

Wells Fargo Combined Statement of Accounts

July 26, 2023 ■ Page 1 of 8

WELLS
FARGO

LEI YU
APT 4205S
465 WASHINGTON BLVD
JERSEY CITY NJ 07310-2117

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

Write: Wells Fargo Bank, N.A. (003)
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 checked="" type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Summary of accounts

Checking and Savings

| Account | Page | Account number | Ending balance last statement | Ending balance this statement |
|--|------|----------------|----------------------------------|----------------------------------|
| Premium Membership® Checking | 2 | 6860769899 | 6,225.26 | 22,508.78 |
| Wells Fargo Everyday Checking | 4 | 7581148496 | 1.00 | 0.00 |
| Wells Fargo Money Market Savings SM | 5 | 2450509605 | 101.00 | 152.01 |
| Wells Fargo Way2Save® Savings | 6 | 7581153579 | 51.01 | 76.01 |
| Total deposit accounts | | | \$6,378.27 | \$22,736.80 |

Premium Membership® Checking

Statement period activity summary

| | |
|-------------------------------|--------------------|
| Beginning balance on 6/27 | \$6,225.26 |
| Deposits/Additions | 28,282.09 |
| Withdrawals/Subtractions | - 11,998.57 |
| Ending balance on 7/26 | \$22,508.78 |

Account number: **6860769899****LEI YU***Nebraska Fees account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 104000058

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

■ Savings - 000002450509605

Interest summary

| | |
|---------------------------------------|-------------|
| Interest paid this statement | \$0.09 |
| Average collected balance | \$10,952.91 |
| Annual percentage yield earned | 0.01% |
| Interest earned this statement period | \$0.09 |
| Interest paid this year | \$0.66 |

Interest withheld

| | |
|-------------------------------|--------|
| Interest withheld this period | \$0.02 |
| Interest withheld this year | \$0.12 |

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------|--------------|---|------------------------|------------------------------|-------------------------|
| 6/28 | | Venmo Cashout 230628 1027873989487 Lei Yu | 3,900.00 | | 10,125.26 |
| 6/30 | | Jpmorgan Chase B Payroll DD 230630 I800783 Yu Lei | 3,962.88 | | |
| 6/30 | | Zelle From Hui Chen on 06/30 Ref # Jpm999Ylvwed Hui Chen | 78.00 | | |
| | | Monthly Phone Bill. Thank You | | | |
| 6/30 | | Zelle From Wei Mengge on 06/30 Ref # Pp0Rcrrstk Verizon Bill for Kevin | 73.00 | | |
| 6/30 | | Zelle From Yaqiong Zhang on 06/30 Ref # Jpm999Ymcklh | 40.00 | | |
| 6/30 | | Zelle From Yunyue Bao on 06/30 Ref # Pncaa0Fwp16H Verizon Bill Jun and July 19912127 | 401.00 | | |
| 6/30 | | Zelle to He Hanlin on 06/30 Ref #Rp0Rcrtf3 Rental | | 1.00 | 14,679.14 |
| 7/3 | | Venmo Cashout 230630 1027922256754 Lei Yu | 146.00 | | |
| 7/3 | | Recurring Transfer to Yu L Savings Ref #Op0Jz4Nbc2 xxxxxx9605 | | 75.00 | |
| 7/3 | | Zelle to Dai Ying on 07/01 Ref #Rp0Rcwsbcn Rental | | 1,999.00 | |
| 7/3 | | M & T Mortgage Mtg Pyt 070123 4001774647 Lei Yu | | 4,147.29 | |
| 7/3 | | Capital One Mobile Pmt 230701 3Rweje99Jae35Qw Lei Yu | | 861.64 | 7,742.21 |
| 7/6 | | Jpmorgan Chase B Ttrvl-Reim B I800783 Rmr*Oi*9309733**20.00*20.00*0.00\ | 20.00 | | |
| 7/6 | | Westmoore Hoa Payments 230706 00485-6438 Yu, Lei | | 165.00 | |
| 7/6 | | Sofi Bank PI PI Pymt 230705 T35734270 Lei Yu | | 1,244.48 | 6,352.73 |
| 7/10 | | Citi Card Online Payment 230707 431109991081411 Lei Yu | | 224.23 | 6,128.50 |
| 7/12 | | Assignment Pro Payments 230712 80560 Lei Yu | 916.30 | | |
| 7/12 | | Capital One Mobile Pmt 230712 3Ryquruz7Fmysbc Lei Yu | | 1,863.20 | 5,181.60 |
| 7/14 | | Jpmorgan Chase B Payroll DD 230714 I800783 Yu Lei | 1,562.87 | | |
| 7/14 | | Instant Pmt From Lei Yu on 07/14 Ref#20230714021000021P1Brjpm00520078616 | 2,200.01 | | 8,944.48 |
| 7/17 | | ATM Check Deposit on 07/15 247 E 86th Street New York NY 0006854 ATM ID 9837K Card 7515 | 3,001.00 | | |
| 7/17 | | Fidelity 30072 P Fprs 230714 30072 xxxxx7489 Lei Yu | | 440.26 | |

