

Wells Fargo Everyday Checking

November 20, 2020 ■ Page 1 of 6



STEPHANIE LYNN MORFFI
VINCENT LOWERY
1837 SW 5TH ST
APT 2
MIAMI FL 33135

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

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

Write: Wells Fargo Bank, N.A. (287)
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://www.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 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"/>

Statement period activity summary

Beginning balance on 10/22	\$92.19
Deposits/Additions	2,429.85
Withdrawals/Subtractions	- 2,002.75
Ending balance on 11/20	\$519.29

Account number: **1595075712**

STEPHANIE LYNN MORFFI
VINCENT LOWERY

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 063107513

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
10/22		Purchase authorized on 10/21 Canteen 305-623-00 Miami FL S460295690851086 Card 6582		1.60	
10/22		Purchase authorized on 10/22 Orange Bowl Miami FL P00000000272287468 Card 6582		25.00	65.59
10/23		Dependable Packa Direct Dep 201023 700060969165lkv Lowery,Vincent T	349.62		
10/23		MI Plus Membrshp Moneylion 201022 MI13018696 Morffi Stephanie		9.20	
10/23		Mdg USA Inc. Payment 201022 15872379 Stephanie Morffi		35.64	
10/23		MI Plus Loan Moneylion 201022 DD596640848 Morffi Stephanie		44.49	325.88
10/26		Non-WF ATM Balance Inquiry Fee 10/25 1660 W Flagl Miami FL ATM ID Rt22858 Card 6582		2.00	
10/26		Purchase authorized on 10/23 McDonald's M6271 O Miami FL S300297366723206 Card 6582		25.91	
10/26		Purchase authorized on 10/23 Doordash*McDonalds WWW.Doordash. CA S580297849871163 Card 9231		36.62	
10/26		Purchase authorized on 10/23 Julitos Market Cor Miami FL S300298034229587 Card 6582		10.62	
10/26		Recurring Payment authorized on 10/23 Amazon Prime*2T3Rk Amzn.Com/Bill WA S580298043398081 Card 6582		6.04	
10/26		Purchase authorized on 10/23 Prime Video*2T5Au5 888-802-3080 WA S300298043529989 Card 6582		11.30	
10/26		Purchase authorized on 10/24 Domino's 5186 734-930-3030 FL S580298758590227 Card 6582		48.09	
10/26		Purchase authorized on 10/24 Julitos Market Cor Miami FL S300298860582688 Card 6582		18.00	
10/26		Non-WF ATM Withdrawal authorized on 10/25 1660 W Flagler St Miami FL 00300299724149240 ATM ID Rt22858 Card 6582		22.99	
10/26		Non-Wells Fargo ATM Transaction Fee		2.50	
10/26		Purchase authorized on 10/25 Cash App*Nana*Add 8774174551 CA S300300037898383 Card 9231		20.00	121.81
10/27		Purchase authorized on 10/26 Metropcs Mobile 888-863-8768 WA S580300371991979 Card 6582		65.00	
10/27		Purchase authorized on 10/27 Triton Supermar Miami FL P00000000970491115 Card 6582		13.37	43.44
10/29		Purchase authorized on 10/27 Wendy's #2013 Miami Lakes FL S580301683717341 Card 6582		10.16	33.28
10/30		Dependable Packa Direct Dep 201030 599052360443lkv Lowery,Vincent T	481.98		
10/30		Purchase authorized on 10/28 Los Balkanes Baker Miami Lakes FL S380302702967513 Card 6582		14.88	
10/30		Recurring Payment authorized on 10/29 Quadpay* Gamestop Httpswww.Quad NY S380303332410826 Card 9231		32.09	
10/30		Zelle to Alina on 10/30 Ref #Pp09543Pwx		400.00	68.29
11/2		Non-WF ATM Balance Inquiry Fee 11/01 478 Sw 17 Av Miami FL ATM ID Rt12469 Card 6582		2.00	
11/2		Purchase authorized on 10/30 McDonald's M6271 O Miami FL S580304373353076 Card 6582		5.55	
11/2		Purchase authorized on 10/31 Triton Supermar Miami FL P00000000072230175 Card 6582		1.06	
11/2		Recurring Payment authorized on 11/01 Microsoft*Ultimate Msbill.Info WA S380306266791141 Card 9231		14.99	
11/2		Recurring Payment authorized on 11/01 Quadpay* Fashion N Httpswww.Quad NY S580306316822436 Card 6582		49.23	
11/2	<	Business to Business ACH Debit - Viabill (929) 24 Viabill (9 St-O6E2O4S7Y5L7 Viabill Inc		22.25	-26.79
11/3		Overdraft Fee for a Transaction Posted on 11/02 \$49.23 Recurring Payment Authori Zed on 11/01 Quadpay* Fashion N Httpswww		35.00	

