

Wells Fargo Everyday Checking

Account number: **1244954036** ■ December 20, 2016 - January 20, 2017 ■ Page 1 of 3

**WELLS
FARGO**

L NAGA VARDHAN R PAKALAPTI
111 S BONNIE BRAE ST APT A
DENTON TX 76201-5216

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

Write: Wells Fargo Bank, N.A. (808)
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 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 checked="" 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"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 12/20 | \$198.09 |
| Deposits/Additions | 1,672.57 |
| Withdrawals/Subtractions | - 1,677.95 |
| Ending balance on 1/20 | \$192.71 |

Account number: **1244954036**

L NAGA VARDHAN R PAKALAPTI

Texas/Arkansas account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 111900659

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 |
|-------------------------------|-----------------|---|------------------------|------------------------------|-------------------------|
| 12/27 | | Transfer From Nurubhashu Mabusubhan on 12/27 Ref # Ppe2Xr82Z2 Split December | 170.00 | | 368.09 |
| 12/28 | | Transfer From Tej Palepu Venkata on 12/27 Ref # Ppenc36R8R December Bill | 169.40 | | 537.49 |
| 12/29 | | Transfer From Thota Yashwanth on 12/29 Ref # Ppecmx339Q Roombill | 50.97 | | 588.46 |
| 1/3 | | Univ of North Te Dir Dep 161215 11102516 Pakalapati,Lakshmi Nag | 333.22 | | |
| 1/3 | | Transfer From Thota Yashwanth on 01/02 Ref # Ppecmybdyn Roombill | 178.98 | | |
| 1/3 | | eDeposit IN Branch/Store 01/03/17 02:41:20 Pm 1155 Union Cir Denton TX 8356 | 770.00 | | |
| 1/3 | | Purchase authorized on 12/30 Wu *5651266100 877-989-3268 CA S586364685766429 Card 8356 | | 60.00 | |
| 1/3 | | Discover E-Payment 170103 0138 Pakalapati Lakshmina | | 600.00 | 1,210.66 |
| 1/4 | | Unt Epayment Echeck Pay 170103 xxxxx8397 L Naga Vardhan R Pakal | | 100.00 | |
| 1/4 | | Devonshire Real Resident 66318674 Lakshmi Naga Vardhan R | | 892.95 | 217.71 |
| 1/10 | | Recurring Transfer to Vardhan R Pakalapti L Way2Save Savings Ref #Op0347Lmnd xxxxxx7021 | | 25.00 | 192.71 |
| Ending balance on 1/20 | | | | | 192.71 |
| Totals | | | \$1,672.57 | \$1,677.95 | |

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.



IMPORTANT ACCOUNT INFORMATION

Amendment to our Funds Availability Policy

Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Wells Fargo location in Alaska. This applies only if the check was drawn on or payable at or through a paying bank not located in Alaska. Other funds availability policies are still in effect. Please see our Consumer Account Agreement for additional funds availability policies and details.

Periodically, we may evaluate the timing of statements, monthly service fee assessment and interest payments to your accounts. We may adjust the timing in order to align your statement, monthly service fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last statement date to the date of the change. No monthly service fees will be assessed during a partial statement period and there will be no impact to your interest rate or compounding frequency.

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 |
|--------------|-----------------|
| | |
| | |
| | |
| | |
| | |
| Total | \$ _____ |

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 |
|--------------------|-----------------|
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| | |
| Total | \$ _____ |

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.