

Wells Fargo Everyday Checking

October 7, 2022 ■ Page 1 of 6

WELLS
FARGO

IBSA T GILO
427 WATERS EDGE DR
CHASKA MN 55318-1384

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

Write: Wells Fargo Bank, N.A. (300)
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 checked="" 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

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wellsfargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 9/9	\$3,470.20
Deposits/Additions	3,641.12
Withdrawals/Subtractions	- 3,254.90
Ending balance on 10/7	\$3,856.42

Account number: **2377527342**

IBSA T GILO

Minnesota account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 091000019

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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/9		Purchase authorized on 09/07 Starbucks Store 54 Chaska MN S382250758424789 Card 3138		4.24	3,465.96
9/12		Recurring Payment authorized on 09/10 Comcast Cable Comm 800-Comcast MN S582253519292819 Card 3138		35.34	
9/12		Purchase authorized on 09/10 Culvers of Chaska Chaska MN S582253777464611 Card 3138		5.56	3,425.06
9/14		City of Chaska Utility 220913 4665422 *Gilo, lbsa		152.35	3,272.71
9/15		Eight Eleven Gro Direct Dep 220915 642060758543NA0 Gilo,lbsa	910.28		
9/15		Purchase authorized on 09/13 Starbucks Store 54 Chaska MN S462256758838085 Card 3138		5.32	
9/15		St Paul Fcu Loan 220915 - -1239 I T Gilo		289.99	3,887.68
9/16		Purchase authorized on 09/14 Starbucks Store 54 Chaska MN S382257493792815 Card 3138		5.32	3,882.36
9/19		Purchase authorized on 09/15 Starbucks Store 54 Chaska MN S582258500172896 Card 3138		5.32	
9/19		Purchase authorized on 09/16 MSP Airport Parkin Saint Paul MN S382259774629584 Card 3138		5.00	
9/19		Purchase authorized on 09/17 Vioc 010088 Chaska MN S302260637136257 Card 3138		116.05	3,755.99
9/20		Recurring Transfer to Gilo I Ref #Op0Gfmrkps Way2Save Savings Saving Emergencies		200.00	3,555.99
9/21		Purchase authorized on 09/21 Samsclub #6311 Shakopee MN P000000484603567 Card 3138		53.30	
9/21		Purchase authorized on 09/21 Sams Club Sam's Club Shakopee MN P000000777019804 Card 3138		55.55	3,447.14
9/22		Eight Eleven Gro Direct Dep 220922 932724317694NA0 Gilo,lbsa	910.28		4,357.42
9/23		Purchase authorized on 09/21 Starbucks Store 54 Chaska MN S462264485616994 Card 3138		5.32	4,352.10
9/26		Purchase authorized on 09/24 Domino's 1975 Inver Grove MN S462267608551449 Card 3138		8.58	
9/26		Purchase authorized on 09/25 Subway 3951 Eagan MN S462268772082261 Card 3138		13.90	
9/26		Zelle to Ejigu Tolani on 09/26 Ref #Pp0Qq584WV		500.00	3,829.62
9/29		Eight Eleven Gro Direct Dep 220929 265088417182NA0 Gilo,lbsa	910.28		
9/29		Purchase authorized on 09/27 Starbucks Store 54 Chaska MN S462270508249761 Card 3138		5.32	
9/29		Bill Pay Wells Fargo Credit Card Recurring XXXXXXXXXXXX2652 on 09-29		29.95	
9/29	1155	Deposited OR Cashed Check		280.00	
9/29		Purchase authorized on 09/29 Target T- 111 Pioneer Chaska MN P000000477296918 Card 3138		5.49	4,419.14
9/30		Purchase authorized on 09/28 Starbucks Store 54 Chaska MN S302271576871954 Card 3138		9.02	
9/30		Purchase authorized on 09/30 Sams Club Sam's Club Fridley MN P000000571117446 Card 3138		61.92	4,348.20
10/3		Purchase authorized on 09/30 Starbucks Store 54 Chaska MN S462273544537907 Card 3138		5.32	
10/3		Purchase authorized on 10/01 Giv*Power O 612-6074361 MN S462274301979717 Card 3138		50.00	
10/3		Purchase authorized on 10/01 Jcpenney 0496 Roseville MN S582274701246154 Card 3138		36.00	
10/3		Purchase authorized on 10/01 Caribou Coffee CO St. Paul MN S302274727671051 Card 3138		11.20	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/3		Purchase authorized on 10/02 Target T- 2080 Ford Pk Saint Paul MN P000000679453665 Card 3138		1.72	
10/3		Farmers Ins EFT Pymt 221002 T844044306 lbsa Gilo		97.83	4,146.13
10/4		Purchase authorized on 10/02 Starbucks Store 00 St. Paul MN S582275590582512 Card 3138		5.34	4,140.79
10/6		Eight Eleven Gro Direct Dep 221006 200068114362NA0 Gilo,lbsa	910.28		
10/6		Purchase authorized on 10/06 WM Superc Wal-Mart Sup Shakopee MN P000000971526138 Card 3138		61.07	4,990.00
10/7		Purchase authorized on 10/06 Domino's 1973 Chaska MN S382280002357537 Card 3138		8.58	
10/7	1162	Check		1,125.00	3,856.42
Ending balance on 10/7					3,856.42
Totals			\$3,641.12	\$3,254.90	

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.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1155	9/29	280.00	1162 *	10/7	1,125.00

* Gap in check sequence.

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 09/09/2022 - 10/07/2022		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	\$3,272.71 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits		\$500.00	\$3,641.12 <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**

In consideration of the global COVID-19 pandemic, Wells Fargo temporarily paused exercising its right to setoff as otherwise allowable under your Deposit Account Agreement. Effective on or after January 1, 2023, Wells Fargo will resume exercising its right to setoff for overdrawn deposit account balances, where applicable. 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/.

Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.

Effective September 19, 2022, the following information will be incorporated into the "Depositing Funds" section of your Deposit Account Agreement. (NOTE: As the bank launches Early Pay Day, the service may not be immediately available in all areas or for all accounts. Monitor your account activity after September 19th to determine whether any of your eligible direct deposits have been made available early. Until Early Pay Day is available for your account, and subject to the disclosures below, you should expect to receive your direct deposits on your normally scheduled pay dates.)

Early Pay Day (Consumer accounts only)

For certain eligible direct deposits, we may make funds available for your use up to two days before we receive the funds from your payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined in our sole discretion, based on confidential criteria necessary for maintaining the security of your account and our payment services, and is subject to change without notice.

Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Items such as deposits of funds from person-to-person payments services (e.g., Zelle, Venmo, or PayPal transfers) and other online transfers are not eligible for Early Pay Day. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available - even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed - including those charged by merchants or third parties - as a result of the overdraft. Early Pay Day is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

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.

Tax Season Reminder: Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year (the IRS reportable threshold). For example, if you have interest or dividends in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.



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 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

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.

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.

= \$ _____

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 consumer reporting agencies. 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. 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.