

# Wells Fargo Combined Statement of Accounts

August 23, 2023 ■ Page 1 of 6

WELLS  
FARGO

LEI YU  
PO BOX 3866  
JERSEY CITY NJ 07303-3866

## 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	22,508.78	32,264.53
Wells Fargo Money Market Savings <sup>SM</sup>	4	2450509605	152.01	202.01
Wells Fargo Way2Save® Savings	5	7581153579	76.01	101.03
Total deposit accounts			<b>\$22,736.80</b>	<b>\$32,567.57</b>

## Premium Membership® Checking

### Statement period activity summary

Beginning balance on 7/27	\$22,508.78
Deposits/Additions	29,751.62
Withdrawals/Subtractions	- 19,995.87
<b>Ending balance on 8/23</b>	<b>\$32,264.53</b>

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	\$0.24
Average collected balance	\$30,486.55
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.24
Interest paid this year	\$0.90

### Interest withheld

Interest withheld this period	\$0.05
Interest withheld this year	\$0.17

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/28		Venmo Cashout 230728 1028460449601 Lei Yu	3,900.00		26,408.78
7/31		Jpmorgan Chase B Payroll DD 230731 I800783 Yu Lei	1,462.33		
7/31		Robinhood Credits xxxxx9544 Lei Yu	7,510.00		
7/31		Instant Pmt From Lei Yu on 07/29 Ref#20230729021000021P1Brjpm00050018712	200.00		
7/31		Zelle From Yifan Zhang on 07/29 Ref # Jpm999Zyvu4D Verizon Mobile Plan Monthly Bill	35.00		
7/31		Zelle From Xuyang Zhou on 07/30 Ref # Pncaa0Gsx14H Aug 23 Verizon Monthly Plan for 2127 and 1	162.00		
7/31		Zelle From Yaqiong Zhang on 07/30 Ref # Jpm999Zz1D3C	35.00		
7/31		Zelle From Hui Chen on 07/30 Ref # Jpm999Zz324Q Monthly Photo Bill From Hui	66.00		
7/31		Zelle From Ying Jin on 07/30 Ref # Baci9Nyt706I Phone Bill	62.00		
7/31		Zelle From Jifan Zhu on 07/30 Ref # Jpm999Zz6Mzh Mobile August 2023 Luka	35.00		
7/31		Zelle From Wei Mengge on 07/31 Ref # Pp0Rg2Gq9G Kevin Verizon Account	36.00		
7/31	281	Check		13,000.00	23,012.11
8/1		Capital One Transfer Rt0Ed796Cdf5A65 Lei Yu	200.00		
8/1		Mspbna ACH Trnsfr 230731 85570063906 37821076	35.60		
8/1		Edeposits IN Branch/Store 08/01/23 01:33:13 Pm 145 Thomas Gangemi Dr Jersey City NJ 7515	5,000.00		
8/1		Recurring Transfer to Yu L Savings Ref #Op0K9Mdrnj xxxxxx9605		75.00	
8/1		M & T Mortgage Mtg Pyt 080123 4001774647 Lei Yu		4,147.29	24,025.42
8/2		Mspbna ACH Trnsfr 230801 85648139906 37821076	9,429.57		
8/2		Citi Card Online Payment 230801 421132236677075 Lei Yu		190.91	33,264.08
8/3		Jpmorgan Chase B Ttrvl-Reim B I800783 Rmr*Oi*9411996**20.00*20.00*0.00\	20.00		

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/3		Westmoore Hoa Payments 230803 00485-6438 Yu, Lei		165.00	33,119.08
8/4		Citi Card Online Payment 230803 431133818581425 Lei Yu		115.03	33,004.05
8/7		Sofi Bank PI PI Pymt 230805 T36666652 Lei Yu		1,244.48	31,759.57
8/15		Jpmorgan Chase B Payroll DD 230815 I800783 Yu Lei	1,562.88		
8/15		Fidelity 30072 P Fprs 230814 30072 xxxxx7489 Lei Yu		440.26	
8/15		Fidelity 30072 P Fprs 230814 30072 xxxxx7489 Lei Yu		492.85	
8/15		The Morgan Rent 230814 xxxxx7944 Lei Yu		125.00	32,264.34
8/23		Interest Payment	0.24		
8/23		Federal Tax Withheld		0.05	32,264.53
<b>Ending balance on 8/23</b>					<b>32,264.53</b>
<b>Totals</b>			<b>\$29,751.62</b>	<b>\$19,995.87</b>	

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
281	7/31	13,000.00

**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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/27/2023 - 08/23/2023	Standard monthly service fee \$15.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following each fee period		
• Total amount of qualifying electronic deposits	\$750.00	\$24,320.38 <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	\$22,736.80 <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**

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](https://wellsfargo.com/personalloan).**

## Wells Fargo Money Market Savings<sup>SM</sup>

### Statement period activity summary

Beginning balance on 7/27	\$152.01
Deposits/Additions	75.00
Withdrawals/Subtractions	- 25.00
<b>Ending balance on 8/23</b>	<b>\$202.01</b>

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	\$0.00
Average collected balance	\$193.08
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1	Recurring Transfer From Yu L Checking Ref #Op0K9Mdrnj xxxxxx9899	75.00		
8/1	Recurring Transfer to Yu L Way2Save Savings Ref #Op0K9Lvmtx xxxxxx3579		25.00	202.01
<b>Ending balance on 8/23</b>				<b>202.01</b>
<b>Totals</b>		<b>\$75.00</b>	<b>\$25.00</b>	

*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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/27/2023 - 08/23/2023	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following each fee period		
· Minimum daily balance	\$2,500.00	\$152.01 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$75.00	\$75.00 <input checked="" type="checkbox"/>



# Wells Fargo Way2Save® Savings

## Statement period activity summary

Beginning balance on 7/27	\$76.01
Deposits/Additions	25.02
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 8/23</b>	<b>\$101.03</b>

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	\$0.02
Average collected balance	\$96.54
Annual percentage yield earned	0.27%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.04

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1	Recurring Transfer From Yu L Savings Ref #Op0K9Lvmrx xxxxxx9605	25.00		101.01
8/23	Interest Payment	0.02		101.03
<b>Ending balance on 8/23</b>				<b>101.03</b>
<b>Totals</b>		<b>\$25.02</b>	<b>\$0.00</b>	

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/27/2023 - 08/23/2023	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	Minimum required	This fee period
Have any <b>ONE</b> of the following each fee period		
• Minimum daily balance	\$300.00	\$76.01 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 <input checked="" type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>

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
<b>Total</b>	<b>\$</b>

+ \$ \_\_\_\_\_

**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 overdraw 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](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.