

# Wells Fargo Everyday Checking

November 18, 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.

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### Other Wells Fargo Benefits

#### Tips to help avoid AI powered scams

Artificial Intelligence (AI) now makes it easy for scammers to produce fake yet convincing videos or calls from people you know to get you to act fast without verifying it's real.

Be wary of unusual requests - even from a family member or close friend. Look for deep fake red flags like robotic voices or unnatural facial movements.

Always confirm identities, use codewords with loved ones, double check requests, and limit the personal information you share online.

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



### Statement period activity summary

Beginning balance on 10/17	\$430.17
Deposits/Additions	6,415.68
Withdrawals/Subtractions	- 4,821.28
Ending balance on 11/18	\$2,024.57

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
10/17		Metro Nashville Payroll 251014 4020111 Kowalski Bennie A	1,660.78		
10/17		Purchase authorized on 10/15 Nyx*Five Star Food Hunt Valley MD S355288668296037 Card 1630		4.15	
10/17		Purchase authorized on 10/15 Nyx*Five Star Food Hunt Valley MD S585288668573729 Card 1630		4.15	
10/17		Purchase authorized on 10/16 Five Star Breaktim Nashville TN S385289523771178 Card 1630		3.65	
10/17		Purchase authorized on 10/16 Five Star Breaktim Nashville TN S585289623655821 Card 1630		2.40	2,076.60
10/20		Purchase authorized on 10/16 Nyx*Five Star Food Hunt Valley MD S585289523932786 Card 1630		4.15	
10/20		Purchase authorized on 10/16 Nyx*Five Star Food Hunt Valley MD S355289524466764 Card 1630		4.15	
10/20		Purchase authorized on 10/17 Five Star Breaktim Nashville TN S305290531337675 Card 1630		2.40	
10/20		Purchase authorized on 10/17 Walgreens Store 106 W Nor Murfreesboro TN P465291120397765 Card 1630		12.35	
10/20		Purchase authorized on 10/18 Wal-Mart #0682 Murfreesboro TN P000000482182354 Card 1630		63.13	
10/20		Purchase authorized on 10/18 Racetrac2559 Murfreesboro TN P385291732214161 Card 1630		17.70	
10/20		Purchase authorized on 10/20 Cracker Barrel # 138 Chaf Murfreesboro TN P465293654109025 Card 1630		9.87	
10/20		Purchase authorized on 10/20 Sams Club #6501 Murfreesboro TN P0000008844480 Card 1630		530.66	
10/20		Purchase authorized on 10/20 Petsmart # 0648 Murfreesboro TN P385293700325745 Card 1630		103.14	
10/20		Purchase authorized on 10/20 Target T-1126 Murfreesboro TN P000000057869330 Card 1630		41.45	
10/20		Purchase authorized on 10/20 Target T-1126 Murfreesboro TN P000000581404159 Card 1630		32.91	
10/20		Purchase Return authorized on 10/20 Sam's Club Murfreesboro TN P000000081441087 Card 1630	523.35		1,778.04
10/21		Purchase authorized on 10/19 DD *Doordash Capta Doordash.Com CA S305293063425829 Card 1630		93.07	
10/21		Purchase authorized on 10/20 Samsclub #6501 Murfreesboro TN S305293747282242 Card 1630		30.64	
10/21		Purchase authorized on 10/21 Racetrac2559 Murfreesboro TN P305294371198870 Card 1630		33.59	1,620.74
10/22		Purchase authorized on 10/21 Five Star Breaktim Nashville TN S585294497999094 Card 1630		2.65	
10/22		Purchase authorized on 10/21 Five Star Breaktim Nashville TN S465294678963873 Card 1630		2.40	1,615.69
10/23		Purchase authorized on 10/22 Five Star Breaktim Nashville TN S355295516698756 Card 1630		3.65	
10/23		Recurring Payment authorized on 10/23 Ring Basic Plan Ring.Com CA S305296314046702 Card 1630		4.99	1,607.05
10/24		Purchase authorized on 10/22 Burger King #23308 Murfreesboro TN S465295784686201 Card 1630		13.37	

