

# Wells Fargo Everyday Checking

April 15, 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](http://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

Keep your accounts and money safe. Know how to spot a scam with these two tips.

### 1. Question unusual payment requests.

Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

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

### 2. Don't allow anyone remote access to your devices.

Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.



It's your money and your personal information. Protect it.

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

### Statement period activity summary

Beginning balance on 3/18	\$968.10
Deposits/Additions	3,255.06
Withdrawals/Subtractions	- 3,651.71
Ending balance on 4/15	\$571.45

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
3/18		Purchase authorized on 03/16 Taco Bell 036466 Nashville TN S585075850810423 Card 1630		19.38	
3/18		Purchase authorized on 03/17 McDonald's F1421 Nashville TN S385076583862330 Card 1630		10.09	
3/18		Purchase authorized on 03/18 Racetrac2559 Murfreesboro TN P385077775482525 Card 1630		9.31	929.32
3/19		Purchase authorized on 03/16 Whataburger 1354 Murfreesboro TN S585076221430659 Card 1630		34.43	
3/19		Purchase authorized on 03/19 Shell Service Station Nashville TN P305078588635048 Card 1630		2.12	892.77
3/20		Purchase authorized on 03/18 Tst*Oscars Tacos - Nashville TN S465077580636450 Card 1630		12.63	880.14
3/21		Purchase authorized on 03/19 Tst*Oscars Tacos - Nashville TN S465078593874652 Card 1630		12.63	
3/21		Purchase authorized on 03/19 Nyx*Five Star Food Hunt Valley MD S465078606456236 Card 1630		2.15	
3/21		Purchase authorized on 03/19 Aci Learning 303-832-4665 CO S385079181349779 Card 1630		59.00	
3/21		Purchase authorized on 03/20 Subway 3148 Nashville TN S385079587164332 Card 1630		11.29	
3/21		Purchase authorized on 03/21 Kroger #5 2449 Old for Murfreesboro TN P000000673186644 Card 1630		50.07	745.00
3/24		Purchase authorized on 03/21 Tst*Oscars Tacos - Nashville TN S385080584815898 Card 1630		12.63	
3/24		Purchase authorized on 03/21 Nyx*Five Star Food Hunt Valley MD S585080602935749 Card 1630		2.15	
3/24		Purchase authorized on 03/22 DD *Doordash Cvs Doordash.Com CA S585082040407607 Card 1630		29.05	
3/24		Recurring Payment authorized on 03/23 Ring Basic Plan Ring.Com CA S385082312704088 Card 1630		4.99	
3/24		Purchase authorized on 03/23 Google *Tv G.CO/Helppay# CA S585082851426622 Card 1630		9.99	
3/24		Purchase authorized on 03/24 Kroger Fu 2449 Old for Murfreesboro TN P000000081996988 Card 1630		28.52	657.67
3/25		Purchase authorized on 03/21 WI *Steam Purchase 425-9522985 WA S585081002975553 Card 1630		15.13	
3/25		Purchase authorized on 03/25 Kroger #5 2449 Old for Murfreesboro TN P000000137868543 Card 1630		44.08	598.46
3/26		Purchase authorized on 03/24 Nyx*Five Star Food Hunt Valley MD S465083444853398 Card 1630		2.15	
3/26		Purchase authorized on 03/24 Tst*Oscars Tacos - Nashville TN S385083582345479 Card 1630		13.72	
3/26		Purchase authorized on 03/24 Nyx*Five Star Food Hunt Valley MD S585083615124559 Card 1630		2.15	

