

Wells Fargo Combined Statement of Accounts

Primary account number: **3063381234** ■ January 13, 2018 - February 13, 2018 ■ Page 1 of 8

**WELLS
FARGO**

ANDREW MCGUAN
BRYAN MC GUAN
951 N KELLOGG AVE
SANTA BARBARA CA 93111-1022

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. (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 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 checked="" 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"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Teen Checking SM	2	3063381234	1,921.70	1,737.42
Wells Fargo [®] Goal Savings	6	6070780637	335.02	335.02
Total deposit accounts			\$2,256.72	\$2,072.44

Wells Fargo Teen CheckingSM

Activity summary

Beginning balance on 1/13	\$1,921.70
Deposits/Additions	2,165.63
Withdrawals/Subtractions	- 2,349.91
Ending balance on 2/13	\$1,737.42

Account number: **3063381234****ANDREW MCGUAN****BRYAN MC GUAN***California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006070780637

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/16		Venmo Cashout xxxxx6801 Andrew McGuan	107.67		
1/16		Purchase authorized on 01/13 Creeky Corp San Luis Obis CA S388013252457280 Card 9359		9.00	
1/16		Purchase authorized on 01/12 Mother's Tavern San Luis Obis CA S468013284211842 Card 9359		19.00	
1/16		Purchase authorized on 01/13 Sq *El Matador San Luis Obis CA S468013330916209 Card 9359		5.00	
1/16		Purchase authorized on 01/13 Smartnfinal913 San Luis Obis CA P00000000884899883 Card 9359		28.75	
1/16		Purchase authorized on 01/14 Metro Brewing Comp San Luis Obis CA S588014820979399 Card 9359		16.11	
1/16		Recurring Payment authorized on 01/15 Trainingpeaks 720-406-1839 CO S388015660321909 Card 9359		97.00	
1/16		Paypal Inst Xfer 180113 Uber Andrew McGuan		13.63	1,840.88
1/17		Purchase authorized on 01/17 Smartnfinal913 San Luis Obis CA P00000000580914060 Card 9359		40.83	1,800.05
1/18		ATM Cash Deposit on 01/18 Union Bldg #65 Slo CA 0007796 ATM ID 4261I Card 9359	100.00		
1/18		ATM Check Deposit on 01/18 Union Bldg #65 Slo CA 0007797 ATM ID 4261I Card 9359	172.64		
1/18		Purchase authorized on 01/17 Lincolnmarketdeli San Luis Obis CA S468017805575142 Card 9359		14.00	
1/18		ATM Withdrawal authorized on 01/18 Union Bldg #65 Slo CA 0007798 ATM ID 4261I Card 9359		40.00	2,018.69
1/22		Purchase authorized on 01/19 The Avenue San Luis Obis CA S588018811522163 Card 9359		6.14	
1/22		Purchase authorized on 01/20 Eureka! San Luis O San Luis Obis CA S308021144224739 Card 9359		84.73	
1/22		Purchase authorized on 01/21 Doc Burnsteins Ice San Luis Obis CA S588021170428512 Card 9359		4.99	
1/22		Purchase authorized on 01/21 Smartnfinal913 San Luis Obis CA P00000000286547429 Card 9359		21.58	
1/22		Venmo Payment xxxxx7984 Andrew McGuan		164.69	1,736.56
1/23		Purchase authorized on 01/23 Smartnfinal913 San Luis Obis CA P00000000832874119 Card 9359		22.47	
1/23		Paypal Inst Xfer 180123 Strava Inc Andrew McGuan		59.00	1,655.09
1/24		Purchase authorized on 01/23 Amazon.Com Amzn.Com/Bill WA S468023159898773 Card 9359		107.74	1,547.35
1/25		Dfrobot lat Paypal 180125 1002457868345 Andrew McGuan		59.40	1,487.95

