Wells Fargo Clear Access Banking SM August 30, 2024 ■ Page 1 of 5



MUSTAFA AL-BAYATI 1500 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: wellsfargo.com

Write: Wells Fargo Bank, N.A. (300)

P.O. Box 6995

Portland, OR 97228-6995

You and	Well	s Fa	rao
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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 wellsfargo.com or call the number above if you have questions or if you would like to add new services.

1			
Online Banking	÷	Direct Deposit	÷
Online Bill Pay		Auto Transfer/Payment	
Online Statements	÷	Overdraft Protection	
Mobile Banking	÷	Debit Card	
My Spending Report	÷	Overdraft Service	

Other Wells Fargo Benefits

Does your family have a security phrase?

Scammers can impersonate a loved one in trouble and ask you to send money quickly. A secret family code word or phrase can help to verify that it's really them. Share one with your family and remember to carefully verify all unexpected requests for money.

Statement period activity summary Beginning balance on 8/1 \$9.79 Deposits/Additions 1.447.45 Withdrawals/Subtractions - 957.25

Ending balance on 8/30 \$499.99 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
3/2		Zelle From Flores Giulia on 08/02 Ref # Pp0Xy22Mwr	42.00		51.79
8/5		Zelle From Flores Giulia on 08/03 Ref # Pp0Xy33Vzj	115.00		
8/5		Purchase authorized on 08/02 DD Doordash Davesh		34.43	
		855-973-1040 CA S304216072121048 Card 9312			
8/5		Purchase authorized on 08/03 DD Doordash Restau		112.56	19.80
		855-973-1040 CA S464216688579703 Card 9312			
8/7		Rna Abduallah Ja 56277078_1 240807 319811454624219	330.66		
		Mustafa Samer Saifulda			
8/7		Instant Pmt From Venmo on 08/07	49.13		
		Ref#20240807021000021P1Brjpc00500031152			
8/7		Purchase authorized on 08/06 DD *Doordashdashpa		9.99	
		WWW.Doordash. CA S304219643507206 Card 9312			
8/7		Purchase authorized on 08/07 Holy Land Brand Minneapolis		45.45	
		MN P000000174796964 Card 9312			
8/7		Discover E-Payment 240807 5600 Albayati Mustafa		67.00	277.15
8/8		Purchase authorized on 08/07 DD Doordash Restau		14.08	
		855-973-1040 CA S584220571776842 Card 9312			
8/8		Zelle to Saji on 08/08 Ref #Rp0Xybyk6K ME Giulia		26.00	237.07
8/9		Purchase authorized on 08/07 Uber Trip Help. Uber. Com CA		9.74	
		S584220769437102 Card 9312			
8/9	<	Business to Business ACH Debit - Rocket Money Premium		5.00	222.33
		St-B8E9R3R4I5Z7 Rocket Money Inc			
8/12		Purchase authorized on 08/11 Kwik-Trip Northfield MN		8.13	
		P464225049563780 Card 9312			
8/12		Purchase authorized on 08/12 Madinas Automotive		60.00	154.20
		Minneapolis MN P384225776225866 Card 9312			
8/13		Purchase authorized on 08/11 Uber Trip Help. Uber. Com CA		13.46	
		S304224781251067 Card 9312			
8/13		Recurring Payment authorized on 08/12 Apple.Com/Bill		0.99	139.75
		866-712-7753 CA S384225282535320 Card 9312			
8/14		Purchase authorized on 08/12 DD *Doordash Popey		32.86	
		WWW.Doordash. CA S304226073537162 Card 9312			
8/14		Purchase authorized on 08/12 DD *Doordash Walgr		4.00	102.89
		WWW.Doordash. CA S384226073559776 Card 9312			
8/15		Zelle From Flores Giulia on 08/14 Ref # Pp0Xypcmm8	180.00		
8/15		Purchase authorized on 08/14 Mint Mobile 800-683-7392 CA		201.65	81.24
		S584228149221551 Card 9312			
8/16		Purchase authorized on 08/16 Prairie Market St2293 Saint Paul		7.58	73.66
		MN P304229627849907 Card 9312			
8/19		Zelle From Flores Giulia on 08/19 Ref # Pp0Xyymhlp	45.00		118.66
8/21		Purchase authorized on 08/19 Uber Trip Help. Uber. Com CA		30.96	
		S384232680036874 Card 9312			
8/21		Purchase authorized on 08/19 DD *Doordash Walgr		71.73	15.97
		WWW.Doordash. CA S584232798276383 Card 9312			
8/22		WT Fed#03389 Trade Bank of Iraq /Org=Rana Abdullah Jaber	280.00		
		Srf# 8315444220Fs Trn#240822024024 Rfb# Swf of 24/08/07			
8/22		Wire Trans Svc Charge - Sequence: 240822024024 Srf#		15.00	280.97
		8315444220Fs Trn#240822024024 Rfb# Swf of 24/08/07			
8/26		Purchase authorized on 08/24 Tst* St Paul Brewi Saint Paul MN		19.17	
		S584238125182013 Card 9312			
8/26		Purchase authorized on 08/24 Tst* St Paul Brewi Saint Paul MN		20.74	
		S304238144829480 Card 9312			
8/26	<	Business to Business ACH Debit - Rocket Money Premium		5.00	236.06
		St-L2T0W5L4H6P8 Rocket Money Inc			
8/27		Rna Abduallah Ja 71787432_1 240827 197087414424239	330.66		566.72
		Mustafa Samer Saifulda			
8/28		Purchase authorized on 08/26 DD *Doordash Popey		31.49	
		WWW.Doordash. CA S304240074002781 Card 9312			
8/28		Recurring Payment authorized on 08/27 Microsoft*Ultimate		18.24	
		425-6816830 WA S304240338791511 Card 9312			



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/28	Number	Purchase authorized on 08/28 Bsaw-Minneapoli Minneapolis	Additions	39.00	477.99
0/20		MN P000000484486480 Card 9312		37.00	7/1.//
8/29		Zelle From Flores Giulia on 08/29 Ref # Pp0Xzl4L97	15.00		
8/29		Purchase authorized on 08/28 Usefull Httpswww.Usef MA		3.00	
		S584241511200590 Card 9312			
8/29		Purchase authorized on 08/29 Madinas Automotive		50.00	439.99
		Minneapolis MN P384242766104785 Card 9312			
8/30		Zelle From Flores Giulia on 08/30 Ref # Pp0Xznks67	60.00		499.99
Ending ba	lance on 8/30				499.99
Totals			\$1,447.45	\$957.25	

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
8/8	Capital One Mobile Pmt 240807 3Xzhfog47Hc7031 Mustafa Albayati	Reference #	091000010836752	40.00
8/14	Capital One Mobile Pmt 240813 3Y0Jqp4Pyiwn2Gd Mustafa Albayati	Reference #	091000018992395	20.00
8/20	Capital One Mobile Pmt 240817 3Y1Lhq8Wsk246Jx Mustafa Albayati	Reference #	056073617848079	52.54
8/27	Capital One Mobile Pmt 240824 3Y32Qlmkzgczrxp Mustafa Albayati	Reference #	056073618463203	52.54

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 08/01/2024 - 08/30/2024	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 periodAge of primary account owner	13 - 24	÷
Account is linked to a Wells Fargo Campus ATM Card or Campus Debit C	ard 1	0

MINIOR ACCOUNT INFORMATION

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit wellsfargo.com/online-banking/consumer-account-fees/ or wellsfargo.com/biz/fee-information/.

Susiness 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.



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
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	1
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
	ĺ
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	1
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	1
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	I
	1
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).
 - 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.

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