

# Wells Fargo College Checking®

Account number: **8506549255** ■ June 18, 2014 - July 17, 2014 ■ Page 1 of 4

**WELLS  
FARGO**

LAWRENCE X ROGERS  
PO BOX 14393  
STANFORD CA 94309-4393

## Questions?

Available by phone 24 hours a day, 7 days a week:

**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. (114)  
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 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	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Other Wells Fargo Benefits

### Find out how you could enter for a chance to win \$250,000

Tell us your story by entering our *What Makes A Home* Contest. For complete rules and entry information, contact a Home Mortgage Consultant at **1-866-582-1253** or visit the contest website at **wells Fargo.com/homecontest**. Eligible entries must include a completed loan application for the purchase of residential real estate unless you reside in AZ, CO, IA, MN, NJ, MD, ND, TN.

## Activity summary

Beginning balance on 6/18	\$13,996.58
Deposits/Additions	13,214.30
Withdrawals/Subtractions	- 17,902.48
<b>Ending balance on 7/17</b>	<b>\$9,308.40</b>

Account number: **8506549255**

**LAWRENCE X ROGERS**

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

**Overdraft Protection**

Your account is linked to the following for Overdraft Protection:

- Savings - 000008023391892
- Credit Card - XXXX-XXXX-XXXX-0729

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/19		Check Crd Purchase 06/18 Google *Embermitre Google.Com/Ch CA 434256xxxxxx4592 464168769346554 ?McC=7399		9.95	13,986.63
6/23		Deposit Made In A Branch/Store	4,300.00		
6/23		Venmo Cashout 16722417 Lawrence Rogers	1,680.00		
6/23		Online Transfer Ref #lbg82Y4D7 to College Card XXXXXXXXXXXX0729 on 06/22/14		1,167.33	18,799.30
6/26	113	Check		13,419.00	5,380.30
6/30		Paypal Transfer 140628 5Lk2286NA4U2S Lawrence Rogers	355.00		
6/30	114	Check		1,330.00	4,405.30
7/1		Recur Debit Crd Pmt06/30 Spotify USA 877-778-1161 NY 434256xxxxxx4592 304180098920514 ?McC=5968		5.29	4,400.01
7/2	111	Check		1,800.00	2,600.01
7/7		Recurring Transfer to Rogers L Ref #Opeqxc2Wsy Way2Save Savings Saveeee		100.00	
7/7		Paypal Inst Xfer 140706 Blueberryco Lawrence Rogers		44.97	
7/7		Paypal Inst Xfer 140704 Solanolandt Lawrence Rogers		20.00	2,435.04
7/8		Deposit Made In A Branch/Store	6,879.30		9,314.34
7/11		Check Crd Purchase 07/10 Google *Enterapp Google.Com/Ch CA 434256xxxxxx4592 384191023728158 ?McC=7399		0.99	9,313.35
7/16		Check Crd Purchase 07/15 Google *Embermitre Google.Com/Ch CA 434256xxxxxx4592 304196180855848 ?McC=7399		4.95	9,308.40
<b>Ending balance on 7/17</b>					<b>9,308.40</b>
<b>Totals</b>			<b>\$13,214.30</b>	<b>\$17,902.48</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	Number	Date	Amount	Number	Date	Amount
111	7/2	1,800.00	113 *	6/26	13,419.00	114	6/30	1,330.00

\* Gap in check sequence.

**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](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/18/2014 - 07/17/2014	Standard monthly service fee \$3.00	You paid \$0.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>	Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$500.00	\$2,435.04 <input checked="" type="checkbox"/>
• Qualifying direct deposit	\$25.00	\$1,680.00 <input checked="" type="checkbox"/>
• The fee is waived when linked to a PMA® Package with the PMA Premier or PMA Prime Checking account		

### Monthly service fee summary (continued)

#### How to avoid the monthly service fee (complete 1 AND 2)

Minimum required

This fee period

- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

#### 2) Complete the package requirements

- Have qualifying linked accounts or services in separate categories\*

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\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
JS/JS

### Other Wells Fargo Benefits

For a limited time get interest rate discounts on select new loans and lines of credit, with a qualifying relationship, during **Rate Event.**

**The Great**

[wellsfargo.com/gretrate](http://wellsfargo.com/gretrate)



Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.



## IMPORTANT ACCOUNT INFORMATION

Effective September 15, 2014, the bonus interest rate on Money Market Savings accounts when linked to an eligible checking account will be discontinued. The interest rate on your Money Market Savings account will revert to the Bank's current applicable interest rate and is subject to change at any time.

If you have questions about this change, please contact your local banker or call the number listed on your statement. Please note, the Consumer Account Fee and Information Schedule and the Consumer Account Agreement, as amended, continue to apply.

We want to let you know about a clarification to the Consumer Account Fee and Information Schedule regarding ACH stop payments.

Effective April 7, 2014 **the section of the Schedule titled, "Service Fees" the sub section "Stop Payments" is deleted and replaced with the following:**

#### Stop Payments:

To request stop payments online or by phone for paper item (check) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:

- **ACH item** - Company Name, Account Number, ACH Merchant ID and/or Company ID and Amount of item

- **Paper item** - Name of Payee, Account Number, Paper item number or range of paper item numbers, Paper item date and Amount of item

**Please note the stop payment fee remains unchanged at \$31 per item.**

## 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.

## 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 Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. 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.

■ **In case of errors or questions about your Direct Deposit Advance<sup>®</sup> service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.