

Wells Fargo Everyday Checking

December 23, 2025 ■ Page 1 of 4

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" in a yellow, serif font, stacked vertically on a red rectangular background.

DAN A TSARANOU
320 HIGH ST APT 4
SANTA CRUZ CA 95060-2658

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. (114)
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](https://www.give.org).



| Statement period activity summary | | Account number: 9970129863 (primary account) |
|-----------------------------------|-------------|---|
| Beginning balance on 11/27 | \$14,133.04 | DAN A TSARANOU |
| Deposits/Additions | 0.00 | California account terms and conditions apply |
| Withdrawals/Subtractions | - 0.00 | For Direct Deposit use |
| Ending balance on 12/23 | \$14,133.04 | Routing Number (RTN): 121042882 |

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.

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 11/27/2025 - 12/23/2025 | 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 | \$14,133.04 <input type="checkbox"/> |
| • Total amount of qualifying electronic deposits | \$500.00 | \$0.00 <input 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.

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