

Wells Fargo Everyday Checking

October 16, 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

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app* or in online banking.



Learn more at www.wellsfargo.com/scams

*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 9/17	\$488.43
Deposits/Additions	4,464.07
Withdrawals/Subtractions	- 4,522.33
Ending balance on 10/16	\$430.17

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
9/17		Purchase authorized on 09/15 Tst*West Coast Tac Nashville TN S305258582215696 Card 1630		18.92	469.51
9/18		Purchase authorized on 09/17 Kfc L518133 Nashville TN S385260588031379 Card 1630		12.06	
9/18		Purchase authorized on 09/17 Five Star Breaktim Nashville TN S585260606762170 Card 1630		2.40	
9/18		Purchase authorized on 09/18 Racetrac2559 Murfreesboro TN P585261392835940 Card 1630		12.60	442.45
9/19		Metro Nashville Payroll 250916 4020111 Kowalski Bennie A	1,862.21		
9/19		Purchase authorized on 09/18 Las Palmas Antioch Antioch TN S465261630232635 Card 1630		25.31	
9/19		Purchase authorized on 09/19 Staples 0453 Murfreesboro TN P465262652015673 Card 1630		15.35	
9/19		Purchase authorized on 09/19 Shell Service Station Nashville TN P465262698052639 Card 1630		6.81	2,257.19
9/22		Purchase authorized on 09/19 McDonald's F6897 Nashville TN S385262675627039 Card 1630		15.02	
9/22		Purchase authorized on 09/19 Whataburger 1366 Antioch TN S305263124086355 Card 1630		17.92	
9/22		Purchase authorized on 09/20 Racetrac2559 Murfreesboro TN P385264024450939 Card 1630		31.88	
9/22		Purchase authorized on 09/20 Hardees 1501870 Murfreesboro TN S385264067785122 Card 1630		12.94	
9/22		Purchase authorized on 09/22 Racetrac2559 Murfreesboro TN P305265369079431 Card 1630		8.75	2,170.68
9/23		Purchase authorized on 09/21 Little Caesars 140 Murfreesboro TN S585264697703877 Card 1630		16.98	
9/23		Recurring Payment authorized on 09/23 Ring Basic Plan Ring.Com CA S305266312371803 Card 1630		4.99	
9/23		Purchase authorized on 09/23 7-Eleven 41055 Nashville TN P000000789166426 Card 1630		6.24	2,142.47
9/24		Purchase authorized on 09/24 7-Eleven 41055 Nashville TN P000000387864733 Card 1630		8.52	2,133.95
9/25		Purchase authorized on 09/25 Racetrac2559 Murfreesboro TN P465268371744567 Card 1630		8.24	2,125.71
9/26		Purchase authorized on 09/24 Andy's - Murfreesb Murfreesboro TN S585267750493921 Card 1630		8.11	
9/26		Purchase authorized on 09/26 Racetrac2559 Murfreesboro TN P305269376575648 Card 1630		11.93	
9/26		Purchase authorized on 09/26 Kroger #565 Murfreesboro TN P000000784370366 Card 1630		26.95	2,078.72
9/29		Purchase authorized on 09/25 Racetrac2559 0002 Murfreesboro TN S305268369255650 Card 1630		30.94	

*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>
9/29		Purchase authorized on 09/25 Nyx*Five Star Food Hunt Valley MD S385268649508297 Card 1630			4.15
9/29		Purchase authorized on 09/27 DD *Doordash Drake Doordash.Com CA S38527080846893 Card 1630			54.56
9/29		Purchase authorized on 09/28 Google Tv 650-2530000 CA S465271707753728 Card 1630			12.99
9/29		Purchase authorized on 09/29 Shell Service Station Murfreesboro TN P305272373997212 Card 1630			8.96 1,967.12
9/30		Purchase authorized on 09/29 Five Star Breaktim Nashville TN S465272530288722 Card 1630			2.15
9/30		Purchase authorized on 09/29 Five Star Breaktim Nashville TN S465272677819102 Card 1630			2.65 1,962.32
10/1		Purchase authorized on 09/30 Five Star Breaktim Nashville TN S305273522522330 Card 1630			2.40
10/1		Purchase authorized on 09/30 Five Star Breaktim Nashville TN S58527359372124 Card 1630			3.65
10/1		Purchase authorized on 10/01 Shell Service Station Murfreesboro TN P385274374059767 Card 1630			16.47
10/1		Purchase authorized on 10/01 Shell Service Station Nashville TN P305274396692391 Card 1630			5.87
10/1		Zelle to Thomas McKinzie on 10/01 Ref # Wfct0Zblt7Xg for Sept Hse Saving Bank			100.00 1,833.93
10/2		Purchase authorized on 09/30 Andy's - Murfreesb Murfreesboro TN S585273747448139 Card 1630			10.31
10/2		Purchase authorized on 10/01 Southeast Financia 615-7433768 TN S465274673862215 Card 1630			532.28
10/2		Purchase authorized on 10/02 Shell Service Station Nashville TN P465275391857932 Card 1630			38.53
10/2		Purchase authorized on 10/02 Sams Club #8294 Nashville TN P000000186357951 Card 1630			11.70
10/2		Purchase authorized on 10/02 Sams Club #6501 Murfreesboro TN P000000081990951 Card 1630			87.58
10/2		Sallie Mae Bank Slmloanpmt 251001 5642069959 Slm Loan Pmt			463.57 689.96
10/3		Metro Nashville Payroll 250930 4020111 Kowalski Bennie A	1,701.86		
10/3		Purchase authorized on 10/01 Steak-N-Shake#0380 Murfreesboro TN S355274765615735 Card 1630			18.66
10/3		Purchase authorized on 10/02 McDonald's F24675 Murfreesboro TN S355275374860833 Card 1630			8.44 2,364.72
10/6		Zelle From Thomas McKinzie on 10/04 Ref # Wfct0Zbzlrjp	900.00		
10/6		Purchase authorized on 10/03 Five Star Breaktim Nashville TN S305276630990853 Card 1630			2.40
10/6		Purchase authorized on 10/03 Andy's - Murfreesb Murfreesboro TN S30527672165767 Card 1630			8.11
10/6		Recurring Payment authorized on 10/04 Bilt Rent 844-8222458 NY S305277732492439 Card 1630			1,805.34
10/6		Purchase authorized on 10/04 Kroger #532 Murfreesboro TN P000000454281281 Card 1630			37.54
10/6		Purchase authorized on 10/04 State Farm Insura 800-956-6310 IL S305278122457681 Card 1630			247.08
10/6		Purchase authorized on 10/06 Circle K # 03692 8003 Arrington TN P0000000485000226 Card 1630			7.52
10/6		Zelle to Thomas McKinzie on 10/06 Ref # Wfct0Zc7Tqsp Food for The Apt			176.00 980.73
10/7		Purchase authorized on 10/05 DD *Doordash Penns Doordash.Com CA S585278804338723 Card 1630			35.11
10/7		Purchase authorized on 10/06 Five Star Breaktim Nashville TN S305279405575090 Card 1630			3.65
10/7		Purchase authorized on 10/06 State Farm Insura 800-956-6310 IL S465279515348014 Card 1630			24.37
10/7		Purchase authorized on 10/06 Five Star Breaktim Nashville TN S305279519766675 Card 1630			2.40
10/7		Purchase authorized on 10/06 Five Star Breaktim Nashville TN S355279622415832 Card 1630			2.40 912.80

