

Wells Fargo Everyday Checking

November 7, 2022 ■ Page 1 of 5



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

1-800-742-4932

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.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](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 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](https://www.wellsfargo.com/homepurchase) or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 10/8	\$3,856.42
Deposits/Additions	5,354.89
Withdrawals/Subtractions	- 5,631.73
Ending balance on 11/7	\$3,579.58

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>
10/11		Purchase authorized on 10/06 Vip Communications 800-8365006 VA S582279533154253 Card 3138		10.00	
10/11		Purchase authorized on 10/09 Domino's 1939 Eagan MN S382282699732686 Card 3138		9.42	
10/11		Purchase authorized on 10/09 Carter's #524 Eagan MN S582282752746789 Card 3138		139.00	
10/11		Purchase authorized on 10/09 Samsclub #4787 Minneapolis MN P000000686631294 Card 3138		54.12	
10/11		Recurring Payment authorized on 10/10 Comcast Cable Comm 800-Comcast MN S462283488349014 Card 3138		35.34	3,608.54
10/13		Eight Eleven Gro Direct Dep 221013 928925435048NA0 Gilo,lbsa	910.28		
10/13		Purchase authorized on 10/11 Starbucks Store 54 Chaska MN S382284549931308 Card 3138		5.32	4,513.50
10/14		Purchase authorized on 10/14 Samsclub #4787 Minneapolis MN P000000376501678 Card 3138		115.79	
10/14		City of Chaska Utility 221013 1467848 *Gilo, lbsa		135.87	4,261.84
10/17		Purchase Return authorized on 10/14 Carter's #524 Eagan MN S582287826615478 Card 3138	11.00		
10/17		Purchase authorized on 10/13 Dunn Brothers Coff Chaska MN S462286545088875 Card 3138		5.45	
10/17		Purchase authorized on 10/14 Dunn Brothers Coff Chaska MN S582287559679677 Card 3138		5.45	
10/17		Purchase authorized on 10/15 Best Buy 1463 00014639 Shakopee MN P582288779818614 Card 3138		64.41	
10/17		Purchase authorized on 10/15 Wal-Mart #3513 Shakopee MN P000000071341425 Card 3138		90.92	
10/17		Purchase authorized on 10/15 Target T- 111 Pioneer Chaska MN P000000971366050 Card 3138		1.92	
10/17		Purchase authorized on 10/16 Domino's 1973 Chaska MN S582289658630016 Card 3138		8.58	
10/17		St Paul Fcu Loan 221017 - -1239 I T Gilo		289.99	3,806.12
10/18		Purchase authorized on 10/18 Sams Club Sam's Club Eagan MN P000000672315214 Card 3138		44.84	3,761.28
10/20		Eight Eleven Gro Direct Dep 221020 250066720089NA0 Gilo,lbsa	910.28		
10/20		Purchase authorized on 10/18 Good Times Park 763-2908115 MN S382291808213347 Card 3138		23.46	
10/20		Recurring Transfer to Gilo I Ref #Op0Gp6Kclm Way2Save Savings Saving Emergencies		200.00	4,448.10
10/24		Purchase authorized on 10/22 Domino's 1993 Lakeville MN S462295654816441 Card 3138		13.40	
10/24		Purchase authorized on 10/22 Cub Foods #1597 Lakeville MN P462295659053710 Card 3138		3.99	
10/24		Purchase authorized on 10/22 Kohls 1266 1140 Hazeltine Chaska MN P382296006423955 Card 3138		99.99	4,330.72
10/26		Purchase authorized on 10/24 Starbucks Store 54 Chaska MN S582297603524082 Card 3138		5.32	4,325.40
10/27		Eight Eleven Gro Direct Dep 221027 671056479745NA0 Gilo,lbsa	910.28		
10/27		Mobile Deposit : Ref Number :911270618697	193.20		
10/27		Purchase authorized on 10/25 Starbucks Store 54 Chaska MN S582298534043814 Card 3138		5.32	
10/27		Zelle to Ejigu Tolani on 10/27 Ref #Pp0Qs43Vv6		3,500.00	1,923.56
10/28		Target Enterpris Payroll 221028 0076335260 lbsa Gilo	1,509.57		3,433.13

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/31		Purchase authorized on 10/27 Starbucks Store 54 Chaska MN S382300536992227 Card 3138		5.32	
10/31		Purchase authorized on 10/28 Starbucks Store 54 Chaska MN S582301769404635 Card 3138		5.32	
10/31		Bill Pay Wells Fargo Credit Card Recurring XXXXXXXXXXXX2652 on 10-31		29.95	
10/31		Purchase authorized on 10/29 Workinsh Spice BI Burnsville MN S462302615364533 Card 3138		92.95	
10/31		Purchase authorized on 10/29 Sams Club Sam's Club Shakopee MN P000000975472842 Card 3138		58.14	
10/31		Purchase authorized on 10/29 Starbucks Store 54 Chaska MN S302302751968647 Card 3138		5.32	3,236.13
11/1		Purchase authorized on 11/01 Office MA 14375 Hwy 13 Savage MN P000000274243754 Card 3138		311.38	2,924.75
11/2		Purchase authorized on 11/01 Giv*Power O 612-6074361 MN S462305336491124 Card 3138		50.00	
11/2		Purchase authorized on 11/01 Ba@Targetnorth Brooklyn Park MN S382305623936848 Card 3138		7.47	
11/2		Purchase authorized on 11/01 Ba@Targetnorth Brooklyn Park MN S302305633056475 Card 3138		1.88	
11/2		Farmers Ins EFT Pymt 221101 T844044306 llsa Gilo		99.83	2,765.57
11/3		Eight Eleven Gro Direct Dep 221103 943923118972NA0 Gilo, llsa	910.28		
11/3		Purchase authorized on 11/01 Starbucks 21555 Minneapolis MN S382305472048657 Card 3138		5.32	3,670.53
11/7		Purchase authorized on 11/04 Starbucks Store 54 Chaska MN S462308777034017 Card 3138		5.32	
11/7		Purchase authorized on 11/05 Ebenezer Ethiopia Burnsville MN S382309653114791 Card 3138		23.00	
11/7		Purchase authorized on 11/05 Samsclub #4787 Minneapolis MN P000000077570366 Card 3138		55.64	
11/7		Purchase authorized on 11/06 Chaska Cub Foods Chaska MN P302310776715755 Card 3138		6.99	3,579.58
Ending balance on 11/7					3,579.58
Totals			\$5,354.89	\$5,631.73	

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 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 10/08/2022 - 11/07/2022	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	\$1,923.56 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$5,150.69 <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

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](https://www.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

Shopping online this Holiday Season? Avoid scams by watching for red flags like pressure to buy right away, rude or pushy language, or unusually specific ways to pay such as gift cards, crypto or payment apps. Learn more at www.wellsfargo.com/security.

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.