



MUSTAFA AL-BAYATI
1520 SAINT OLAF AVE
NORTHFIELD MN 55057-1574

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: wells Fargo.com
Write: Wells Fargo Bank, N.A. (300)
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"/> |

Other Wells Fargo Benefits

It's Cybersecurity Awareness Month. Look out for these tell-tale signs to help spot an imposter scam.

- Imposters may contact you with a message that:
- is unexpected.
 - appears to be from a legitimate source but could be spoofed.
 - claims to be urgent and asks you to act right away.
 - uses language that manipulates your emotions.
 - asks you to pay in an unusually specific way such as gift cards, cryptocurrency or payment apps.

Remember, caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered. If you have doubts about the message call the company or government agency directly to find out if there really is a problem. And if they're impersonating Wells Fargo, call us right away or you can always check your account in the Wells Fargo Mobile® app* or online banking.

Learn more at www.wells Fargo.com/scams/

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

| | |
|---------------------------|----------|
| Beginning balance on 10/1 | \$78.00 |
| Deposits/Additions | 380.66 |
| Withdrawals/Subtractions | - 447.29 |
| Ending balance on 10/31 | \$11.37 |

Account number: 9809047757

MUSTAFA AL-BAYATI

Minnesota account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091000019

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------|--------------|---|------------------------|------------------------------|-------------------------|
| 10/4 | | Capital One Transfer Rt02B90E26Bf48F Mustafa Albayati | 50.00 | | |
| 10/4 | | Purchase authorized on 10/03 Ameritasinsgr 800-3009566 NE S384277317096728 Card 9312 | | 54.81 | 73.19 |
| 10/11 | | Purchase authorized on 10/10 C N S Vending Northfield MN S384284682698354 Card 9312 | | 2.35 | |
| 10/11 | | Purchase authorized on 10/10 Gillette Pepsi Com Northfield MN S584284683215457 Card 9312 | | 3.25 | |
| 10/11 | | Purchase authorized on 10/10 Culvers of Northfi Northfield MN S384284752672760 Card 9312 | | 13.63 | |
| 10/11 | | Purchase authorized on 10/10 Kwik-Trip Northfield MN P584285121003378 Card 9312 | | 20.00 | |
| 10/11 | | Purchase authorized on 10/11 Olafcollbooksto 1520 St. Northfield MN P304285614282434 Card 9312 | | 27.87 | 6.09 |
| 10/15 | | Rna Abdullaah Ja 29836453_1 241015 920866714024285 Mustafa Samer Saifulda | 110.22 | | |
| 10/15 | | Samir Sayf Aldin 29836453_1 241015 198222423924285 Mustafa Samer Saifulda | 110.22 | | |
| 10/15 | | Recurring Payment authorized on 10/12 Apple.Com/Bill 866-712-7753 CA S384286282259699 Card 9312 | | 0.99 | |
| 10/15 | | Purchase authorized on 10/15 Cub Foods #1637 Northfield MN P464289725448935 Card 9312 | | 54.13 | 171.41 |
| 10/16 | | Rna Abdullaah Ja 75448258_1 241016 057859117624286 Mustafa Samer Saifulda | 110.22 | | |
| 10/16 | | Purchase authorized on 10/15 Gillette Pepsi Com Northfield MN S384290111506444 Card 9312 | | 4.50 | |
| 10/16 | | Purchase authorized on 10/15 C N S Vending Northfield MN S384290111511136 Card 9312 | | 2.35 | |
| 10/16 | | Purchase authorized on 10/16 Aldi 72087 Dundas MN P384290729697409 Card 9312 | | 42.88 | |
| 10/16 | | Purchase authorized on 10/16 Kwik-Trip Northfield MN P584290740926378 Card 9312 | | 40.00 | 191.90 |
| 10/17 | | Purchase authorized on 10/16 C N S Vending Northfield MN S304290696993241 Card 9312 | | 2.35 | |
| 10/17 | | Purchase authorized on 10/16 Gillette Pepsi Com Northfield MN S304290697149904 Card 9312 | | 3.25 | |
| 10/17 | | Purchase authorized on 10/16 St Olaf Clg Cage Northfield MN S384291001639852 Card 9312 | | 5.37 | 180.93 |
| 10/18 | | Purchase authorized on 10/17 C N S Vending Northfield MN S584291549478741 Card 9312 | | 2.35 | |
| 10/18 | | Purchase authorized on 10/17 Gillette Pepsi Com Northfield MN S464291549702358 Card 9312 | | 2.75 | |
| 10/18 | | Purchase authorized on 10/17 St Olaf Clg Cage Northfield MN S304291611830499 Card 9312 | | 5.37 | |
| 10/18 | | Purchase authorized on 10/18 Kwik-Trip Northfield MN P464292781365540 Card 9312 | | 10.28 | |
| 10/18 | | Purchase authorized on 10/18 Kwik-Trip Northfield MN P304292797826118 Card 9312 | | 6.11 | 154.07 |
| 10/21 | | Purchase authorized on 10/18 C N S Vending Northfield MN S584292602434256 Card 9312 | | 2.35 | |



