

# Wells Fargo Everyday Checking

Account number: **6820986385** ■ October 24, 2017 - November 21, 2017 ■ Page 1 of 5



JOSHUA K YOUNG  
11237 STANWICK AVE  
LAS VEGAS NV 89138-8005

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (825)  
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.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

### Introducing Overdraft Rewind Starting November 7, 2017

With this free account feature, the Bank will reevaluate transactions from the previous business day that resulted in an overdraft or returned item (non-sufficient funds/NSF) if we receive an electronic direct deposit to your account by 9:00 a.m. local time where your account is located (which is noted on your account statement). Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. The Bank will calculate a new balance, including your pending electronic direct deposit (less any pending debits), and may reverse the overdraft or returned item decisions and waive the associated fees from the previous business day if your electronic direct deposit will cover them. Overdraft Protection transfers/advances and the associated fees from the prior business day are not reversed with Overdraft Rewind. Other deposits, such as check(s), cash, or account transfers are not included in Overdraft Rewind.

Set up direct deposit for a safe and easy way to have your payroll or benefit checks automatically deposited into your account.

Go to [wellsfargo.com/checking/overdraft-rewind](http://wellsfargo.com/checking/overdraft-rewind) for more details.

## Activity summary

Beginning balance on 10/24	\$2,246.22
Deposits/Additions	3,875.61
Withdrawals/Subtractions	- 4,137.24
<b>Ending balance on 11/21</b>	<b>\$1,984.59</b>

Account number: **6820986385****JOSHUA K YOUNG***Nevada account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 321270742

## 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 store.

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/24		Purchase authorized on 10/20 Sushi Mon Las Vegas NV S387294072076304 Card 2527		45.00	2,201.22
10/26		New West Propert Resident 85809270 Joshua		2,118.95	82.27
10/27		Purchase authorized on 10/25 The Olive Gard0001 Las Vegas NV S587299054801810 Card 2527		5.95	
10/27		Purchase authorized on 10/25 The Olive Gard0001 Las Vegas NV S387299060487439 Card 2527		40.65	
10/27		Purchase authorized on 10/25 Cheesecake Summerl Las Vegas NV S587299103595789 Card 2527		18.13	17.54
10/30		Purchase authorized on 10/26 McDonald's F25467 Las Vegas NV S387300233031005 Card 2527		6.15	11.39
11/6		AT&T Services Direct Dep 171106 00252841 Joshua Young	1,739.09		
11/6		Purchase authorized on 11/04 Chick-Fil-A #03729 Las Vegas NV S467308763859100 Card 2527		25.74	
11/6		Purchase authorized on 11/04 Arco #66176 Las Vegas NV P00387308781832012 Card 2527		60.50	
11/6		Purchase authorized on 11/04 Trenton Smoke Shop Las Vegas NV P00000000874888532 Card 2527		24.12	
11/6		Purchase authorized on 11/04 Nacho Daddy - Summ Las Vegas NV S307309079408407 Card 2527		37.88	
11/6		Purchase authorized on 11/05 Albertsons Store 0460 Las Vegas NV P00387310054108925 Card 2527		133.44	
11/6		Paypal Transfer 171106 5Lqj2Aaul3Vaj Joshua Young		450.00	1,018.80
11/7		Ford Motor CR Fordcredit 171106 xxxxx6966 Joshua Young		396.00	
11/7		Credit One Bank Payment 171106 0000227940289 Joshua Young		400.00	222.80
11/8		Purchase authorized on 11/07 Las Vegas 9295 W Flami Las Vegas NV P00000000076857296 Card 2527		5.25	
11/8		Purchase authorized on 11/08 Albertsons Store 0460 Las Vegas NV P00307312603266414 Card 2527		9.99	207.56
11/10		Purchase authorized on 11/09 Papa John's #02818 702-647-6477 NV S387313072501843 Card 2527		8.41	199.15
11/13		Purchase authorized on 11/09 Brooksys Las Vegas NV S587314126187862 Card 2527		24.51	
11/13		Purchase authorized on 11/10 Brooksys Las Vegas NV S467314299209079 Card 2527		30.00	
11/13		Purchase authorized on 11/10 Gyu Kaku Las Vegas NV S387315080281490 Card 2527		56.95	
11/13		Purchase authorized on 11/11 The Home Depot #3315 Las Vegas NV P00307315829404333 Card 2527		22.09	
11/13		Purchase authorized on 11/11 Chevron 0209894 Las Vegas NV S307315834309736 Card 2527		17.32	
11/13		Purchase authorized on 11/11 Chevron/Terrible Herbst Las Vegas NV P00587315837371258 Card 2527		3.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/13		Purchase authorized on 11/12 Chevron/Terrible Herbst Las Vegas NV P00467317247959792 Card 2527		4.95	
11/13		Coinbase.Com/Btc 8003435845 171110 Wx1Pch4C81FD Joshua K Young		50.00	-9.67
11/14		Overdraft Fee for a Transaction Posted on 11/13 \$50.00 Coinbase.Com/Btc 8003435845 171110 Wx1Pch4C81FD Joshua K Young		35.00	-44.67
11/15		Mobile Deposit : Ref Number :512150226673	400.00		355.33
11/20		Purchase authorized on 11/17 Chick-Fil-A #03729 Las Vegas NV S587322178133477 Card 2527		23.59	
11/20		Purchase authorized on 11/18 Petsmart # 1025 Las Vegas NV P00467323030892155 Card 2527		63.76	
11/20		Purchase authorized on 11/18 Albertsons Store 0460 Las Vegas NV P00467323041488408 Card 2527		8.75	
11/20		Purchase authorized on 11/20 Albertsons Store 0460 Las Vegas NV P00307325071992929 Card 2527		11.16	248.07
11/21		AT&T Services Direct Dep 171121 00252841 Joshua Young	1,736.52		1,984.59
<b>Ending balance on 11/21</b>					<b>1,984.59</b>
<b>Totals</b>			<b>\$3,875.61</b>	<b>\$4,137.24</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.

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 10/24/2017 - 11/21/2017

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

	Minimum required	This fee period
• Minimum daily balance	\$1,500.00	-\$44.67 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$3,475.61 <input checked="" type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	24 <input checked="" type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

**Monthly service fee discount(s) (applied when box is checked)**Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

RC/RC

**IMPORTANT ACCOUNT INFORMATION**



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Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

**Effective Feb 15, 2018:**

If a debit card or ATM card purchase amount exceeds the current available balance\* in the primary linked checking or savings account when you are making a purchase, you may be able to use your available balance to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by the bank and your card's daily dollar limit.

We will first try to approve the full amount of the purchase with available funds in your checking account, account(s) linked for Overdraft Protection, and, if you are enrolled, using debit card overdraft service.

If we do not approve the full amount of the purchase, the bank may approve a portion of the purchase using the remaining available funds in your checking account. This is called a "partial authorization." Here are some important details about partial authorizations:

- The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card.
- If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant.
- Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

\*This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.

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**New limits on Fees**

Effective November 6, 2017, we will waive overdraft or returned item (Non-Sufficient Fund/NSF) fees on any transactions that are \$5 or less, regardless of your ending account balance. We will continue to waive overdraft fees on all posted transactions if both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after all transactions have posted.

**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. 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.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> _____

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

**General statement policies for Wells Fargo Bank**

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.

■ **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.