*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>
10/24		Purchase authorized on 10/22 Parchment-Univ Doc 480-719-1646 AZ S355296064295530 Card 1630			3.95
10/24		Purchase authorized on 10/22 Parchment-Univ Doc 480-719-1646 AZ S355296066115005 Card 1630		15.00	1,574.73
10/27		Purchase authorized on 10/23 Tst*Koji Express J Murfreesboro TN S465296768041587 Card 1630			24.63
10/27		Purchase authorized on 10/24 Google*Tv G.CO/Helpay# CA S585297640790088 Card 1630			14.99
10/27		Purchase authorized on 10/24 Pmc - Paid Parking Parkingmgt.CO TN S58529771710645 Card 1630			24.62
10/27		Purchase authorized on 10/24 Bar Taco 12 South Nashville TN S305297768409975 Card 1630			67.54
10/27		Purchase authorized on 10/25 Shell Service Station Murfreesboro TN P465298373512100 Card 1630			11.74
10/27		Purchase authorized on 10/25 Advance Auto PA Las Vegas NV P000000081079616 Card 1630			72.74
10/27		Purchase authorized on 10/25 Kroger #532 Murfreesboro TN P000000755015072 Card 1630			27.94
10/27		Purchase authorized on 10/25 Kroger Fuel #953 2449 Old Murfreesboro TN P305298793538310 Card 1630			26.89
10/27		Purchase authorized on 10/25 Little Caesars 140 Murfreesboro TN S585298798281419 Card 1630			14.62
10/27		Purchase authorized on 10/26 McDonald's F1421 Nashville TN S465299383667136 Card 1630			7.56
10/28		Purchase authorized on 10/26 WI *Steam Purchase 425-889-9642 WA S345299406658101 Card 1630			51.89
10/28		Purchase authorized on 10/27 McDonald's F1421 Nashville TN S385300383469563 Card 1630			7.56
10/29		Purchase authorized on 10/28 DD *Doordashdouble Doordash.Com CA S305301691292732 Card 1630			70.62
10/31		Metro Nashville Payroll 251028 4020111 Kowalski Bennie A	1,660.77		
10/31		Zelle From Thomas McKinzie on 10/31 Ref # Wfct0Zfts3J6	910.00		
10/31		Purchase authorized on 10/29 DD *Doordash No.1C Doordash.Com CA S355302788498024 Card 1630			68.80
11/3		Purchase authorized on 10/31 McDonald's F1421 Nashville TN S305304387451815 Card 1630			7.56
11/3		Purchase authorized on 10/31 Sonic Drive IN #37 Nashville TN S355304591621841 Card 1630			20.86
11/3		Purchase authorized on 10/31 Circle K # 03903 Murfreesboro TN S305304757426897 Card 1630			12.99
11/3		Purchase authorized on 10/31 State Farm Insura 800-956-6310 IL S585305108405593 Card 1630			223.72
11/3		Purchase authorized on 10/31 State Farm Insura 800-956-6310 IL S345305108551402 Card 1630			24.37
11/3		Recurring Payment authorized on 10/31 Bilt Rent - Cushman 844-8222458 NY S345305110750808 Card 1630			1,818.26
11/3		Purchase authorized on 11/01 McDonald's F1421 Nashville TN S345305390630426 Card 1630			7.56
11/3		Purchase authorized on 11/01 Nyx*Five Star Food Hunt Valley MD S305305621175539 Card 1630			4.15
11/3		Purchase authorized on 11/01 Nyx*Five Star Food Hunt Valley MD S345305641003065 Card 1630			4.15
11/3		Purchase authorized on 11/01 DD *Doordash Sonic Doordash.Com CA S355305770480247 Card 1630			33.41
11/3		Purchase authorized on 11/02 Shell Service Station Murfreesboro TN P345306403797816 Card 1630			33.16
11/3		Purchase authorized on 11/02 Shell Service Station Murfreesboro TN P385306406261231 Card 1630			5.87
11/3		Purchase authorized on 11/02 Five Star Breaktim Nashville TN S345306440782066 Card 1630			3.65
11/3		Purchase authorized on 11/02 Sonic Drive IN #37 Nashville TN S465306623094928 Card 1630			18.00
11/3		Zelle to Thomas McKinzie on 11/02 Ref # Wfct0Zg3Lph4 Save for Hse for Oct		100.00	1,335.65

