



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

3 Things to watch out for when shopping online for the holidays

- 1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
- 2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
- 3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.

Statement period activity summary

Beginning balance on 11/1	\$11.37
Deposits/Additions	360.66
Withdrawals/Subtractions	- 329.77
Ending balance on 11/29	\$42.26

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
11/1		Purchase authorized on 10/31 Gillette Pepsi Com Northfield MN S464305692307598 Card 9312		3.25	
11/1		Purchase authorized on 10/31 C N S Vending Northfield MN S304305692537836 Card 9312		2.35	5.77
11/5		Rna Abdullaah Ja 99798600_1 241105 265628075424307 Mustafa Samer Saifulda	110.22		
11/5		Purchase authorized on 11/04 C N S Vending Northfield MN S584309679662742 Card 9312		2.35	113.64
11/6		Rna Abdullaah Ja 86213397_1 241106 541673127824310 Mustafa Samer Saifulda	110.22		
11/6		Purchase authorized on 11/06 Costco Gas #0783 Eden Prairie MN P464311590386526 Card 9312		39.65	
11/6		Purchase authorized on 11/06 Aldi 72087 Dundas MN P464311850532629 Card 9312		34.75	149.46
11/7		Rna Abdullaah Ja 72600817_1 241107 373385428224311 Mustafa Samer Saifulda	110.22		
11/7		Purchase authorized on 11/06 Culvers of Northfi Northfield MN S304311636889454 Card 9312		37.12	
11/7		Purchase authorized on 11/07 Aldi 72087 Dundas MN P464313000852123 Card 9312		53.09	
11/7	<	Business to Business ACH Debit - Rocket Money Premium St-Q8G3D7M7J6V1 Rocket Money Inc		5.00	164.47
11/8		Purchase authorized on 11/07 St Olaf Clg Cage Northfield MN S304312650638279 Card 9312		9.98	
11/8		Purchase authorized on 11/07 St Olaf Clg Cage Northfield MN S584312744111296 Card 9312		9.37	
11/8		Purchase authorized on 11/08 Olafcollbooksto 1520 St. Northfield MN P464313724404114 Card 9312		9.51	135.61
11/12		Purchase authorized on 11/08 C N S Vending Northfield MN S464313638996664 Card 9312		2.35	
11/12		Purchase authorized on 11/08 Northfield Liquor Northfield MN S584313854121531 Card 9312		40.33	
11/12		Purchase authorized on 11/09 Fj #576 Northfield MN P584314682665525 Card 9312		37.81	
11/12		Purchase authorized on 11/09 Northfield Liquor Northfield MN S584315041363325 Card 9312		39.52	
11/12		Purchase authorized on 11/11 C N S Vending Northfield MN S384316636515947 Card 9312		2.35	13.25
11/13		Recurring Payment authorized on 11/12 Apple.Com/Bill 866-712-7753 CA S304317318258146 Card 9312		0.99	12.26
11/20		Zelle From Flores Giulia on 11/20 Ref # Pp0Y8H7HII	30.00		42.26
Ending balance on 11/29					42.26
Totals			\$360.66	\$329.77	

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.

< *Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*



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 11/01/2024 - 11/29/2024	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	<div><div>÷</div></div>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <div><div></div></div>
RD/RD		

IMPORTANT ACCOUNT INFORMATION

ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

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.

