

# Wells Fargo Everyday Checking

February 28, 2025 ■ Page 1 of 5

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

JEFFREY CHOU  
POD NAI-HSUAN CHOU  
AND SUJEN CHEN CHOU  
AND PO-KUAN CHOU  
4116 PINWOOD DR  
PLANO TX 75093-6942

## Questions?

*Available by phone 24 hours a day, 7 days a week:*  
We accept all relay calls, including 711

1-800-742-4932

*En español:* 1-877-727-2932

*Online:* [wellsfargo.com](https://www.wellsfargo.com)

*Write:* Wells Fargo Bank, N.A. (808)  
P.O. Box 6995  
Portland, OR 97228-6995

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## 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

File your taxes early to help prevent identity theft

Early filing helps prevent someone else from filing taxes in your name.  
Find other tips at [wellsfargo.com/spottaxscams](https://wellsfargo.com/spottaxscams)

A new twist on romance scams

Scammers make friends with you on social media, then offer to show you how to invest in crypto.  
Watch for: Promises of big returns, help with downloading a crypto app, or requests to wire money.

## Statement period activity summary

|                          |            |
|--------------------------|------------|
| Beginning balance on 2/1 | \$4,454.63 |
| Deposits/Additions       | 1,042.31   |
| Withdrawals/Subtractions | - 1,264.50 |
| Ending balance on 2/28   | \$4,232.44 |

Account number: 3828626204 (primary account)

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*Texas/Arkansas account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 111900659

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000001227781851

## Transaction history

| Date | Check Number | Description  | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|------|--------------|--|------------------------|------------------------------|-------------------------|
| 2/3  |              | Purchase Return authorized on 01/31 Plano Park and Rec Plano TX S625032484977981 Card 2555           | 10.00                  |                              |                         |
| 2/3  |              | Money Transfer authorized on 02/01 From Chou Jeffrey TX S385032690575609 Card 2555                   | 52.31                  |                              |                         |
| 2/3  |              | Purchase authorized on 01/31 Space Karaoke Bar Plano TX S465032247043015 Card 2555                   |                        | 138.48                       |                         |
| 2/3  |              | Paypal Inst Xfer 250203 Apple.Com Bill Jeffrey Chou  |                        | 4.32                         | 4,374.14                |
| 2/4  |              | Zelle From Brian Lee on 02/04 Ref # Baci6Oxa738  | 160.00                 |                              | 4,534.14                |
| 2/5  |              | Recurring Payment authorized on 02/03 Frontier Sec Web Cashmanagemen CT S465035259532597 Card 2555   |                        | 29.99                        | 4,504.15                |
| 2/6  |              | Recurring Payment authorized on 02/04 Connect By AMFAM A 800-535-2001 WI S465036232765951 Card 2555  |                        | 620.50                       |                         |
| 2/6  |              | Paypal Inst Xfer 250206 Apple.Com Bill Jeffrey Chou  |                        | 4.32                         | 3,879.33                |
| 2/7  |              | Purchase authorized on 02/05 Act*Plano Parks & 972-9417250 TX S385037237102856 Card 2555             |                        | 19.00                        |                         |
| 2/7  |              | Recurring Payment authorized on 02/06 Openai *Chatgpt Su Openai.Com CA S385037801412754 Card 2555    |                        | 21.28                        | 3,839.05                |
| 2/10 |              | Purchase authorized on 02/06 Tom Thumb #2595 Plano TX S465037822398252 Card 2555                     |                        | 3.56                         |                         |
| 2/10 |              | Purchase authorized on 02/06 Taco Bell 029913 Plano TX S465037838182285 Card 2555                    |                        | 16.75                        |                         |
| 2/10 |              | Purchase authorized on 02/08 Sonic Drive IN #37 Plano TX S305040045201718 Card 2555                  |                        | 10.00                        | 3,808.74                |
| 2/11 |              | Paypal Inst Xfer 250211 Chegg Txtbk Jeffrey Chou   |                        | 17.27                        | 3,791.47                |
| 2/13 |              | Zelle From Brian Lee on 02/13 Ref # Baclog65lvvf   | 160.00                 |                              |                         |
| 2/13 |              | Purchase authorized on 02/11 Utd Eng Market Caf Richardson TX S385042542870807 Card 2555             |                        | 2.70                         |                         |
| 2/13 |              | Purchase authorized on 02/11 Happy Lamb Hot Pot Plano TX S465043048248391 Card 2555                  |                        | 35.65                        |                         |
| 2/13 |              | Purchase authorized on 02/12 Ctlp*Canteen Vendi Charlotte NC S385043790050583 Card 2555              |                        | 2.10                         |                         |
| 2/13 |              | Recurring Payment authorized on 02/12 Google *Youtubepre G.CO/Helppay# CA S305043807390016 Card 2555 |                        | 15.14                        |                         |
| 2/13 |              | Purchase authorized on 02/13 Racetrac 253 Plano TX P385044550409478 Card 2555                        |                        | 2.05                         |                         |
| 2/13 |              | Purchase authorized on 02/13 Wal-Mart #2926 Plano TX P000000789569514 Card 2555                      |                        | 9.58                         | 3,884.25                |
| 2/14 |              | Paypal Inst Xfer 250214 Apple.Com Bill Jeffrey Chou  |                        | 0.99                         | 3,883.26                |
| 2/18 |              | Zelle From Gurjeet Flora on 02/15 Ref # Bacjcrq3VT5B   | 480.00                 |                              |                         |
| 2/18 |              | Purchase authorized on 02/16 Amazon Mktp1*Qz3Qg Amzn.Com/Bill WA S585048165291561 Card 2555          |                        | 23.04                        |                         |
| 2/18 |              | Paypal Inst Xfer 250216 Tlf*Flower Buck Jeffrey Chou   |                        | 106.42                       | 4,233.80                |
| 2/21 |              | Paypal Transfer 250221 1040426318894 Jeffrey Chou  | 160.00                 |                              |                         |
| 2/21 |              | Zelle From Gurjeet Flora on 02/21 Ref # Bacr9F1Qf5Ve   | 20.00                  |                              | 4,413.80                |
| 2/24 |              | Purchase authorized on 02/21 Gen - Frisco Frisco TX S585053104131443 Card 2555                       |                        | 74.86                        |                         |



