4320 Murfreesboro TN S355326005372587 Card 1630		122.68	
11/24		Purchase authorized on 11/22 Five Star Breaktim Nashville TN S355326551002769 Card 1630		2.65	
11/24		Purchase authorized on 11/22 The Home Depot #0707 Murfreesboro TN P355327066412598 Card 1630		15.87	
11/24		Purchase authorized on 11/22 Lowe's #659 Murfreesboro TN P385327085016213 Card 1630		26.32	
11/24		Recurring Payment authorized on 11/23 Ring Basic Plan Ring.Com CA S345327312263031 Card 1630		4.99	
11/24		Purchase authorized on 11/23 Shell Service Station Murfreesboro TN P305327410399274 Card 1630		28.13	
11/24		Purchase authorized on 11/23 Five Star Breaktim Nashville TN S355327660608569 Card 1630		3.65	
11/24		Purchase authorized on 11/23 Racetrac 2559 Murfreesboro TN P385327780769910 Card 1630		7.13	
11/24		Purchase authorized on 11/24 Walgreens Store 106 W Nor Murfreesboro TN P585328408329024 Card 1630		37.36	
11/24		Purchase authorized on 11/24 Barnes and Nobl 2615 Medi Murfreesboro TN P305328835716992 Card 1630		124.41	
11/24		Sallie Mae Bank Slmloanpmt 251121 5642069959 Slm Loan Pmt		453.39	563.58

*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>
11/25		Purchase authorized on 11/23 Starbucks Store 53 Murfreesboro TN S305327413712545 Card 1630		11.74	
11/25		Purchase authorized on 11/24 Farmers Family Res Murfreesboro TN S345328812575083 Card 1630		48.81	503.03
11/26		Metro Nashville Payroll 251121 4020111 Kowalski Bennie A	1,660.77		
11/26		Purchase authorized on 11/24 Hardees 1501787 Murfreesboro TN S385328414077871 Card 1630		9.43	
11/26		Purchase authorized on 11/24 Circle K # 03903 Murfreesboro TN S385328765451713 Card 1630		9.53	
11/26		Purchase authorized on 11/26 Kroger #532 Murfreesboro TN P000000186457037 Card 1630		17.32	2,127.52
11/28		Purchase authorized on 11/26 McDonald's F24675 Murfreesboro TN S385330523744583 Card 1630		8.44	
11/28		Purchase authorized on 11/26 Google Tv 650-2530000 CA S585330687098564 Card 1630		9.99	
11/28		Purchase authorized on 11/27 Five Star Breaktim Nashville TN S385331507075558 Card 1630		2.40	
11/28		Purchase authorized on 11/27 Sq *Key4U Locksmi Gosq.Com TN S385331816376713 Card 1630	1,276.39		830.30
12/1		Purchase authorized on 11/27 Burger King #23308 Murfreesboro TN S305331856453444 Card 1630		15.68	
12/1		Purchase authorized on 11/30 Kroger #532 Murfreesboro TN P000000087789510 Card 1630		81.93	732.69
12/3		Purchase authorized on 12/03 Barnes and Nobl 2615 Medi Murfreesboro TN P345337601871811 Card 1630		11.50	
12/3		Purchase authorized on 12/03 Barnes and Nobl 2615 Medi Murfreesboro TN P585337627778524 Card 1630		139.35	581.84
12/4		Purchase authorized on 12/04 Kroger #532 Murfreesboro TN P000000057484576 Card 1630		33.88	
12/4		Purchase authorized on 12/04 Kroger Fuel #953 2449 Old Murfreesboro TN P345338678342069 Card 1630		20.62	527.34
12/5		Purchase authorized on 12/04 DD *Doordash Walgr Doordash.Com CA S305338298448378 Card 1630		39.33	488.01
12/8		Purchase authorized on 12/04 DD *Doordash Baski Doordash.Com CA S345338856686626 Card 1630		25.03	
12/8		Purchase authorized on 12/05 Five Star Breaktim Nashville TN S355340017296749 Card 1630		3.65	
12/8		Purchase authorized on 12/05 Five Star Breaktim Nashville TN S585340105508692 Card 1630		2.40	
12/8		Purchase authorized on 12/05 Shell Service Station Murfreesboro TN P585340191591389 Card 1630		2.98	
12/8		Purchase authorized on 12/06 Petsmart # 0648 Murfreesboro TN P385340693689115 Card 1630		116.31	
12/8		Purchase authorized on 12/06 Five Star Breaktim Nashville TN S385341081848882 Card 1630		2.65	
12/8		Purchase authorized on 12/06 Five Star Breaktim Nashville TN S345341103461742 Card 1630		1.40	
12/8		Purchase authorized on 12/07 McDonald's F24675 Murfreesboro TN S305341657225122 Card 1630		14.70	
12/8		Purchase authorized on 12/07 Shell Service Station Murfreesboro TN P345341689464580 Card 1630		13.01	
12/8		Purchase authorized on 12/07 Five Star Breaktim Nashville TN S345341811671535 Card 1630		2.40	
12/8		Purchase authorized on 12/07 Five Star Breaktim Nashville TN S355341858160204 Card 1630		2.40	301.08
12/9		Purchase authorized on 12/08 McDonald's F24675 Murfreesboro TN S465342669237522 Card 1630		11.40	
12/9		Purchase authorized on 12/08 Five Star Breaktim Nashville TN S355342850831691 Card 1630		3.65	
12/9		Purchase authorized on 12/08 Five Star Breaktim Nashville TN S585342851153260 Card 1630		2.40	283.63
12/10		Purchase authorized on 12/09 Shell Service Station Murfreesboro TN P385344168638483 Card 1630		17.35	266.28
12/11		Zelle From Thomas McKinzie on 12/11 Ref # Wfct0Zl5Dz65	900.00		


Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/11		Recurring Payment authorized on 12/10 Hulu*Huluplus Hulu.Com/Bill CA S345344366874155 Card 1630		36.12	
12/11		Purchase Bank Check OR Draft		1,810.23	-680.07
12/12		Metro Nashville Payroll 251209 4020111 Kowalski Bennie A	1,915.47		
12/12		Purchase authorized on 12/12 Racetrac 2559 Murfreesboro TN P305346709841596 Card 1630		31.56	1,203.84
12/15		Zelle From Thomas McKinzie on 12/14 Ref # Wfct0Zljhdd5	300.00		
12/15		Purchase authorized on 12/11 Arbys 8081 Murfreesboro TN S305345712024255 Card 1630		14.59	
12/15		Purchase authorized on 12/12 McDonald's F24675 Murfreesboro TN S355346633096211 Card 1630		13.49	
12/15		Purchase authorized on 12/12 Parchment-Univ Doc 480-719-1646 AZ S345346698493327 Card 1630		15.00	
12/15		Purchase authorized on 12/12 Parchment-Univ Doc 480-719-1646 AZ S585346700131758 Card 1630		3.95	
12/15		Purchase authorized on 12/12 Parchment-Univ Doc 480-719-1646 AZ S585346700937110 Card 1630		15.00	
12/15		Purchase authorized on 12/12 Parchment-Univ Doc 480-719-1646 AZ S465346701570193 Card 1630		3.95	
12/15		Purchase authorized on 12/12 Five Star Breaktim Nashville TN S385347001114762 Card 1630		3.65	
12/15		Purchase authorized on 12/13 Nyx*Five Star Food Hunt Valley MD S355347726039371 Card 1630		5.15	
12/15		Purchase authorized on 12/13 Five Star Breaktim Nashville TN S385347732370779 Card 1630		2.40	
12/15		Zelle to Thomas McKinzie on 12/13 Ref # Wfct0Zlfdp83 My Half for Food		121.00	
12/15		Purchase authorized on 12/13 Whataburger 1354 Murfreesboro TN S345348196729673 Card 1630		14.59	
12/15		Purchase authorized on 12/14 Five Star Breaktim Nashville TN S345349063726337 Card 1630		2.40	
12/15		Purchase authorized on 12/14 Five Star Breaktim Nashville TN S585349063828151 Card 1630		2.65	1,286.02
Totals			\$4,776.24	\$5,514.79	

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 11/19/2025 - 12/15/2025	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	\$1,500.00	-\$680.07 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,576.24 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>

RC/RC



IMPORTANT ACCOUNT INFORMATION

We previously communicated that as of November 10, 2025, we're adjusting the schedule for posting the monthly service fee to your account. If a monthly service fee applies, it will be calculated on the last day of the fee period and posted on the first business day of the next fee period.

The update has been delayed. We will begin updating accounts in January 2026.

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.



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 in your browser on either your computer or mobile device.

