



Wells Fargo Premier Checking

Questions? Please contact us:

Wells Fargo Premier Service TeamSM
Available 24 hours a day, 7 days a week
We accept all relay calls, including 711
Phone: 1-800-742-4932
En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A.
P.O. Box 6995
Portland, OR 97228-6995

YONG GU
JINGJIANG LI
65 VIRGINIA DR
MANHASSET NY 11030-2243

Accounts linked to your Wells Fargo Premier Checking account: Bank Deposit Account(s)

| <i>Account (Account Number)</i> | <i>\$ Balance</i> |
|---|---------------------|
| Wells Fargo Premier Checking (6561794238) | 46,459.06 |
| Wells Fargo Platinum Savings (3561680111) | 32,599.50 |
| Certificate of Deposit (2365526736) | 150,000.00 |
| Your Qualification Balance this month: | \$229,058.56 |

Accounts linked in Summary will be provided a separate statement.



Important Account Information

(A) If your Premier Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Premier Checking account and effective immediately, benefits no longer apply, including benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. (B) If you or we delink an account from your Premier Checking account but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

RSNIP-02112025-5875154.1.1



Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

| | |
|--------------------------|-------------|
| Balance on 7/1 | 44,360.76 |
| Deposits/Additions | 13,799.52 |
| Withdrawals/Subtractions | - 11,701.22 |
| Balance on 7/31 | \$46,459.06 |

Account number: 6561794238

YONG GU
JINGJIANG LI

Wells Fargo Bank, N.A. (Member FDIC)

NEW YORK account terms and conditions apply

Questions about your account: 1-800-742-4932

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 3561680111

Interest summary

| | |
|---------------------------------------|-------------|
| Interest paid this statement | \$0.32 |
| Interest earned this statement period | \$0.31 |
| Average collected balance | \$36,558.39 |
| Annual percentage yield earned | 0.01% |
| Interest paid this year | \$7.57 |

Transaction history

| Date | Description | Check No. | Deposits/ Additions | Withdrawals/ Subtractions | Ending Daily Balance |
|------------------------|--|-----------|------------------------|------------------------------|-------------------------|
| 7/1 | ATM Check Deposit On 06/29 20 Great Neck Rd Great Neck NY 0009810 ATM ID 0002L Card 3865 | | 1,263.06 | | |
| 7/1 | WF Home Mtg Auto Pay 070124 Xxxxxx7136 Jingjiang Li | | | 4,584.23 | |
| 7/1 | WF Home Mtg Auto Pay 070124 Xxxxxx6771 Yong GU | | | 4,771.10 | 36,268.49 |
| 7/2 | WF Home Mtg Auto Pay 070224 Xxxxxx1332 Jingjiang Li | | | 2,345.89 | 33,922.60 |
| 7/3 | Int Paid On Certificate 000002365526736 Maturing On 02/04/25 | | 413.94 | | 34,336.54 |
| 7/15 | Jpmorgan Chase B Payroll DD 240715 I773288 GU Yong | | 3,452.34 | | 37,788.88 |
| 7/31 | Jpmorgan Chase B Payroll DD 240731 I773288 GU Yong | | 3,574.92 | | |
| 7/31 | Value Line Publi Payroll 08255700008163X Li, Jingjiang | | 5,094.94 | | |
| 7/31 | Interest Payment | | 0.32 | | 46,459.06 |
| Ending balance on 7/31 | | | | | 46,459.06 |
| Totals | | | \$13,799.52 | \$11,701.22 | |

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.



=> Wells Fargo Premier Checking (continued)

Effective September 1, 2024, we are making changes to certain ATM and debit card fees.

1. We will no longer charge a fee for a balance inquiry at non-Wells Fargo ATMs. This \$2.50 fee is going away.
2. We will no longer charge a fee for a funds transfer at non-Wells Fargo ATMs. This \$2.50 fee is also going away.
3. The fee for a cash withdrawal transaction at non-Wells Fargo ATMs in the U.S. will increase from \$2.50 to \$3.00. U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

We base your account fees on the type of account you have and the services you use, so these fees may not be applicable to all customers. Other applicable fees for use of your card, and details about certain fee waivers and reimbursements, are described in the Wells Fargo Fee and Information Schedule applicable to your account.

Important Account Information

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Important Account Information

Effective June 1, 2024, the Classic and Premium Check Image Fee was eliminated for consumer checking accounts. For more information refer to the Consumer Account Fee and Information Schedule available at <https://www.wellsfargo.com/online-banking/consumer-account-fees>. Thank you for banking with Wells Fargo. We appreciate your business.

Important Account Information

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit wellsfargo.com/online-banking/consumer-account-fees/ or wellsfargo.com/biz/fee-information/.

Important Account Information

The Wells Fargo Premier Checking account has a \$35 monthly service fee which can be avoided each fee period with \$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*, **, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.



=> Wells Fargo Premier Checking (continued)

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

RSNIP-05152025-6101308.1.1

Important Account Information

Exclusive Wells Fargo Premier Client Events

As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.

Other Wells Fargo Benefits

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from the rising risks of scams. Download a guide at wellsfargo.com/protectelders.



Certificates of Deposit

Certificates of Deposit

Account summary

| | |
|---------------------|--------------|
| Original value | \$150,000.00 |
| Current value | \$150,000.00 |
| Original issue date | 3/4/24 |
| Current issue date | 3/4/24 |
| Maturity date | 2/4/25 |
| Term | 11 months |

Account number 2365526736
JINGJIANG LI
Wells Fargo Bank, N.A. , NEW York (Member FDIC)
Questions about your account: 1-800-742-4932

Interest summary

| | |
|-------------------------------|------------|
| Interest rate | 4.41% |
| Annual percentage yield | 4.51% |
| Interest accrued but not paid | \$508.28 |
| Interest paid this year | \$2,214.98 |

Activity detail

| | |
|-------------------------------------|--------------|
| Interest Paid | 544.65 |
| Interest Distributions | 413.94 |
| Federal Withholding On Distribution | 130.71 |
| Current balance | \$150,000.00 |



Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:

Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. 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 recurring deposits and payments to another account. 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.

- In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