Transaction History (continued)

| Date   | Check Number | Description  | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|--------|--------------|--|------------------------|------------------------------|-------------------------|
| 2/24   |              | Purchase authorized on 02/22 Sq *Sunny Clips Plano TX<br>S465053794975785 Card 2555        |                        | 20.00                        |                         |
| 2/24   |              | Purchase authorized on 02/22 Shell Oil 57545267 Plano TX<br>S585053798028762 Card 2555     |                        | 50.92                        |                         |
| 2/24   |              | Purchase authorized on 02/23 Tst*Saucys Thai An Plano TX<br>S305054674874195 Card 2555     |                        | 21.43                        | 4,246.59                |
| 2/25   |              | Purchase authorized on 02/24 CtIp*Canteen Vendi Charlotte<br>NC S305055786561530 Card 2555 |                        | 2.10                         | 4,244.49                |
| 2/26   |              | Purchase authorized on 02/25 Ntta Autocharge 972-818-6882<br>TX S385056671662106 Card 2555 |                        | 10.00                        | 4,234.49                |
| 2/27   |              | Purchase authorized on 02/27 Racetrac135 Plano TX<br>P385058520954610 Card 2555            |                        | 2.05                         | 4,232.44                |
| Totals |              |  | \$1,042.31             | \$1,264.50                   |                         |

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

|   |                                      |                                     |
|---|--------------------------------------|-------------------------------------|
| Fee period 02/01/2025 - 02/28/2025  | 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                             | \$3,791.47 <input type="checkbox"/> |
| • Total amount of qualifying electronic deposits                          | \$500.00                             | \$212.31 <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"/>          |

RC/RC

IMPORTANT ACCOUNT INFORMATION

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](https://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 Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.
- Early Pay Day information  
With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

## Amount

- [illegible]

A. The ending balance  
shown on your statement..... \$

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

|       |    |
|-------|----|
|       | \$ |
|       | \$ |
|       | \$ |
|       | \$ |
|       | +  |
| TOTAL | \$ |

(Add Parts A and B)

..... TOTAL \$

C. The total outstanding checks and withdrawals from the chart above. .... - \$

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

Total \$

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