

Wells Fargo Everyday Checking

Account number: **7698787152** ■ October 13, 2018 - November 14, 2018 ■ Page 1 of 4

**WELLS
FARGO**

XUNCHENG ZHOU
904B 100 10TH STREET NW
ATLANTA GA 30309

Questions?

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

1-800-742-4932

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: wells Fargo.com

Write: Wells Fargo Bank, N.A. (297)
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 wells Fargo.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 type="checkbox"/>
Online Bill Pay	<input 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"/>

Activity summary

Beginning balance on 10/13	\$9,583.04
Deposits/Additions	92.57
Withdrawals/Subtractions	- 852.93
Ending balance on 11/14	\$8,822.68

Account number: **7698787152**

XUNCHENG ZHOU

Georgia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 061000227

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
10/15		Purchase authorized on 10/13 Publix Super Mar 950 W Pe Atlanta GA P00388286467866692 Card 8374		5.65	
10/15		Purchase authorized on 10/13 Nike.Com 800-806-6453 OR S588286613373971 Card 8374		117.58	
10/15		Purchase authorized on 10/14 Publix Super Mar 950 W Pe Atlanta GA P00588287618475038 Card 8374		45.28	9,414.53
10/22		Purchase authorized on 10/18 Nike.Com 800-806-6453 OR S388291671522220 Card 8374		92.57	
10/22		Purchase authorized on 10/18 Tm *Tom Misch 800-653-8000 CA S588292027074825 Card 8374		79.00	
10/22		Purchase authorized on 10/20 B&N Bkstr Georg 48 5th St Atlanta GA P00588293662372307 Card 8374		54.43	
10/22		Purchase authorized on 10/20 Publix Super Mar 950 W Pe Atlanta GA P00468293756079793 Card 8374		3.31	
10/22		Purchase authorized on 10/21 Google *Niantic IN G.CO/Helppay# CA S468294666614204 Card 8374		0.99	
10/22		Purchase authorized on 10/21 Google *Niantic IN G.CO/Helppay# CA S308294681456894 Card 8374		0.99	9,183.24
10/23		Purchase authorized on 10/21 Pho King Midtown Atlanta GA S388294572326619 Card 8374		12.43	9,170.81
10/26		Purchase authorized on 10/25 Publix Super Mar 950 W Pe Atlanta GA P00468298763623841 Card 8374		17.18	
10/26		Purchase authorized on 10/26 Nam Dae Mun Farmer Smyrna GA P00308299571590127 Card 8374		172.64	8,980.99
10/29		Purchase authorized on 10/28 Sq *The Buckhead T Atlanta GA S468301848156229 Card 8374		8.00	8,972.99
10/30		Purchase authorized on 10/28 Lyft *Ride Sun 4 Lyft.Com CA S468301753666694 Card 8374		6.31	8,966.68
11/1		Purchase authorized on 11/01 Publix Super Mar 950 W Pe Atlanta GA P00388305744030463 Card 8374		7.33	8,959.35
11/5		Purchase Return authorized on 11/02 Nike.Com 800-806-6453 OR S388291671522220 Card 8374	92.57		
11/5		Purchase authorized on 10/30 Fresh Internet 800-373-7420 NJ S308303837832391 Card 8374		101.00	
11/5		Purchase authorized on 11/03 Amzn Mktp US*M884F Amzn.Com/Bill WA S388308019453957 Card 8374		23.95	
11/5		Purchase authorized on 11/04 991 Great Clips at Atlanta GA S588308768782695 Card 8374		13.00	8,913.97
11/6		Purchase authorized on 11/05 Amzn Mktp US*M84Fe Amzn.Com/Bill WA S308309336332934 Card 8374		17.97	
11/6		Purchase authorized on 11/05 Kwans Deli and Kor Atlanta GA S588309656806127 Card 8374		10.88	
11/6		Purchase authorized on 11/06 Publix Super Mar 950 W Pe Atlanta GA P00468310796327787 Card 8374		2.06	8,883.06
11/7		Purchase authorized on 11/05 Georgia Aquarium Atlanta GA S588309550488253 Card 8374		43.51	
11/7		Purchase authorized on 11/07 Publix Super Mar 950 W Pe Atlanta GA P00388311810658566 Card 8374		8.92	8,830.63
11/9		Purchase authorized on 11/08 Amzn Mktp US*M89Vc Amzn.Com/Bill WA S588312645236225 Card 8374		7.95	8,822.68
Ending balance on 11/14					8,822.68
Totals			\$92.57	\$852.93	

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 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/13/2018 - 11/14/2018	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 account requirements		
· Minimum daily balance	\$1,500.00	\$8,822.68 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input 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 (\$10.00 discount)	<input checked="" type="checkbox"/>	
RC/RC		



IMPORTANT ACCOUNT INFORMATION

As a reminder, the total year-to-date number and amount of Overdraft and Return Item Fees waived due to our Overdraft Rewind (sm) feature located on your account statement is as of February 5, 2018.

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
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.