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>
1/26		Online Transfer From Guan B Checking xxxxxx8489 Ref #Ib046x2Fyx on 01/26/18	700.00		
1/26		Purchase authorized on 01/25 Julian's Patisseri San Luis Obis CA S388024818570852 Card 9359		2.20	
1/26		Recurring Payment authorized on 01/25 Spotify USA 646-8375380 NY S588025581739996 Card 9359		9.99	
1/26		Purchase authorized on 01/26 Amazon Mktplace Pm Amzn.Com/Bill WA S588025743713781 Card 9359		23.98	
1/26		Purchase authorized on 01/26 Eb March Triathlon 888-810-2063 CA S588026209465126 Card 9359		90.84	2,060.94
1/29		Purchase authorized on 01/26 Julian's Patisseri San Luis Obis CA S468025729939400 Card 9359		2.20	
1/29		Purchase authorized on 01/26 Asi Cal Poly-Bo San Luis Obis CA S588026061873771 Card 9359		13.00	
1/29		Purchase authorized on 01/25 Tritonman 2018 3057109357 FL S388026212646419 Card 9359		59.65	
1/29		Purchase authorized on 01/27 Starbucks Truck San Luis Obis CA S308026721722229 Card 9359		1.70	
1/29		Purchase authorized on 01/26 Costco Whse #0741 San Luis Obis CA P00468027108196863 Card 9359		5.37	
1/29		Purchase authorized on 01/26 Beverages & Mor San Luis Obi CA P00000000777419994 Card 9359		41.68	
1/29		Purchase authorized on 01/26 Trader Joe's # 041 Snluis Obisp CA P00308027124473124 Card 9359		8.66	
1/29		Purchase authorized on 01/26 Smartnfinal913 San Luis Obis CA P00000000039865605 Card 9359		30.73	
1/29		Purchase authorized on 01/28 Castelli and Sport 503-2223500 OR S308028826751623 Card 9359		209.40	1,688.55
1/30		Purchase authorized on 01/29 Julian's Patisseri San Luis Obis CA S468028785796498 Card 9359		1.95	
1/30		Purchase authorized on 01/29 Smartnfinal913 San Luis Obis CA P00000000377485966 Card 9359		21.05	1,665.55
1/31		Thinglogix Inc Direct Dep 180131 470045199451Abw McGuan,Andrew W	1,018.70		
1/31		Venmo Cashout xxxxx6894 Andrew McGuan	66.62		
1/31		Purchase authorized on 01/30 Omega *Engineerin 203-359-1660 CT S468030647255914 Card 9359		63.13	
1/31		ATM Withdrawal authorized on 01/31 Union Bldg #65 Slo CA 0008711 ATM ID 42611 Card 9359		60.00	2,627.74
2/1		Purchase authorized on 01/31 Sparkfun Electroni Niwot CO S468030283294951 Card 9359		16.11	
2/1		Transfer to Black Charles on 01/31 Ref #Pp047F949L February Rent		415.00	2,196.63
2/2		Purchase authorized on 02/01 The Avenue San Luis Obis CA S308031719015250 Card 9359		3.89	
2/2		Purchase authorized on 02/01 Cloud Academy Inc Httpscloudaca CA S588032216294541 Card 9359		59.00	2,133.74
2/5		Purchase authorized on 02/02 The Avenue San Luis Obis CA S588032813837376 Card 9359		6.14	
2/5		Purchase authorized on 02/03 Starbucks Truck San Luis Obis CA S308033643546455 Card 9359		2.45	
2/5		Purchase authorized on 02/02 Wci*San Luis Garba 805-543-0875 CA S308034070675947 Card 9359		88.24	
2/5		Purchase authorized on 02/02 Firestone Grill Slo CA S588034157391108 Card 9359		14.59	
2/5		Purchase authorized on 02/03 Ralphs #0 201 Madonna San Luis Obis CA P00000000271116578 Card 9359		31.72	
2/5		Purchase authorized on 02/03 Panda Express #861 San Luis Obis CA S468035101843746 Card 9359		8.14	
2/5		Venmo Payment xxxxx8122 Andrew McGuan		5.00	1,977.46
2/6		Purchase authorized on 02/06 Trader Joe's # 041 Snluis Obisp CA P00588038050337511 Card 9359		44.39	1,933.07

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/7		Purchase authorized on 02/06 Eb Heart and Soles 888-810-2063 CA S388037582515188 Card 9359		33.72	
2/7		Purchase authorized on 02/07 Shell Service Station San Luis Obis CA P00308039019820135 Card 9359		12.64	1,886.71
2/8		Purchase authorized on 02/08 Sq *Slodoco Donuts San Luis Obis CA S588039181098721 Card 9359		1.25	1,885.46
2/12		Purchase authorized on 02/08 The Avenue San Luis Obis CA S588040024848311 Card 9359		6.14	
2/12		Purchase authorized on 02/08 Starbuck's Uu San Luis Obis CA S388040033278681 Card 9359		1.70	
2/12		Purchase authorized on 02/09 Starbucks Truck San Luis Obis CA S588040663757828 Card 9359		3.45	
2/12		Purchase authorized on 02/10 Margies Diner of S San Luis Obis CA S308041763559786 Card 9359		58.58	
2/12		Purchase authorized on 02/10 Smartfinal913 San Luis Obis CA P00000000372860779 Card 9359		36.02	
2/12		Purchase authorized on 02/11 Ralphs #0 201 Madonna San Luis Obis CA P00000000233499037 Card 9359		26.25	1,753.32
2/13		Purchase authorized on 02/09 Mikroelek + 381 11 366 Hkg S388041076857679 Card 9359		15.90	1,737.42
Ending balance on 2/13					1,737.42
Totals			\$2,165.63	\$2,349.91	