Transaction history (continued)

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 7/17 | | Fidelity 30072 P Fprs 230714 30072 xxxxx7489 Lei Yu | | 492.85 | 11,012.37 |
| 7/18 | | Capital One Transfer Rt066D6A949450F Lei Yu | 2,980.94 | | 13,993.31 |
| 7/24 | | ATM Cash Deposit on 07/23 145 Thomas Gangemi Dr Jersey City NJ 0002838 ATM ID 0217Z Card 7515 | 3,000.00 | | |
| 7/24 | | ATM Cash Deposit on 07/23 145 Thomas Gangemi Dr Jersey City NJ 0002839 ATM ID 0217Z Card 7515 | 3,000.00 | | 19,993.31 |
| 7/25 | | Instant Pmt From Lei Yu on 07/25 Ref#20230725021000021P1Brjpm00510070177 | 3,000.00 | | |
| 7/25 | | Capital One Mobile Pmt 230725 3S1Holj97A8E4Ew Lei Yu | | 484.60 | 22,508.71 |
| 7/26 | | Interest Payment | 0.09 | | |
| 7/26 | | Federal Tax Withheld | | 0.02 | 22,508.78 |
| Ending balance on 7/26 | | | | | 22,508.78 |
| Totals | | | \$28,282.09 | \$11,998.57 | |

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 06/27/2023 - 07/26/2023 | Standard monthly service fee \$15.00 | You paid \$0.00 |
| How to avoid the monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Total amount of qualifying electronic deposits | \$750.00 | \$18,689.00 <input checked="" type="checkbox"/> |
| • A monthly automatic payment of Wells Fargo personal loan/line of credit or Wells Fargo home equity line of credit | 1 | 0 <input type="checkbox"/> |
| • A monthly automatic payment to a Wells Fargo home mortgage | 1 | 0 <input type="checkbox"/> |
| • Combined balance in linked accounts, which may include | \$5,000.00 | \$5,409.61 <input checked="" type="checkbox"/> |
| - Minimum daily balance in personal checking, savings, Time Accounts (CDs), FDIC-insured Retirement accounts, qualifying personal loans/lines of credit, home equity line of credit, second mortgages, and credit card | | |

MP/MP

**IMPORTANT ACCOUNT INFORMATION**

Effective July 25, 2023, the paragraph in the "Standard Overdraft Coverage" subsection of the "Available Balance, Posting Transactions, and Overdraft" section of the Deposit Account Agreement that reads:

"The decision to pay a transaction into overdraft is made at our sole discretion. Generally, we base this decision on criteria such as your account history, deposits you make, and the transaction amount. We reserve the right to not pay a transaction into overdraft."

is deleted and replaced with the following:

When you don't have a sufficient available balance in your account (or in accounts linked for Overdraft Protection as described below), the decision to authorize or pay a transaction into overdraft is made at our sole discretion, and we reserve the right to decline or return



a transaction that would result in an overdraft. We reserve this discretion regardless of whether we've previously honored or dishonored overdrafts.

We base our decision to authorize or pay a transaction into overdraft on criteria that includes, but is not limited to, your account history, deposits you make, and transaction characteristics.

