

Wells Fargo Everyday Checking

Account number: **6127279377** ■ April 1, 2017 - April 30, 2017 ■ Page 1 of 6

**WELLS
FARGO**

HARSHAVARDHAN NALAJALA
7720 MCCALLUM BLVD APT 2096
DALLAS TX 75252-7525

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (808)

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 wells Fargo.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 type="checkbox"/>	Auto Transfer/Payment	<input 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"/>

Activity summary

Beginning balance on 4/1	\$492.14
Deposits/Additions	15,666.07
Withdrawals/Subtractions	- 984.98
Ending balance on 4/30	\$15,173.23

Account number: **6127279377**

HARSHAVARDHAN NALAJALA

Texas/Arkansas account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 111900659

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 store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/3		Purchase authorized on 04/01 Selfscore 800-8002143 SD S307091408106878 Card 6154		6.00	
4/3		Purchase authorized on 04/02 Selfscore 800-8002143 SD S307092398595515 Card 6154		5.00	
4/3		Purchase authorized on 04/03 Randalls Store 3637 Richardson TX P0000000053669812 Card 6154		3.99	
4/3		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		3.00	474.15
4/5		WT 0001003389221 Charles Schwab & /Org=Nvda Espp Account IN Care of C Omn Srf# 0001003389221 Trn#170405120595 Rfb#	15,606.07		
4/5		Mobile Deposit : Ref Number :815050318292	20.00		
4/5		Wire Trans Svc Charge - Sequence: 170405120595 Srf# 0001003389221 Trn#170405120595 Rfb#		15.00	
4/5		Purchase authorized on 04/04 Selfscore 800-8002143 SD S587094400485626 Card 6154		5.00	
4/5		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,079.22
4/6		Purchase authorized on 04/05 Selfscore 800-8002143 SD S587095399292730 Card 6154		5.00	
4/6		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,073.22
4/7		Purchase authorized on 04/07 Wal-Mart Super Center Plano TX P00000000950003942 Card 6154		4.92	
4/7		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,067.30
4/10		Purchase authorized on 04/09 120 Braums Store Richardson TX S467099820278084 Card 6154		5.00	
4/10		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,061.30
4/13		Purchase authorized on 04/11 Mooyah - 123 Richardson TX S467101845062419 Card 6154		5.40	
4/13		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,054.90
4/14		Purchase authorized on 04/13 MR K Food Mart Dallas TX P00000000289111133 Card 6154		11.68	
4/14		Purchase authorized on 04/14 Wal-Mart Super Center Plano TX P00000000682224570 Card 6154		24.40	
4/14		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		2.00	16,016.82
4/17		Unv Texas Dallas Dir Dep 170331 2021346835 Nalajala,Harshavardhan	40.00		
4/17		Purchase authorized on 04/14 Taco N Burger Stop Dallas TX S307104727844987 Card 6154		11.30	
4/17		Purchase authorized on 04/14 MR K Food Mart Dallas TX P00000000184067288 Card 6154		6.14	
4/17		Purchase authorized on 04/16 Wal-Mart Super Center Plano TX P00000000476393047 Card 6154		2.98	
4/17		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		3.00	16,033.40
4/18		Purchase authorized on 04/17 USA*McLiff Coffee Richardson TX S307107576520628 Card 6154		1.25	
4/18		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	16,031.15
4/19		Purchase authorized on 04/18 USA*McLiff Coffee Richardson TX S467108582045166 Card 6154		1.25	
4/19		Purchase authorized on 04/18 Market Place Dallas TX S467108769840270 Card 6154		9.18	
4/19		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		2.00	16,018.72
4/21		Purchase authorized on 04/21 WM Superc Wal-Mart Sup Plano TX P00000000149277089 Card 6154		20.51	
4/21		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	15,997.21
4/24		Purchase authorized on 04/21 USA*McLiff Coffee Richardson TX S587111829351520 Card 6154		1.25	
4/24		Purchase authorized on 04/22 MR K Food Mart Dallas TX P00000000257184527 Card 6154		4.09	
4/24		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		2.00	15,989.87
4/26		Purchase authorized on 04/25 Swadeshi Indian Cu Dallas TX S587115778345643 Card 6154		9.73	
4/26		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		1.00	15,979.14

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/27		Purchase authorized on 04/27 Randalls Store 3637 Richardson TX P00000000034383432 Card 6154		17.66	
4/27		Purchase authorized on 04/27 Randalls Store 3637 Richardson TX P000000000972465281 Card 6154		786.25	
4/27		Save As You Go Transfer Debit to XXXXXXXXXXXX9349		2.00	15,173.23
Ending balance on 4/30					15,173.23
Totals			\$15,666.07	\$984.98	

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, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 04/01/2017 - 04/30/2017	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	\$1,500.00	\$474.15 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$40.00 <input type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	22 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC



IMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Consumer Account Agreement ("Agreement") dated April 29, 2016. Effective March 31, 2017, the question and response to "Are there any restrictions on our accepting deposits to your account?" in the section titled "Deposits to your account" are deleted and replaced with the following:

Are we required to accept all deposits to your account?

No. We are permitted to decline all or part of a deposit, including a cash deposit. Some examples are (a) an item made out to a payee not on your account, (b) an item with an endorsement we are unable to verify, (c) a check or draft issued on a credit account, and (d) a non-U.S. item. When we are unable to verify an endorsement on an item, we can also decline to pay, cash, or send the item for collection. We can require all endorsers be present and we may require you to deposit the item instead of permitting you to cash it. For non-U.S. items, please see the response to "How do we handle non-U.S. items?". We may require any person wanting to make a deposit to your account to provide an acceptable form of identification before we accept the deposit for processing.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control.

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Consumer Account Agreement ("Agreement") effective April 24, 2017. In the section titled "Statements and other information relating to your deposit account", the response to the question "What happens to a dormant account?" is deleted and replaced with the following:

What happens to a dormant account?

We put safeguards in place to protect a dormant account which may include restricting the following (which may vary based on your account type):

- Transfers between your Wells Fargo accounts using your ATM/debit card
- Transfers by phone using our automated banking service
- Transfers or payments through online, mobile, and text banking (including Bill Pay)
- Wire transfers (incoming and outgoing)
- Contributions or transfers to IRA or ESA savings through online and mobile banking

Normal monthly service and other fees continue to apply (except where prohibited by law).

If you do not initiate an account-related activity on the account within the time period as specified by state unclaimed property laws, your account funds may be transferred to the appropriate state. This transfer is known as "escheat." If your account becomes escheatable, account statements will not be available. Your account will be closed. To recover your account funds, you must file a claim with the state.

If the dormant account is a primary Wells Fargo Portfolio Checking account or Wells Fargo Prime Checking account, about 2 months before the account escheats, we will close any associated program including Portfolio by Wells Fargo®, Portfolio by Wells Fargo Plus, or Portfolio by Wells Fargo Premier. When the Portfolio by Wells Fargo, Portfolio by Wells Fargo Plus, or Portfolio by Wells Fargo Premier program is closed, any benefits such as fee waivers and discounted services associated with it will be discontinued. Your primary Wells Fargo Portfolio Checking account is the first account listed in your monthly statement. To reinstate your program benefits, the primary



checking account must be in an active status and you must contact us to reestablish the program. If other linked accounts become dormant, the accounts will be removed from any associated program and fees may apply.

All other aspects of the Agreement remain the same. If there is a conflict between the updated response above and the Agreement, the updated response will control.

Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.



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.

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has 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.

■ **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.