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 01/13/2018 - 02/13/2018	Standard monthly service fee \$3.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Online only statements		<input checked="" type="checkbox"/>
HB/HB		

Important Account Information**Account Conversion of your Teen Checking account with Fee Changes**

Teen Checking was made available to teenagers between 13 - 17 years of age. Now that you've progressed into adulthood, your account is converting to a standard checking account - Everyday Checking - that will offer you ways to avoid the monthly service fee.

Here are the major impacts:

Effective with the fee period for Everyday Checking that begins on or after March 23, 2018, the account's monthly service fee will be \$10. This fee can be avoided with ONE of the following each fee period:

- A \$1,500 minimum daily balance;
- Qualifying direct deposits totaling \$500 or more;*
- 10 or more posted debit card purchases/payments. This includes posted debit card purchases or posted debit card payments of bills from this checking account.
- Debit card purchases include: PIN, Signature, Online and Phone purchases that post to this checking account during the fee period

-- Debit card payments include: one-time and recurring payments of bills made with your debit card that post to this checking account during the fee period

-- **Not Included: any transactions at an ATM (Wells Fargo or Non-Wells Fargo), and ACH (Automated Clearing House) transactions**

-- Fee period: debit card purchases and payments must post during the fee period to be counted toward the total of 10 or more. The dates of your fee period are located in the "Monthly service fee summary" section of this statement. Transactions received after the applicable cut-off time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.

- Linked to a Wells Fargo Campus ATM or Campus Debit Card.**

IMPORTANT: Standard fees for Overdraft (OD), Returned Items (Non-Sufficient Funds/NSF) will apply:

Overdraft and returned items (Non-Sufficient Funds/NSF), \$35 per item. We limit our overdraft and/or returned item fees to three (3) on any business day.

We may charge an overdraft fee for any item we pay into overdraft, and we may charge a returned item fee for any item returned unpaid. At the end of our nightly processing, 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, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance. No overdraft fee will be assessed on a one-time debit or ATM transaction that is paid into overdraft unless you have added Debit Card Overdraft Service to your account.

Please Note: Customers receive a \$5.00 monthly service fee discount when the primary owner of the account is between the ages of 17 - 24.

If you do not meet one of the criteria above, the monthly service fee will be charged on your statement produced on or after April 23, 2018. Depending on when the fee period begins in March, it may be necessary for you to take some action on or after March 23, 2018 to avoid the \$10 monthly service fee. On April 23, 2018, the name of your account will change to Everyday Checking.

Location of fee period dates:

Each statement includes a "Monthly service fee summary" for your account with the dates of the fee period.

What is not changing:

- Your account number will remain the same.
- Direct deposits and automatic bill payments will not be interrupted.

If you have questions about these changes, please contact your local banker or call the number listed on your statement. Please note that the Consumer Account Fee and Information Schedule and the Consumer Account Agreement, as amended, continue to apply.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income, electronically deposited to your Everyday Checking account by your employer or an outside agency. Transfers from one account to another, or deposits made at a banking location or ATM or mobile deposits, do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**To search for participating schools, visit wellsfargo.com/debit-card/campus-card/schools.



IMPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold on your account and track the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions

reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 overdraft and/or NSF fees per day.

To help you manage your account balance and avoid overdrafts, we recently enhanced our balance alert by including a new automatic "zero balance" feature for customers who are enrolled in online banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer of immediately available funds before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your available balance online or via mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees. Keep in mind that your available balance does not include transactions that we don't know about yet, for example checks you have just written or the automatic payments you have previously authorized.

Important information about legal process fees.

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.

Wells Fargo® Goal Savings

Activity summary

Beginning balance on 1/13	\$335.02
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 2/13	\$335.02

Account number: **6070780637**

ANDREW MCGUAN

BRYAN MC GUAN

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$335.02
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Total interest paid in 2017	\$0.04

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 01/13/2018 - 02/13/2018

Standard monthly service fee \$5.00

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
- Qualifying direct deposit
- Monthly automatic transfer from a Wells Fargo checking account

\$300.00

\$335.02 ☒

\$100.00

\$0.00 ☐

\$25.00

\$0.00 ☐



Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
<ul style="list-style-type: none">· Daily automatic transfer from a Wells Fargo checking account· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)	\$1.00	\$0.00 <input type="checkbox"/>
MM/MM		

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.