

# Wells Fargo Value<sup>SM</sup> Checking

March 31, 2022 ■ Page 1 of 4

WELLS  
FARGO

ANTHONY J KOURY III  
HEATHER D KOURY  
8162 TENBROOK DR  
GAINESVILLE VA 20155-3840

## 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://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.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://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"/>

## 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).

## Statement period activity summary

Beginning balance on 3/1	\$2,372.96
Deposits/Additions	7,200.00
Withdrawals/Subtractions	- 8,083.10
<b>Ending balance on 3/31</b>	<b>\$1,489.86</b>

Account number: **2860954987**

**ANTHONY J KOURY III**  
**HEATHER D KOURY**

*California account terms and conditions apply*

For Direct Deposit use  
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.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/1		USAA Chk-Intrnt Transfer 220301 A Koury Anthony J Koury III	3,500.00		
3/1		Pwp H&H Hardwar Privacycom TN: 6072215 (844) 771-8229		281.25	
3/1		Pwp H&H Hardwar Privacycom TN: 5556574 (844) 771-8229		578.13	5,013.58
3/2		Pwp H&H Hardwar Privacycom TN: 6553977 (844) 771-8229		100.00	
3/2		Pwp H&H Hardwar Privacycom TN: 3976179 (844) 771-8229		3.40	
3/2		Pwp H&H Hardwar Privacycom TN: 1547876 (844) 771-8229		5.00	
3/2		Pwp H&H Hardwar Privacycom TN: 3376107 (844) 771-8229		10.25	
3/2		Pwp H&H Hardwar Privacycom TN: 9266420 (844) 771-8229		15.99	4,878.94
3/3		Jpmorgan Chase Ext Trnsfr 220303 13577907419 Anthony Koury		951.73	3,927.21
3/4		Pwp H&H Hardwar Privacycom TN: 7272722 (844) 771-8229		125.00	3,802.21
3/7		Rocket Mortgage Mtg Pymts 030522 3463324257 Anthony J Koury III		1,237.79	
3/7		Pwp H&H Hardwar Privacycom TN: 7958915 (844) 771-8229		19.99	
3/7		Pwp H&H Hardwar Privacycom TN: 2348064 (844) 771-8229		38.71	2,505.72
3/9		Pwp H&H Hardwar Privacycom TN: 8924511 (844) 771-8229		4.00	2,501.72
3/14		Jpmorgan Chase Ext Trnsfr 220314 13642859238 Anthony Koury		1,065.55	1,436.17
3/15		USAA Chk-Intrnt Transfer 220315 A Koury Anthony J Koury III	200.00		
3/15		USAA Chk-Intrnt Transfer 220315 A Koury Anthony J Koury III	3,500.00		5,136.17
3/16		Pwp H&H Hardwar Privacycom TN: 1174151 (844) 771-8229		9.99	5,126.18
3/17		Pwp H&H Hardwar Privacycom TN: 8848800 (844) 771-8229		19.99	5,106.19
3/18		Pwp H&H Hardwar Privacycom TN: 1245052 (844) 771-8229		125.00	
3/18		Pwp H&H Hardwar Privacycom TN: 7786927 (844) 771-8229		640.00	4,341.19
3/21		Rocket Mortgage Mtg Pymts 031922 3463324257 Anthony J Koury III		1,237.80	3,103.39
3/24		Pwp H&H Hardwar Privacycom TN: 4581358 (844) 771-8229		130.00	
3/24		Pwp H&H Hardwar Privacycom TN: 2481613 (844) 771-8229		170.87	2,802.52
3/25		Pwp H&H Hardwar Privacycom TN: 1290467 (844) 771-8229		12.99	
3/25		Pwp H&H Hardwar Privacycom TN: 6876148 (844) 771-8229		21.76	2,767.77
3/29		Online Transfer to USAA Federal Savings Bank Chk xxxx7915 A. Koury Ref #F20Dxkdkzj on 03/29/22		700.00	2,067.77
3/30		Pwp H&H Hardwar Privacycom TN: 1362776 (844) 771-8229		577.91	1,489.86
<b>Ending balance on 3/31</b>					<b>1,489.86</b>
<b>Totals</b>			<b>\$7,200.00</b>	<b>\$8,083.10</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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/01/2022 - 03/31/2022

Standard monthly service fee \$9.00

You paid \$0.00

#### How to avoid the monthly service fee

Have any **ONE** of the following account requirements

• Minimum daily balance

Minimum required

\$1,500.00

This fee period

\$1,436.17 ☐

• Total amount of qualifying direct deposits

\$500.00

\$7,200.00 ☒




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**Monthly service fee summary (continued)**

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**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)



VC/VC



## IMPORTANT ACCOUNT INFORMATION

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**Elimination of Returned Item (Non-sufficient Funds/NSF) Fee for Consumer Accounts:** Under the terms of your account agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee. **Effective March 7, 2022 (For Consumer Accounts Only),** we will no longer charge a NSF fee on items we return unpaid due to non-sufficient funds. **Overdraft fees will continue to apply to any items we pay into overdraft at our discretion, according to the terms of your account.** Third parties or other banks may still charge fees for returned items.

For current versions of your Deposit Account Agreement, Fee and Information Schedule, and applicable addenda, please visit [www.wellsfargo.com/online-banking/consumer-account-fees/](http://www.wellsfargo.com/online-banking/consumer-account-fees/).

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**Elimination of Overdraft Protection transfer/advance fee(s) for Consumer Accounts:** Under the terms of your account agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance Fee. **Effective March 7, 2022 (For Consumer Accounts only),** we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. **For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each advance. Overdraft fees will continue to apply to any items we pay into overdraft that are not covered by transfers/advances from your linked account(s).**

For current versions of your Deposit Account Agreement, Fee and Information Schedule, and applicable addenda, please visit [www.wellsfargo.com/online-banking/consumer-account-fees/](http://www.wellsfargo.com/online-banking/consumer-account-fees/).

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Effective March 31, 2022, the sentence "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits" in the first paragraph of the "Your ability to withdraw funds" section under the "Availability of funds policy" in the Deposit Account Agreement will be replaced by "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits."

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### Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to [wellsfargo.com](http://wellsfargo.com) or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch



## 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.

[illegible]

**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.

■ **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 any automatic payments you receive. 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.