Transaction history(continued)

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|-----------------|--|------------------------|------------------------------|-------------------------|
| 10/21 | | Purchase authorized on 10/18 Gillette Pepsi Com Northfield MN S584292602835341 Card 9312 | | 3.25 | |
| 10/21 | | Purchase authorized on 10/18 McDonald's F5093 Northfield MN S464293054543553 Card 9312 | | 34.00 | |
| 10/21 | | Purchase authorized on 10/20 St Olaf Clg Cage Northfield MN S304294729435969 Card 9312 | | 9.66 | |
| 10/21 | | Purchase authorized on 10/20 Kwik-Trip Northfield MN P584295045785421 Card 9312 | | 6.01 | |
| 10/21 | | Purchase authorized on 10/21 Olafcollbooksto 1520 St. Northfield MN P464295562875415 Card 9312 | | 8.65 | 90.15 |
| 10/22 | | Purchase authorized on 10/19 Froggy Bottoms Riv Northfield MN S584294129776237 Card 9312 | | 16.49 | 73.66 |
| 10/23 | | Purchase authorized on 10/22 St Olaf Clg Cage Northfield MN S304296606784659 Card 9312 | | 18.24 | |
| 10/23 | | ATM Withdrawal authorized on 10/23 1500 Saint Olaf Ave Northfield MN 0009879 ATM ID 6871Z Card 9312 | | 20.00 | 35.42 |
| 10/24 | | Purchase authorized on 10/23 C N S Vending Northfield MN S464297601890113 Card 9312 | | 2.35 | |
| 10/24 | | Purchase authorized on 10/23 Gillette Pepsi Com Northfield MN S464297602359938 Card 9312 | | 3.25 | |
| 10/24 | | Purchase authorized on 10/23 McDonald's F5093 Northfield MN S304297808900503 Card 9312 | | 18.45 | 11.37 |
| Ending balance on 10/31 | | | | | 11.37 |
| Totals | | | \$380.66 | \$447.29 | |

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.

Items returned unpaid

| Date | Description | Amount |
|------|--|--------|
| 10/3 | Prog Direct Ins Ins Prem 241001 xxxxx7014 Musta Mustafa Albayati Reference # 021000024393906 | 122.50 |
| 10/9 | Prog Direct Ins Retry Pymt 241001 xxxxx7014 Musta Mustafa Albayati Reference # 021000021557391 | 122.50 |

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 10/01/2024 - 10/31/2024 | 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 | | |
| • Age of primary account owner | 13 - 24 | <input type="checkbox"/> |
| • Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card | 1 | 0 <input type="checkbox"/> |



IMPORTANT ACCOUNT INFORMATION

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.



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

| Number/Description | Amount |
|--------------------|---|
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| 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.

