Wells Fargo Combined Statement of Accounts

April 23, 2024 ■ Page 1 of 8



LEI YU 160 MORGAN ST APT 1711 JERSEY CITY NJ 07302-6268

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. (003)

P.O. Box 6995

Portland, OR 97228-6995

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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	÷	Direct Deposit	÷
Online Bill Pay	÷	Auto Transfer/Payment	÷
Online Statements	÷	Overdraft Protection	÷
Mobile Banking	÷	Debit Card	
My Spending Report	÷	Overdraft Service	

Other Wells Fargo Benefits

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at www.wellsfargo.com/spottaxscams.

Summary of accounts

Checking and Savings

			Ending balance	Ending balance
Account	Page	Account number	last statement	this statement
Premium Membership® Checking	2	6860769899	7,236.23	4,208.28
Wells Fargo Money Market Savings [™]	6	2450509605	1.00	1.00
Wells Fargo Way2Save® Savings	7	7581153579	1.00	1.00
	Total depos	it accounts	\$7,238.23	\$4,210.28



Premium Membership® Checking

Statement period activity summary	
Beginning balance on 3/26	\$7,236.23
Deposits/Additions	10,977.79
Withdrawals/Subtractions	- 14,005.74
Ending balance on 4/23	\$4,208.28

Account number: 6860769899

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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 withheld	
Interest paid this statement	\$0.03	Interest withheld this period	\$0.00
Average collected balance	\$4,534.19	Interest withheld this year	\$0.02
Annual percentage yield earned	0.01%		
Interest earned this statement period	\$0.03		
Interest paid this year	\$0.19		

Transaction history

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Additions	Subtractions	balance
3/29		Jpmorgan Chase B Payroll DD 240329 I800783 Yu Lei	3,006.56		
3/29		Citi Card Online Payment 240328 431339873479010 Lei Yu		253.22	9,989.57
4/1		Zelle From Xuyang Zhou on 03/30 Ref # Baczriqtpx1K	118.00		
4/1		Zelle From Yifan Zhang on 03/30 Ref # Jpm99Aeo2Fr8	36.00		
4/1		Zelle From Yaqiong Zhang on 03/30 Ref # Jpm99Aeo35Wl	35.00		
4/1		Zelle From Wei Mengge on 03/30 Ref # Pp0S469Mc5 Kevins Verizon	37.00		
4/1		Zelle From Hui Chen on 03/30 Ref # Cofbtvsbq3Tj Thank You Hui	73.00		
4/1		Zelle From Ying Jin on 03/30 Ref # Bacckqs35224	62.00		
4/1		Venmo Cashout 240401 1033491716403 Lei Yu	3,900.00		
4/1		Zelle From Jifan Zhu on 04/01 Ref # Jpm99Aetvf21 Luka Tele April 2023	36.00		
4/1		Online Transfer From Yu L Savings xxxxxx9605 Ref #lb0Mgm4J6B on 04/01/24	50.00		
4/1		Online Transfer From Yu L Way2Save Savings xxxxxx3579 Ref #lb0Mgm4Lmk on 04/01/24	25.00		
4/1		Recurring Transfer to Yu L Savings Ref #Op0Mqk7S9C xxxxxx9605		75.00	
4/1		M & T Mortgage Mtg Pyt 040124 4001774647 Lei Yu		4,202.13	10,084.44
4/2		Public Service Pseg 007717099403 Lei Yu		243.40	9,841.04
4/3		Westmoore Hoa Payments 240403 00485-6438 Yu, Lei		170.00	
4/3		The Morgan Rent 240402 xxxxx8525 Checking 9899		2,231.00	7,440.04
4/4		Capital One Transfer Rt08D70Bb83C10C Lei Yu		5,986.00	1,454.04
4/15		Jpmorgan Chase B Payroll DD 240415 I800783 Yu Lei	3,006.56		
4/15		Mobile Deposit : Ref Number :711130303288	172.50		
4/15		Mobile Deposit : Ref Number :813150065173	0.02		
4/15		Mobile Deposit : Ref Number :913150065494	115.00		
4/15		Fidelity 30072 P Fprs 240412 30072 xxxxx7489 Lei Yu		440.26	