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/3		Overdraft Fee for a Transaction Posted on 11/02 \$22.25 Viabill (929) 24 Viabill (9 St-O6E2O4S7Y 5L7 Viabill Inc		35.00	-96.79
11/6		Dependable Packa Direct Dep 201106 941215467678lkv Lowery,Vincent T	486.84		
11/6		Recurring Payment authorized on 11/05 Sbd*Scentbird Scentbird.Com NY S460310596652675 Card 9231		14.95	
11/6		Purchase authorized on 11/06 Shell Service Station Miami Gardens FL P00460311377553588 Card 6582		6.54	
11/6		Non-WF ATM Withdrawal authorized on 11/06 4695 NW 167th St Miami Gardens FL 00460311378187488 ATM ID Lk704258 Card 6582		43.00	
11/6		Non-Wells Fargo ATM Transaction Fee		2.50	
11/6		MI Plus Membrshp Moneylion 201105 MI13143132 Morffi Stephanie		9.20	
11/6		Mdg USA Inc. Payment 201105 16008100 Stephanie Morffi		35.64	
11/6		MI Plus Loan Moneylion 201105 DD596640849 Morffi Stephanie		44.49	233.73
11/9		Purchase authorized on 11/07 Triton Supermar Miami FL P00000000270616752 Card 6582		17.04	
11/9		Purchase authorized on 11/07 Orange Bowl Miami FL P00000000186582822 Card 6582		25.00	191.69
11/10		Purchase authorized on 11/07 U-Haul Moving & St Miami FL S380312559106893 Card 6582		132.74	58.95
11/13		Dependable Packa Direct Dep 201113 495056641746lkv Lowery,Vincent T	519.01		
11/13		Recurring Payment authorized on 11/12 Quadpay* Gamestop Httpswww.Quad NY S380317332954850 Card 9231		32.10	
11/13		Purchase authorized on 11/13 Kwik Stop #44 Miami FL P00000000670324532 Card 6582		3.25	542.61
11/16		Purchase authorized on 11/14 Hp *Instant Ink 855-785-2777 CA S380319691618753 Card 9231		5.34	
11/16		Purchase authorized on 11/14 Kwik Stop #44 Miami FL P00000000685690672 Card 6582		22.00	
11/16		Recurring Payment authorized on 11/15 Quadpay* Fashion N Httpswww.Quad NY S460320437726743 Card 6582		49.23	466.04
11/17		Purchase authorized on 11/17 Kwik Stop #44 Miami FL P00000000885028822 Card 6582		10.25	
11/17		Non-WF ATM Withdrawal authorized on 11/17 4200 NW 135th Street Opa Locka FL 00580323017200568 ATM ID Rt08206 Card 6582		23.50	
11/17		Non-Wells Fargo ATM Transaction Fee		2.50	429.79
11/18		Recurring Payment authorized on 11/16 Hlu*Hulu 698427141 Hulu.Com/Bill CA S300322267627105 Card 9231		6.78	
11/18		Purchase authorized on 11/18 Location City FL P00000000972283299 Card 6582		2.12	420.89
11/19		ATT Payment 111720 376173003Myw9O Checking		158.00	
11/19		Purchase authorized on 11/18 West View U Gas Miami FL S580323365894132 Card 6582		26.00	
11/19		Purchase authorized on 11/18 Bp#1792340Caraf Miami FL P00000000174063378 Card 6582		220.67	16.22
11/20		Dependable Packa Direct Dep 201120 944115360663lkv Lowery,Vincent T	592.40		
11/20		MI Plus Membrshp Moneylion 201119 MI13256531 Morffi Stephanie		9.20	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/20		Mdg USA Inc. Payment 201119 16139832 Stephanie Morffi		35.64	
11/20		MI Plus Loan Moneylion 201119 DD596640850 Morffi Stephanie		44.49	519.29
Ending balance on 11/20					519.29
Totals			\$2,429.85	\$2,002.75	

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.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$70.00	\$700.00
Total Returned Item Fees	\$0.00	\$175.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	3
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$105.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

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

Fee period 10/22/2020 - 11/20/2020	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	\$500.00	-\$96.79 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$2,429.85 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and



Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit wellsfargo.com/mobile/payments.



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.

[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.
- **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.