*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>
3/26		Purchase authorized on 03/26 Kroger #5 2449 Old for Murfreesboro TN P000000282259332 Card 1630		51.42	529.02
3/27		Mobile Deposit : Ref Number :607270584231	819.68		
3/27		Purchase authorized on 03/25 Nyx*Five Star Food Hunt Valley MD S465084479619038 Card 1630		2.15	1,346.55
3/28		Purchase authorized on 03/26 Nyx*Five Star Food Hunt Valley MD S385085485995823 Card 1630		2.15	
3/28		Purchase authorized on 03/26 Tst*Oscars Tacos - Nashville TN S305085582965071 Card 1630		12.63	1,331.77
3/31		Zelle From Thomas McKinzie on 03/28 Ref # Pp0Ynnrgw2	20.00		
3/31		Purchase authorized on 03/27 Nyx*Five Star Food Hunt Valley MD S385086616332638 Card 1630		2.15	
3/31		Purchase authorized on 03/28 Z Mart 6 #1 37217 Nashville TN S385087426602620 Card 1630		1.11	
3/31		Purchase authorized on 03/28 Tst*Oscars Tacos - Nashville TN S465087582042045 Card 1630		15.92	
3/31		Purchase authorized on 03/28 Domino's 1531 615-427-0898 TN S465088174848183 Card 1630		33.29	
3/31		Purchase authorized on 03/29 State Farm Insura 800-956-6310 IL S585088596193495 Card 1630		24.37	
3/31		Purchase authorized on 03/29 State Farm Insura 800-956-6310 IL S385088597481260 Card 1630		558.76	
3/31		Purchase authorized on 03/29 DD *Doordash Dolla Doordash.Com CA S585088859419633 Card 1630		22.87	
3/31		Purchase authorized on 03/31 Shell Service Station Nashville TN P465090433120103 Card 1630		3.19	
3/31		Purchase authorized on 03/31 Shell Service Station Murfreesboro TN P585090804075183 Card 1630		28.13	661.98
4/1		Purchase authorized on 04/01 Shell Service Station Nashville TN P585091422294630 Card 1630		3.19	
4/1		Purchase authorized on 04/01 Kroger #5 2449 Old for Murfreesboro TN P000000783755136 Card 1630		16.22	642.57
4/2		Purchase authorized on 03/31 Tst*Oscars Tacos - Nashville TN S465090582501702 Card 1630		12.63	
4/2		Purchase authorized on 03/31 State Farm Insura 800-956-6310 IL S385090743343014 Card 1630		30.00	
4/2		Purchase authorized on 03/31 State Farm Insura 800-956-6310 IL S305090743737976 Card 1630		24.37	
4/2		Purchase authorized on 04/01 Subway 3148 Nashville TN S585091586667034 Card 1630		14.70	560.87
4/3		Purchase authorized on 04/01 DD *Doordash Culve Doordash.Com CA S385091818463814 Card 1630		20.44	
4/3		Purchase authorized on 04/02 McDonald's F6897 Nashville TN S585092619874784 Card 1630		4.38	
4/3		Purchase authorized on 04/03 Shell Service Station Nashville TN P465093491313774 Card 1630		6.92	529.13
4/4		Metro Nashville Payroll 250401 4020111 Kowalski Bennie A	1,565.38		
4/4		Purchase authorized on 04/02 Nyx*Five Star Food Hunt Valley MD S465092572348190 Card 1630		1.90	2,092.61
4/7		Zelle From Thomas McKinzie on 04/05 Ref # Pp0Ypfyddc	850.00		
4/7		Purchase authorized on 04/03 Steamgames.Com 425 425-8899642 WA S465093636802783 Card 1630		53.77	
4/7		Purchase authorized on 04/03 DD *Doordash Arbys Doordash.Com CA S385093781490747 Card 1630		22.27	
4/7		Purchase authorized on 04/03 DD *Doordash McDon Doordash.Com CA S305093813744290 Card 1630		2.13	
4/7		Purchase authorized on 04/04 Chipotle 4690 Nashville TN S305094596651602 Card 1630		18.49	
4/7		Purchase authorized on 04/04 Burger King #23308 Murfreesboro TN S585094767958625 Card 1630		15.90	
4/7		Purchase authorized on 04/05 Bps*Bilt Rewards C 844-8222458 NY S585095253976452 Card 1630		1,706.95	
4/7		Purchase authorized on 04/06 Cracker Barrel # 138 Chaf Murfreesboro TN P385097039616809 Card 1630		55.45	


**Transaction History (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/7		Purchase authorized on 04/07 Shell Service Station Nashville TN P585097421269013 Card 1630			3.51
4/7		Purchase authorized on 04/07 Walgreens Store 2401 Old Murfreesboro TN P385097770692971 Card 1630			8.73
4/7		Purchase authorized on 04/07 Kroger Fu 2449 Old for Murfreesboro TN P000000975582179 Card 1630			25.87
4/8		Purchase authorized on 04/07 McDonald's F6897 Nashville TN S305097582909625 Card 1630			4.38
4/8		Purchase authorized on 04/07 McDonald's F24675 Murfreesboro TN S385097777598105 Card 1630			23.23
4/8		Sallie Mae Bank Slmloanpmt 250406 5642069959 Slm Loan Pmt			208.05
4/9		Purchase authorized on 04/07 Nyx*Five Star Food Hunt Valley MD S385097646051756 Card 1630			2.15
4/10		Purchase authorized on 04/08 Nyx*Five Star Food Hunt Valley MD S385098433639506 Card 1630			2.15
4/10		Purchase authorized on 04/10 Shell Service Station Nashville TN P305100590943923 Card 1630			5.87
4/11		Purchase authorized on 04/09 Nyx*Five Star Food Hunt Valley MD S585099492334592 Card 1630			2.15
4/11		Purchase authorized on 04/09 Hardees 1501870 Murfreesboro TN S585099777952369 Card 1630			21.16
4/11		Recurring Payment authorized on 04/10 Hlu*Huluplus Hulu.Com/Bill CA S385100266226694 Card 1630			39.40
4/11		Purchase authorized on 04/11 Kroger #5 2449 Old for Murfreesboro TN P000000184713047 Card 1630			22.16
4/14		Purchase authorized on 04/10 Tst*Oscars Tacos - Nashville TN S305100581989922 Card 1630			13.72
4/14		Purchase authorized on 04/11 Arbys 1742 Nashville TN S385101584911809 Card 1630			13.82
4/14		Recurring Payment authorized on 04/12 Github, Inc. Github.Com CA S465102604340975 Card 1630			10.98
4/14		Purchase authorized on 04/12 Amazon Prime*Y85Bw Amzn.Com/Bill WA S385102774680983 Card 1630			16.41
4/14		Purchase authorized on 04/13 Walgreens Store 2401 Old Murfreesboro TN P385103583802513 Card 1630			30.81
4/14		Purchase authorized on 04/14 Kroger #5 2449 Old for Murfreesboro TN P000000336567362 Card 1630			11.61
4/14		Purchase authorized on 04/14 Kroger Fu 2449 Old for Murfreesboro TN P000000684853449 Card 1630			23.48
4/15		Purchase authorized on 04/14 McDonald's F6897 Nashville TN S305104581776604 Card 1630			6.56
<b>Totals</b>			<b>\$3,255.06</b>	<b>\$3,651.71</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 03/18/2025 - 04/15/2025	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	\$529.02 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$1,565.38 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>




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*Monthly service fee summary (continued)*

How to avoid the monthly service fee	Minimum required	This fee period
• 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



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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:

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 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](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

