

Wells Fargo Everyday Checking

April 15, 2025 ■ Page 1 of 8



JEFFREY R HEISLER
23879 INSPIRATION RD
PO BOX 2787
CRESTLINE CA 92325-2787

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. (377)
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.

Other Wells Fargo Benefits

Keep your accounts and money safe. Know how to spot a scam with these two tips.

1. Question unusual payment requests.

Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

Learn more at wellsfargo.com/saferpayments

2. Don't allow anyone remote access to your devices.

Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.

It's your money and your personal information. Protect it.

Learn more at wellsfargo.com/scams

Statement period activity summary

Beginning balance on 3/18	\$4,253.99
Deposits/Additions	11,726.87
Withdrawals/Subtractions	- 9,351.73
Ending balance on 4/15	\$6,629.13

Account number: 1010121353007 (primary account)

JEFFREY R HEISLER

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

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
3/19		Purchase authorized on 03/17 Amazon Mktp* Kb1N1 Amzn.Com/Bill WA S585077111752116 Card 8516		36.34	4,217.65
3/20		Wix.Com Payout TX49175880100Xt TRN*1*TX49175880100Xt**4Vxm4866Crvipkcv\Rmr*I*k*TX	87.09		
3/20		Purchase authorized on 03/19 Prime Video Channe Amzn.Com/Bill WA S585078771584890 Card 8516		10.99	4,293.75
3/21		Wix.Com Payout TX49211673100Xt TRN*1*TX49211673100Xt**4Vxodu66D5Uvce4A\Rmr*I*k*TX	43.03		
3/21		Purchase authorized on 03/21 Staterbros107 977 Kendall San Bernardin CA P465080814344048 Card 8516		147.08	4,189.70
3/24		Purchase authorized on 03/21 Prime Video Channe Amzn.Com/Bill WA S305080752945980 Card 8516		8.99	
3/24		So Cal Gas Paid Scgc 250321 1932202251 301601474279573018		180.91	
3/24		So Cal Edison CO Bill Paymt 250321 700560263859 Heisler Jeffrey		193.60	3,806.20
3/25		Wix.Com Payout TX49290864300Xt TRN*1*TX49290864300Xt**4Vxm2x66Eqpsqhg3\Rmr*I*k*TX	145.05		
3/25		Purchase authorized on 03/24 Prime Video Channe Amzn.Com/Bill WA S305084046942874 Card 8516		9.99	
3/25		Purchase authorized on 03/25 Staterbros107 977 Kendall San Bernardin CA P305084807870350 Card 8516		194.26	3,747.00
3/26		Wix.Com Payout TX49327212000Xt TRN*1*TX49327212000Xt**4Vxodu66F50Clvb1\Rmr*I*k*TX	96.80		
3/26		Purchase authorized on 03/24 Amazon Mktp*CO8Xd Amzn.Com/Bill WA S465084207499755 Card 8516		68.92	
3/26		Purchase authorized on 03/24 Amazon Mktp*x65IN Amzn.Com/Bill WA S385084207515319 Card 8516		9.69	3,765.19
3/27		Wix.Com Payout TX49361562800Xt TRN*1*TX49361562800Xt**4Vxm2x66Fizs2L2M\Rmr*I*k*TX	76.74		
3/27		Purchase authorized on 03/27 Goodwin's Market Crestline CA P585086783155640 Card 8516		40.41	3,801.52
3/28		Audible EDI Pymnts EFT-11741012-Sr Heisler Consulting	39.19		
3/28		Wix.Com Payout TX49397061600Xt TRN*1*TX49397061600Xt**4Vxof566Fxadrmgx\Rmr*I*k*TX	459.71		
3/28		Recurring Payment authorized on 03/27 Spectrum Mobile 855-707-7328 MO S465086252824043 Card 8516		60.00	
3/28		Purchase authorized on 03/28 Cvs/Pharmacy #10 10999--2 Lake Arrowhea CA P305087780505459 Card 8516		48.80	
3/28		Crestline Sanita Payment 250327 000000139392969 Jeffrey Heisler		111.98	4,079.64
3/31		Wix.Com Payout TX49408821400Xt TRN*1*TX49408821400Xt**4Vxm4l66Gbkod4Rk\Rmr*I*k*TX	309.82		

Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/31		Purchase authorized on 03/28 Bill Linder Tires, Crestline CA S465087759886008 Card 8516		180.00	
3/31		Purchase authorized on 03/30 Goodwin's Market Crestline CA P385089783742658 Card 8516		56.65	4,152.81
4/1		DFAS-Cleveland Ret Net 040125 xxxxx2238 Heisler Jeffrey R	1,747.01		
4/1		Wix.Com Payout TX49482138600Xt TRN*1*TX49482138600Xt**4Vxod066Hj18Ngwj\Rmr*I*k*TX	521.34		
4/1		Purchase authorized on 03/27 Amazon Mktp*I*Q356S Amzn.Com/Bill WA S465086673849680 Card 8516		47.41	
4/1		Purchase authorized on 03/28 Amazon Mktp*I*Pe84N Amzn.Com/Bill WA S305087561502984 Card 8516		18.30	
4/1		Purchase authorized on 04/01 Staterbros107 977 Kendall San Bernardin CA P305091765318984 Card 8516		291.21	6,064.24
4/3		American Funds Redemption 000004004519060 Jeffrey R Heisler	1,800.00		
4/3		Wix.Com Payout TX49553755000Xt TRN*1*TX49553755000Xt**4Vxod366lblw4L0J\Rmr*I*k*TX	372.93		
4/3		Recurring Payment authorized on 04/02 Spectrum 855-707-7328 MO S585092732801816 Card 8516		193.98	
4/3		Sba Eidl Loan Payment 250402 6Pashk9Vial 9695458003		50.00	
4/3		Citi Card Online Payment 250402 421660293165233 Jeffrey R Heisler		304.76	7,688.43
4/4		Wix.Com Payout TX49590191000Xt TRN*1*TX49590191000Xt**4Vxod366lpwa5Sv5\Rmr*I*k*TX	48.25		
4/4		Purchase authorized on 03/31 Amazon Mktp*I*Lb380 Amzn.Com/Bill WA S585091050428728 Card 8516		150.60	
4/4		Purchase authorized on 04/02 Amazon Mktp*I*E46Yc Amzn.Com/Bill WA S385092477525106 Card 8516		13.02	
4/4		Purchase authorized on 04/02 Frontier Comm Corp WWW.Frontier. CT S465092730975493 Card 8516		106.38	
4/4		M & T Mortgage Mtg Pyt 040225 0105748057 Jeffrey R Heisler		1,584.03	5,882.65
4/7		Purchase authorized on 04/03 Amazon Mktp*I*Rb5G1 Amzn.Com/Bill WA S585093764745507 Card 8516		115.83	
4/7		Purchase authorized on 04/04 Chevron 0386286 Victorville CA S385094624901977 Card 8516		66.82	
4/7		Purchase authorized on 04/04 Apollo Restaruant Victorville CA S385094706202917 Card 8516		30.00	
4/7		Purchase authorized on 04/04 Burrtec Mountain 909-3382417 CA S585094773594169 Card 8516		95.28	
4/7		Purchase authorized on 04/05 Sodastream USA Inc 856-755-3400 NY S585095495541453 Card 8516		107.86	
4/7		Purchase authorized on 04/05 Prime Video Channe Amzn.Com/Bill WA S585095619368973 Card 8516		3.99	
4/7		Purchase authorized on 04/06 Staterbros107 977 Kendall San Bernardin CA P465096756458737 Card 8516		253.51	
4/7		Paypal Inst Xfer 250406 Sheinusserv Jeff Heisler		5.42	
4/7		Crestline Sanita Payment 250404 000000139783273 Jeffrey Heisler		111.98	5,091.96
4/8		Wix.Com Payout TX49669959300Xt TRN*1*TX49669959300Xt**4Vxog866Kagnq86l\Rmr*I*k*TX	462.94		5,554.90
4/9		Wix.Com Payout TX49706824900Xt TRN*1*TX49706824900Xt**4Vxofk66Kp1Mmcde\Rmr*I*k*TX	149.60		
4/9		ATM Check Deposit on 04/09 296 W Highland Ave San Bernardin CA 0004248 ATM ID 0696A Card 8516	5,200.00		
4/9		Purchase authorized on 04/09 Staterbros107 977 Kendall San Bernardin CA P465099808207102 Card 8516		153.72	10,750.78
4/10		Wix.Com Payout TX49741462500Xt TRN*1*TX49741462500Xt**4Vxofk66L3Cb0Q5WRmr*I*k*TX	38.54		
4/10		Purchase authorized on 04/08 Amazon Mktp*I*M14IL Amzn.Com/Bill WA S465099014824537 Card 8516		22.63	
4/10		Purchase authorized on 04/08 Amazon Mktp*I*Cv35N Amzn.Com/Bill WA S585099014864218 Card 8516		23.67	10,743.02
4/11		Purchase authorized on 04/09 Amazon Mktp*I*OI5WI Amzn.Com/Bill WA S385099561543591 Card 8516		48.35	

Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/11		Purchase authorized on 04/11 The Home Depot #0683 San Bernardin CA P385101792842922 Card 8516		369.68	10,324.99
4/14		Zelle From Matthew A Kritz on 04/14 Ref # 00K0Mb51Qgtq	100.00		
4/14		Purchase authorized on 04/07 Amazon MktpI*N88SE Amzn.Com/Bill WA S305097775989054 Card 8516		30.16	
4/14		Purchase authorized on 04/11 Amazon MktpI*0H64F Amzn.Com/Bill WA S585101743720612 Card 8516		17.13	
4/14		Recurring Payment authorized on 04/12 Netflix.C Netflix.Com Los Gatos CA P000000986493703 Card 8516		24.99	
4/14		Zelle to John on 04/12 Ref #Rp0Yq54358 \$466 House \$180 Tips		646.00	
4/14		Zelle to Buddys on 04/12 Ref #Rp0Yq56Lw8 50 Dinners April 12 Thanks		1,000.00	
4/14		Recurring Payment authorized on 04/12 Openai *Chatgpt Su Openai.Com CA S465102593532656 Card 8516		20.00	
4/14		Purchase authorized on 04/12 Prime Video Channe Amzn.Com/Bill WA S385102750361428 Card 8516		16.99	
4/14		Purchase authorized on 04/12 Prime Video Channe Amzn.Com/Bill WA S305102757087244 Card 8516		12.99	
4/14		Zelle to Shelly Nicole on 04/13 Ref #Rp0Yq8Nztk Oops on Dinner		50.00	
4/14		Purchase authorized on 04/14 Staterbros107 977 Kendall San Bernardin CA P585104765881383 Card 8516		209.11	
4/14	131	Check		1,373.61	7,024.01
4/15		Wix.Com Payout TX49861769500Xt TRN*1*TX49861769500Xt**4Vxoej66N2SC5H7T\Rmr*I*k*TX	28.83		
4/15		Purchase authorized on 04/11 Amazon MktpI*Vs5Ch Amzn.Com/Bill WA S465102242537187 Card 8516		5.92	
4/15		Purchase authorized on 04/15 T J Maxx 277 E 40th S San Bernardin CA P000000871717839 Card 8516		111.96	
4/15		Farmers Ins EFT Pymt 250414 D773606516 Jeffrey R Heisler NA		305.83	6,629.13
Totals			\$11,726.87	\$9,351.73	

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
131	4/14	1,373.61

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 03/18/2025 - 04/15/2025

Standard monthly service fee \$0.00

You paid \$0.00

The fee is waived this fee period because the account is part of the Wells Fargo Worldwide Military Banking program.

RC/J8



IMPORTANT ACCOUNT INFORMATION

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.

- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

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.

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 Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. 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.

Amount

- [illegible]

(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register. \$

Total \$



EQUAL HOUSING
LENDER