

Wells Fargo Everyday Checking

May 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](https://www.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

Fraud and scam tips to help keep your money safe: Check fraud and government impersonator scams

Quickly spot check fraud and scams:

- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

Government impersonation scams are on the rise.

Scammers impersonate government agencies to get at your money or personal information.

What to know:

- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. If you get an unexpected call from the IRS, hang up right away, even if the caller already has your Social Security number.

- If someone asks you to move your money to another account for any reason, it's probably a scam.

*Sign-up may be required. 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 4/16	\$571.45
Deposits/Additions	5,026.20
Withdrawals/Subtractions	- 5,218.71
Ending balance on 5/15	\$378.94

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
4/17		Purchase authorized on 04/15 Tst*Oscars Tacos - Nashville TN S585105582262961 Card 1630		13.17	
4/17		Purchase authorized on 04/15 Nyx*Five Star Food Hunt Valley MD S305105612256505 Card 1630		2.15	
4/17		Purchase authorized on 04/15 DD *Doordash Redro Doordash.Com CA S305105849412561 Card 1630		47.60	
4/17		Planet Fit Club Fees 2510604896774 Bennie Kowalski		23.06	485.47
4/18		Metro Nashville Payroll 250415 4020111 Kowalski Bennie A	1,565.38		
4/18		Recurring Payment authorized on 04/17 Samsclub #8294 Nashville TN S465107590738511 Card 1630		11.61	
4/18		Purchase authorized on 04/18 Shell Service Station Nashville TN P385108411449292 Card 1630		12.79	2,026.45
4/21		Purchase authorized on 04/17 Nyx*Five Star Food Hunt Valley MD S585107606020666 Card 1630		2.15	
4/21		Purchase authorized on 04/18 Walgreens #12514 Murfreesboro TN S465108632474773 Card 1630		14.18	
4/21		Purchase authorized on 04/18 Tst* Nudie's Honky Nashville TN S585109059315364 Card 1630		17.46	
4/21		Purchase authorized on 04/18 MS Kellis Karaoke Nashville TN S305109109177640 Card 1630		11.40	
4/21		Purchase authorized on 04/18 Tst* Velvet Taco - Nashville TN S385109218813832 Card 1630		8.73	
4/21		Purchase authorized on 04/19 Aci Learning 303-832-4665 CO S465110181764182 Card 1630		59.00	
4/21		Purchase authorized on 04/21 Racetrac2559 Murfreesboro TN P385111398503672 Card 1630		3.05	
4/21		Purchase authorized on 04/21 Dollar-General # Dg 02915 Antioch TN P585111592597837 Card 1630		0.82	1,909.66
4/22		Purchase authorized on 04/21 McDonald's F6897 Nashville TN S465111599587086 Card 1630		5.49	
4/22		Purchase authorized on 04/21 Subway 17890 Murfreesboro TN S385111800586936 Card 1630		32.36	
4/22		Purchase authorized on 04/22 Shell Service Station Nashville TN P585112423312221 Card 1630		6.30	1,865.51
4/23		IRS Treas 310 Tax Ref 042325 xxxxxxxxxx00928 Ref*Kowa*Philad*12/2024*Tax Refund*30\	663.25		
4/23		Purchase authorized on 04/21 Racetrac2559 0002 Murfreesboro TN S585111394544995 Card 1630		24.73	
4/23		Recurring Payment authorized on 04/23 Ring Basic Plan Ring.Com CA S585113312193341 Card 1630		4.99	2,499.04
4/24		Purchase authorized on 04/22 Nyx*Five Star Food Hunt Valley MD S465112542795328 Card 1630		2.65	

Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/24		Purchase authorized on 04/22 China House Antioch TN S305112582861644 Card 1630		11.74	
4/24		Purchase authorized on 04/23 McDonald's F6897 Nashville TN S305113575064045 Card 1630		6.90	
4/24		Purchase authorized on 04/23 Samsclub #6501 Murfreesboro TN S465113765058454 Card 1630		53.31	
4/24		Purchase authorized on 04/24 Shell Service Station Nashville TN P385114433619504 Card 1630		8.01	2,416.43
4/25		Purchase authorized on 04/23 Raising Canes 1067 Murfreesboro TN S385114006159548 Card 1630		11.29	
4/25		Purchase authorized on 04/24 Southeast Financia 615-7433768 TN S465114747149622 Card 1630		266.05	
4/25		Purchase authorized on 04/25 Chicago Style Gyros Nashville TN P000000675309395 Card 1630		14.26	2,124.83
4/28		Purchase authorized on 04/24 State Farm Insura 800-956-6310 IL S385114753049143 Card 1630		24.37	
4/28		Purchase authorized on 04/24 State Farm Insura 800-956-6310 IL S585114753209037 Card 1630		488.49	
4/28		Purchase authorized on 04/24 Steamgames.Com 425 425-8899642 WA S385114803587246 Card 1630		54.86	
4/28		Purchase authorized on 04/24 Jonathans Grille M Murfreesboro TN S385115004227618 Card 1630		37.49	
4/28		Purchase authorized on 04/25 Ctlp*Ten Elite Ven Antioch TN S305115757771252 Card 1630		2.20	
4/28		Purchase authorized on 04/26 Volkswagen of Murf 615-4122130 TN S465116777675315 Card 1630		1,105.78	
4/28		Zelle to Thomas McKinzie on 04/26 Ref #Pp0Yrkb2Nq		60.00	
4/28		Purchase authorized on 04/26 Racetrac2559 0002 Murfreesboro TN S385117138135739 Card 1630		31.42	
4/28		Purchase authorized on 04/27 Cracker Barrel # 138 Chaf Murfreesboro TN P305117710419193 Card 1630		7.67	312.55
4/29		Purchase authorized on 04/27 Starbucks Store 53 Murfreesboro TN S585117826638975 Card 1630		13.88	
4/29		Purchase authorized on 04/28 Nyx*Five Star Food Hunt Valley MD S385119094548462 Card 1630		2.15	
4/29		Purchase authorized on 04/28 Racetrac2559 Murfreesboro TN P585119152943376 Card 1630		21.70	
4/29		Purchase authorized on 04/29 Walgreens Store 2401 Old Murfreesboro TN P305119503489560 Card 1630		26.16	248.66
4/30		Purchase authorized on 04/28 Nyx*Five Star Food Hunt Valley MD S385118821569059 Card 1630		2.40	
4/30		Purchase authorized on 04/30 Twice Daily W Bison 6055 Nashville TN P385120826083765 Card 1630		7.45	238.81
5/1		Purchase authorized on 04/29 Nyx*Five Star Food Hunt Valley MD S585119812224643 Card 1630		4.15	
5/1		Purchase authorized on 04/30 Nyx*Five Star Food Hunt Valley MD S305120836641783 Card 1630		2.65	
5/1		Purchase authorized on 04/30 Shell Service Station Murfreesboro TN P585121153130866 Card 1630		6.89	
5/1		Purchase authorized on 05/01 Kroger #5 2449 Old for Murfreesboro TN P000000689460204 Card 1630		27.42	
5/1		Purchase authorized on 05/01 Petsmart # 0648 Murfreesboro TN P585121626750062 Card 1630		114.12	
5/1		Purchase authorized on 05/01 WM Superc 2000 Old for Murfreesboro TN P000000080896408 Card 1630		6.73	
5/1		Purchase authorized on 05/01 Walgreens Store 2611 8th Nashville TN P385121673675899 Card 1630		5.77	
5/1		Planet Fit Club Fees 2512000898388 Bennie Kowalski		39.00	32.08
5/2		Metro Nashville Payroll 250429 4020111 Kowalski Bennie A	1,479.83		
5/2		Purchase authorized on 04/30 Wendys 638 Murfreesboro TN S585121163012944 Card 1630		20.06	
5/2		Purchase authorized on 05/02 Racetrac2559 Murfreesboro TN P585122661241311 Card 1630		6.59	1,485.26
5/5		Zelle From Thomas McKinzie on 05/03 Ref # Pp0Ys7Jxys	910.00		



Transaction History (continued)					
Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/5		Purchase authorized on 05/02 Racetrac2559 0002 Murfreesboro TN S385122658775480 Card 1630		30.12	
5/5		Purchase authorized on 05/03 Bps*Bilt Rewards C 844-8222458 NY S465123266251001 Card 1630		1,811.36	
5/5		Purchase authorized on 05/04 Best Buy 00014258 Murfreesboro TN P465124664935509 Card 1630		131.68	422.10
5/6		Purchase authorized on 05/05 Southeast Financia 615-7433768 TN S305125684883365 Card 1630		278.73	143.37
5/7		Purchase authorized on 05/05 Nyx*Five Star Food Hunt Valley MD S585125816648399 Card 1630		3.15	
5/7		Purchase authorized on 05/06 Nyx*Five Star Food Hunt Valley MD S385126819015580 Card 1630		2.65	
5/7		Purchase authorized on 05/07 Walgreens Store 2401 Old Murfreesboro TN P305127711660269 Card 1630		7.25	130.32
5/9		Purchase authorized on 05/08 Samsclub #6501 Murfreesboro TN S465128646870143 Card 1630		32.62	
5/9		Purchase authorized on 05/08 Nyx*Five Star Food Hunt Valley MD S305128687942171 Card 1630		1.15	
5/9		Purchase authorized on 05/08 Nyx*Five Star Food Hunt Valley MD S465128769982367 Card 1630		2.40	94.15
5/12		Purchase authorized on 05/09 Racetrac2559 0002 Murfreesboro TN S465129647212659 Card 1630		30.31	
5/12		Recurring Payment authorized on 05/10 Hulu 877-8244858 CA S585130301079049 Card 1630		39.40	
5/12		Purchase authorized on 05/10 Dq Grill & Chill # Murfreesboro TN S305131089081486 Card 1630		23.45	0.99
5/13		Instant Pmt From Venmo on 05/13 Ref#20250513021000021P1Brjpc02640157969	407.74		
5/13		Recurring Payment authorized on 05/12 Github, Inc. Github.Com CA S305132649295867 Card 1630		10.98	
5/13		Recurring Payment authorized on 05/12 Amazon Prime*NW2Tz Amzn.Com/Bill WA S305132761488109 Card 1630		16.41	381.34
5/15		Purchase authorized on 05/13 Nyx*Five Star Food Hunt Valley MD S465133852584555 Card 1630		2.40	378.94
Totals			\$5,026.20	\$5,218.71	

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 04/16/2025 - 05/15/2025	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	\$500.00	\$0.99 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$4,116.20 <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"/>



IMPORTANT ACCOUNT INFORMATION

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.

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.

Amount

- [illegible]

(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register. \$

Total \$



EQUAL HOUSING
LENDER