Wells Fargo Clear Access Banking[™]

November 29, 2024 ■ Page 1 of 5



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: wellsfargo.com

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

P.O. Box 6995

Portland, OR 97228-6995

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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.

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

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	TVUITIBET	Purchase authorized on 10/31 Gillette Pepsi Com Northfield MN S464305692307598 Card 9312	naditions	3.25	Balance
11/1		Purchase authorized on 10/31 C N S Vending Northfield MN S304305692537836 Card 9312		2.35	5.77
11/5		Rna Abduallah 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 Abduallah 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 Abduallah 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 bal	ance on 11/2	9			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.

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.



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	÷
 Account is linked to a Wells Fargo Campus ATM Card or Campus D 	Debit Card 1	0 🔲
RD/RD		



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.



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
	Ì
	ĺ
	<u> </u>
	<u> </u>
Total	ş

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.

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