When you make or schedule payments to a merchant (including payments made through another service provider, such as a digital wallet or other payment platform), it is important for you to understand your rights and responsibilities under any applicable agreement you may have with the merchant or service provider - including the methods in which they process transactions and what occurs if the Bank declines your transaction or returns it unpaid. The Bank does not assess fees for declined or returned transactions, but the merchant or service provider may assess fees or other penalties. Even if a merchant or service provider has approved or processed your transaction, you should not assume that the transaction will be authorized or paid by us when we become aware of the transaction and you do not have sufficient available funds in your bank account.

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.

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.

Wells Fargo Everyday Checking

Statement period activity summary

| | |
|-------------------------------|---------------|
| Beginning balance on 6/27 | \$1.00 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 1.00 |
| Closing balance on 7/7 | \$0.00 |

Account number: **7581148496**
LEI YU
Nebraska Fees account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 104000058

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 |
|-------------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 7/7 | | Online Transfer to Yu L Savings xxxxxx9605 Ref #Ib0K2Z5M2V on 07/07/23 | | 1.00 | 0.00 |
| Ending balance on 7/26 | | | | | 0.00 |
| Totals | | | \$0.00 | \$1.00 | |

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.

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.

Wells Fargo Money Market SavingsSM

Statement period activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 6/27 | \$101.00 |
| Deposits/Additions | 76.01 |
| Withdrawals/Subtractions | - 25.00 |
| Ending balance on 7/26 | \$152.01 |

Account number: **2450509605**

LEI YU

Nebraska Fees account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 104000058

Interest summary

| | |
|---------------------------------------|----------|
| Interest paid this statement | \$0.01 |
| Average collected balance | \$141.66 |
| Annual percentage yield earned | 0.09% |
| Interest earned this statement period | \$0.01 |
| Interest paid this year | \$0.01 |

Transaction history

| Date | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------|--|------------------------|------------------------------|-------------------------|
| 7/3 | Recurring Transfer From Yu L Checking Ref #Op0Jz4Nbc2 xxxxxx9899 | 75.00 | | |
| 7/3 | Recurring Transfer to Yu L Way2Save Savings Ref #Op0Jz4N9Gf xxxxxx3579 | | 25.00 | 151.00 |

Transaction history (continued)

| Date | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------------|---|------------------------|------------------------------|-------------------------|
| 7/7 | Online Transfer From Yu L Checking xxxxxx8496 Ref #Ib0K2Z5M2V on 07/07/23 | 1.00 | | 152.00 |
| 7/26 | Interest Payment | 0.01 | | 152.01 |
| Ending balance on 7/26 | | | | 152.01 |
| Totals | | \$76.01 | \$25.00 | |

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 06/27/2023 - 07/26/2023 | 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 | \$2,500.00 | \$101.00 <input type="checkbox"/> |
| · A monthly automatic transfer from a Wells Fargo checking account | \$75.00 | \$75.00 <input checked="" type="checkbox"/> |

ES/ES

Wells Fargo Way2Save[®] Savings

Statement period activity summary

| | |
|-------------------------------|----------------|
| Beginning balance on 6/27 | \$51.01 |
| Deposits/Additions | 25.00 |
| Withdrawals/Subtractions | - 0.00 |
| Ending balance on 7/26 | \$76.01 |

Account number: **7581153579****LEI YU**

Nebraska Fees account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 104000058

Interest summary

| | |
|---------------------------------------|---------|
| Interest paid this statement | \$0.00 |
| Average collected balance | \$71.01 |
| Annual percentage yield earned | 0.00% |
| Interest earned this statement period | \$0.00 |
| Interest paid this year | \$0.02 |

Transaction history

| Date | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|---|------------------------|------------------------------|-------------------------|
| 7/3 | Recurring Transfer From Yu L Savings Ref #Op0Jz4N9Gf xxxxxx9605 | 25.00 | | 76.01 |
| Ending balance on 7/26 | | | | 76.01 |
| Totals | | \$25.00 | \$0.00 | |

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 06/27/2023 - 07/26/2023

Standard monthly service fee \$5.00

You paid \$0.00

The fee is waived this fee period because the account is linked to your eligible checking account.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- A monthly automatic transfer from a Wells Fargo checking account
- Age of primary account owner

Minimum required

This fee period

\$300.00

\$51.01 ☐

\$1.00

\$0.00 ☐

\$1.00

\$0.00 ☐

\$25.00

\$25.00 ☒

0 - 24

☐

AM/AM

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 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.