*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>
10/8		Purchase authorized on 10/06 Nyx*Five Star Food Hunt Valley MD S385279620819797 Card 1630			5.15
10/8		Purchase authorized on 10/06 Little Caesars 140 Murfreesboro TN S585279772401525 Card 1630			12.71
10/8		Purchase authorized on 10/07 DD *Doordash Popey Doordash.Com CA S345280614218705 Card 1630			25.25
10/8		Purchase authorized on 10/08 Circle K # 03903 5631 Murfreesboro TN P000000381062980 Card 1630			16.30 853.39
10/9		Purchase authorized on 10/09 Shell Service Station Murfreesboro TN P585282363106485 Card 1630			31.23
10/9		Purchase authorized on 10/09 Shell Service Station Murfreesboro TN P305282366865529 Card 1630			5.37 816.79
10/10		Purchase authorized on 10/09 Five Star Breaktim Nashville TN S585282608832266 Card 1630			2.40
10/10		Purchase authorized on 10/10 Shell Service Station Murfreesboro TN P465283373941346 Card 1630			5.37 809.02
10/14		Purchase authorized on 10/09 DD *Doordash Slimc Doordash.Com CA S355282818163718 Card 1630			37.64
10/14		Recurring Payment authorized on 10/10 Hulu*Huluplus Hulu.Com/Bill CA S585283365478200 Card 1630			32.84
10/14		Purchase authorized on 10/10 Five Star Breaktim Nashville TN S465283405818837 Card 1630			2.40
10/14		Purchase authorized on 10/10 McDonald's F24675 Murfreesboro TN S585283730852984 Card 1630			18.17
10/14		Purchase authorized on 10/11 Racetrac2559 Murfreesboro TN P355284822942668 Card 1630			9.76
10/14		Purchase authorized on 10/11 Sq *Daddy's Dogs Nashville TN S355284854955455 Card 1630			21.00
10/14		Purchase authorized on 10/11 Sq *Daddys Dogs CA Nashville TN S465284856245808 Card 1630			10.98
10/14		Purchase authorized on 10/11 Sq *Daddys Dogs CA Nashville TN S355284863911217 Card 1630			29.94
10/14		Purchase authorized on 10/11 Sq *Daddys Dogs CA Nashville TN S345285022795910 Card 1630			35.33
10/14		Purchase authorized on 10/11 Shell Service Station Murfreesboro TN P465285120430998 Card 1630			8.32
10/14		Purchase authorized on 10/12 DD *Doordash 7-Ele Doordash.Com CA S345285699753388 Card 1630			59.69
10/14		Purchase authorized on 10/13 Five Star Breaktim Nashville TN S355286509044794 Card 1630			2.40
10/14		Purchase authorized on 10/13 Racetrac2559 Murfreesboro TN P465286749143995 Card 1630			10.32
10/14		Purchase authorized on 10/13 Racetrac2559 Murfreesboro TN P585286750287489 Card 1630			27.59
10/14		Purchase authorized on 10/14 Kroger #565 Murfreesboro TN P000000051618816 Card 1630			57.39 445.25
10/15		Purchase authorized on 10/14 Five Star Breaktim Nashville TN S585287409439707 Card 1630			2.65
10/15		Purchase authorized on 10/15 7-Eleven 41055 Nashville TN P000000552893726 Card 1630			12.43 430.17
Totals			\$4,464.07		\$4,522.33

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 09/17/2025 - 10/16/2025	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	\$430.17 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$3,564.07 <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

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.

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

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.