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/15	Number	Citi Card Online Payment 240414 421354882133147 Lei Yu	Additions	404.73	3,903.13
4/18			27.00	404.73	3,703.13
		Zelle From Minzhi Meng on 04/18 Ref # Jpm99Afomx92	27.00		
4/18		Zelle From Yanchun Zhang on 04/18 Ref # Jpm99Afomxgb	27.00		
		Lunch on April 18th			
4/18		Zelle From Zhi Min Lin on 04/18 Ref # Jpm99Afomshc Lunch	27.00		
4/18		Zelle From Yuxiang Liu on 04/18 Ref # Jpm99Afomdz9 Lunch	27.00		
4/18		Zelle From Jia Peng on 04/18 Ref # Jpm99Afoodnr Lunch	27.00		
4/18		Zelle From Xiaotong Yang on 04/18 Ref # Jpm99Aforium	27.00		4,065.13
4/19		VA Dept Taxation Vasttaxrfd 240412 xxxxx7489 Yu, Lei	61.00		4,126.13
4/22		Zelle From Shunsuke Yamamoto on 04/22 Ref # Bacbdwk36Haf	82.12		4,208.25
4/23		Interest Payment	0.03		4,208.28
Ending ba	lance on 4/23				4,208.28
Totals			\$10.977.79	\$14,005,74	

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 03/26/2024 - 04/23/2024	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 each fee period	·	•
 Total amount of qualifying electronic deposits 	\$750.00	\$9,974.12 ÷
 A monthly automatic payment of Wells Fargo personal loan/line of credit Wells Fargo home equity line of credit 	or 1	0
A monthly automatic payment to a Wells Fargo home mortgage	1	0
Combined balance in linked accounts, which may include	\$5,000.00	\$1,456.04
 Minimum daily balance in personal checking, savings, Time Accounts (0 FDIC-insured Retirement accounts, qualifying personal loans/lines of cr home equity line of credit, second mortgages, and credit card 		_





Your Premium Membership Checking account is changing - welcome to Everyday Checking

We're updating our checking account options to better serve our customers and no longer offer Premium Membership Checking, so your account is changing to a similar checking option.

On July 22, 2024, your Premium Membership Checking will become an Everyday Checking account.

We think you'll appreciate all the benefits that come with an Everyday Checking account, but if you decide another account is best for you, you can easily switch to a different checking account. Go to wellsfargo.com/premiumtoeveryday and scroll down to find instructions for switching accounts.

Your day-to-day banking stays the same

Your account number, debit card, and checks will remain the same. Your automatic bill payments and direct deposits will continue without interruption, and you'll still be able to use online banking and the Wells Fargo Mobile® app* as you do today. What's changing



Your current Premium Membership Checking account has a \$15 monthly service fee. When you switch to Everyday Checking, the monthly service fee will go down to \$10. Plus, you'll have new ways to avoid this fee, including a lower minimum daily balance requirement of \$500.

There is no monthly service fee charge if you meet any ONE of the following conditions during each fee period.**

New - Make \$500 or more in total qualifying electronic deposits.***

New - Maintain a \$500 minimum daily balance.

New - The primary account owner is 17-24 years old.****

New - The account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card.*****

New - A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program******
Please note that the monthly service fee can no longer be avoided by linking a Wells Fargo home mortgage.

We'll waive the monthly service fee for the first two fee periods after July 22, 2024, so you have extra time to make any adjustments, if needed, to avoid the fee. Otherwise, you don't need to take any action on your account, it will be updated automatically. Some additional changes to be aware of - discounts on checks, free money orders, and free cashier's checks will no longer be available.

Premium Membership Checking ATM and debit card fee waivers will no longer apply.

On July 22, 2024, you will no longer receive the ATM and debit card fee waivers that were applied with your Premium Membership Checking account. Your Everyday Checking account will be subject to the standard terms listed in the Consumer Account Fee and Information Schedule ("Consumer Schedule"), which includes the following ATM and debit card fees:

Non-Wells Fargo ATM Fees (Fees charged by non-Wells Fargo ATM operators or networks may also apply.)

- Cash withdrawal (U.S./U.S. territories): \$2.50 each
- Cash withdrawal (International): \$5.00 each
- Balance inquiry: \$2.50 each
- Funds transfer: \$2.50 each

International purchase transaction fee

- 3% of transaction amount

Non-Wells Fargo bank cash disbursement fee

- U.S./U.S. territories: \$3.00 per teller transaction
- International: 3% of transaction amount

Please review the Consumer Schedule, which can be found at wellsfargo.com/online-banking/consumer-account-fees.