*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>
11/4		Purchase authorized on 11/03 McDonald's F24675 Murfreesboro TN S465307400783676 Card 1630		8.44	
11/4		Purchase authorized on 11/03 Five Star Breaktim Nashville TN S305307433639893 Card 1630		2.65	
11/4		Purchase authorized on 11/03 Five Star Breaktim Nashville TN S465307589609630 Card 1630		2.15	
11/4		Purchase authorized on 11/03 Farmers Family Res Murfreesboro TN S355307821890376 Card 1630		48.59	1,273.82
11/5		Purchase authorized on 11/05 Racetrac 2559 Murfreesboro TN P385309599001813 Card 1630		29.84	1,243.98
11/7		Purchase authorized on 11/06 McDonald's F24675 Murfreesboro TN S585310407218489 Card 1630		8.44	
11/7		Purchase authorized on 11/06 Five Star Breaktim Nashville TN S465310662435799 Card 1630		1.40	
11/7		Purchase authorized on 11/07 Shell Service Station Murfreesboro TN P345311411927695 Card 1630		11.65	
11/7		Purchase authorized on 11/07 Kroger #565 Murfreesboro TN P000000486784836 Card 1630		36.03	1,186.46
11/10		Purchase authorized on 11/08 McDonald's F24675 Murfreesboro TN S305312411257246 Card 1630		8.44	
11/10		Purchase authorized on 11/08 Chick-Fil-A #04169 Nashville TN S345312661360484 Card 1630		12.28	
11/10		Purchase authorized on 11/08 Five Star Breaktim Nashville TN S465312680599498 Card 1630		1.40	
11/10		Purchase authorized on 11/09 Racetrac 2559 Murfreesboro TN P345313399846739 Card 1630		30.01	
11/10		Purchase authorized on 11/09 McDonald's F24675 Murfreesboro TN S465313403138552 Card 1630		8.22	
11/10		Purchase authorized on 11/09 Sams Club #6501 Murfreesboro TN P000000550174279 Card 1630		35.58	
11/10		Purchase authorized on 11/10 Shell Service Station Murfreesboro TN P465314410079012 Card 1630		13.75	1,076.78
11/12		Purchase authorized on 11/09 DD *Doordash Baski Doordash.Com CA S345314002284308 Card 1630		38.67	
11/12		Recurring Payment authorized on 11/10 Hlu*Huluplus Hulu.Com/Bill CA S585314370666336 Card 1630		36.12	
11/12		Purchase authorized on 11/10 McDonald's F24675 Murfreesboro TN S585314407549156 Card 1630		8.11	993.88
11/13		Purchase authorized on 11/11 DD *Doordash Dairy Doordash.Com CA S345315826933023 Card 1630		21.27	972.61
11/14		Metro Nashville Payroll 251110 4020111 Kowalski Bennie A	1,660.78		
11/14		Purchase authorized on 11/13 McDonald's F24675 Murfreesboro TN S355317404081365 Card 1630		7.67	
11/14		Purchase authorized on 11/13 Five Star Breaktim Nashville TN S465317437295768 Card 1630		2.65	
11/14		Purchase authorized on 11/13 Five Star Breaktim Nashville TN S385317686766804 Card 1630		2.40	
11/14		Purchase authorized on 11/13 McDonald's F24675 Murfreesboro TN S305317797978501 Card 1630		14.70	
11/14		Purchase authorized on 11/14 Shell Service Station Murfreesboro TN P355318404292074 Card 1630		10.70	
11/14		Venmo Payment 251114 1046204888277 Bennie Kowalski	100.00		2,495.27
11/17		Purchase authorized on 11/13 Nyx*Five Star Food Hunt Valley MD S585317690597039 Card 1630		5.15	
11/17		Purchase authorized on 11/14 Five Star Breaktim Nashville TN S585318647318201 Card 1630		2.65	
11/17		Purchase authorized on 11/14 Donatos #0427 Murfreesboro TN S345318792333936 Card 1630		35.11	
11/17		Purchase authorized on 11/15 Shell Service Station Murfreesboro TN P355319411778032 Card 1630		8.56	
11/17		Purchase authorized on 11/16 Nyx*Five Star Food Hunt Valley MD S345320434596558 Card 1630		4.15	
11/17		Purchase authorized on 11/16 Five Star Breaktim Nashville TN S305320645664746 Card 1630		2.40	




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*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/17		Purchase authorized on 11/16 Shell Service Station Murfreesboro TN P585320772404878 Card 1630		18.22	
11/17		Purchase authorized on 11/16 Shell Service Station Murfreesboro TN P305320773036633 Card 1630		37.59	
11/17		Recurring Payment authorized on 11/16 Tryhackme.Com London Gbr S385321038391583 Card 1630		138.29	
11/17		Purchase authorized on 11/17 Best Buy 00014258 Murfreesboro TN P385321781556805 Card 1630		10.96	2,232.19
11/18		Purchase authorized on 11/17 McDonald's F1421 Nashville TN S465321438951920 Card 1630		7.56	
11/18		Purchase authorized on 11/17 Five Star Breaktim Nashville TN S465321643222774 Card 1630		2.65	
11/18		Purchase authorized on 11/18 Kroger #532 Murfreesboro TN P000000149844601 Card 1630		9.64	
11/18		Purchase authorized on 11/18 Sams Club #6501 Murfreesboro TN P000000953439969 Card 1630		187.77	2,024.57
<b>Totals</b>			<b>\$6,415.68</b>	<b>\$4,821.28</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 10/17/2025 - 11/18/2025	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	\$972.61 <input checked="" type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$4,982.33 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>

RC/RC

## IMPORTANT ACCOUNT INFORMATION

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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.

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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

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