New benefits available to you

You can receive new benefits if you link your Everyday Checking account to a Wells Fargo Campus ATM Card or Campus Debit Card.***** These benefits include:

- -No Wells Fargo fees for up to four cash withdrawals per monthly fee period from non-Wells Fargo ATMs in the U.S. Please note that fees may be charged by non-Wells Fargo ATM operators or networks.
- -No fee charged for one overdraft each fee period.*******
- -Courtesy refund of one incoming wire transfer fee each fee period.*******
- -No monthly service fee charged.

We're here to help you make the most of your relationship with us.

If you have any questions, want to make changes to your account, or would like to learn more about other checking account options, you can call us anytime at 1-877-924-9739.

For more information about the change to Everyday Checking, visit wellsfargo.com/premiumtoeveryday

- *Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
- **Locating your fee period and Monthly Service Fee Summary information:

You can find the Monthly Service Fee Summary and the fee period dates used for your account:

- -On your statement in the Monthly Service Fee Summary section
- -Online in your account's Activity Summary section
- -On the mobile app in the Account Summary page under the Routing & Details section
- ***Qualifying electronic deposits:

A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

****Primary account ownership:



When there is more than one owner of an account, we identify a primary owner. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. For select checking and savings accounts, when an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. Depending on the type of account you have, there may be other ways to avoid the monthly service fee. If the primary owner of an existing Everyday Checking account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age.

******Wells Fargo Campus Card program benefits:

These benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account. Benefits will end 60 days after your Campus Card is no longer linked, and the Bank's standard Everyday Checking account terms and fees apply. Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card SM program.

******Wells Fargo Worldwide Military Banking program:

You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking or wellsfargo.com/depositdisclosures

*******Overdraft Fees:

Our overdraft fee for Consumer checking accounts is \$35 per item (whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means). We charge no more than three overdraft fees per business day. Overdraft fees are not applicable to Clear Access Banking accounts. The payment of transactions into overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is overdrawn, or you have had excessive overdrafts. You must promptly bring your account to a positive balance.

*******Wire Transfer Fees:

In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Please Note: The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

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 Money Market Savings SM

Statement period activity summary	
Beginning balance on 3/26	\$1.00
Deposits/Additions	75.00
Withdrawals/Subtractions	- 75.00
Ending balance on 4/23	\$1.00

Account number: 2450509605

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Nebraska Fees account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 104000058

Interest summary

3	
Interest paid this statement	\$0.00
Average collected balance	\$1.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/1	Recurring Transfer From Yu L Checking Ref #Op0Mqk7S9C xxxxxx9899	75.00		
4/1	Recurring Transfer to Yu L Way2Save Savings Ref #Op0MqInxd3 xxxxxx3579		25.00	
4/1	Online Transfer to Yu L Checking xxxxxx9899 Ref #lb0Mqm4J6B on 04/01/24		50.00	1.00
Ending	balance on 4/23			1.00
Totals		\$75.00	\$75.00	

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 03/26/2024 - 04/23/2024	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following each fee period	Minimum required	This fee period
Minimum daily balance	\$2,500.00	\$1.00
A monthly automatic transfer from a Wells Fargo checking account	\$75.00	\$75.00 ÷
ES/ES		



Wells Fargo Way2Save® Savings

Statement period activity summary	
Beginning balance on 3/26	\$1.00
Deposits/Additions	25.00
Withdrawals/Subtractions	- 25.00
Ending balance on 4/23	\$1.00

Account number: 7581153579

LEI YU

Nebraska Fees account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 104000058

Interest summary

3	
Interest paid this statement	\$0.00
Average collected balance	\$1.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/1	Recurring Transfer From Yu L Savings Ref #Op0MqInxd3 xxxxxx9605	25.00		
4/1	Online Transfer to Yu L Checking xxxxxx9899 Ref #lb0Mqm4Lmk on 04/01/24		25.00	1.00
Ending	balance on 4/23			1.00
Totals		\$25.00	\$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 03/26/2024 - 04/23/2024	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period	·	·
Minimum daily balance	\$300.00	\$1.00
 A daily automatic transfer from a Wells Fargo checking account 	\$1.00	\$0.00
 Save As You Go® transfer from a Wells Fargo checking account 	\$1.00	\$0.00
A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 ÷
Age of primary account owner	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		
	I		
	ĺ		
	1		
Total	\$		

C Add A and B to calculate the subtotal.

D List outstanding checks, withdrawals, other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	1
	1
	ı
	ı
	ı
	1
	1
	1
	1
	1
	1
	1
	1
	1
Total	\$

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.

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