Wells Fargo Clear Access Banking[™]

September 30, 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

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 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

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo and they may contact you through a text or an automated phone service that seems legitimate.

No Wells Fargo employee will contact you to ask you:

- for your personal or card information, including your PIN.
- for your device account credentials, to share your screen with them, or to accept a video call.
- to transfer money to another person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- to collect your card in person, have you mail it, or leave it somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app or online. If you think your card has been used fraudulently, please contact us as soon as possible.



Statement period activity summary Beginning balance on 8/31 \$499.99 Deposits/Additions 686.50 Withdrawals/Subtractions - 1,108.49 Ending balance on 9/30 \$78.00

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
9/3		Zelle From Flores Giulia on 09/01 Ref # Pp0Xztvdjj	15.00		
9/3		Zelle From Flores Giulia on 09/03 Ref # Pp0Xzxd348	100.00		
9/3		Zelle From Flores Giulia on 09/03 Ref # Pp0Xzxslpk	400.00		
9/3		Purchase authorized on 08/29 Uber *Trip Help.Uber.Com CA S384242679124470 Card 9312		28.56	
9/3		Purchase authorized on 08/30 El Triunfo Northfield MN S464244023681701 Card 9312		17.35	
9/3		Purchase authorized on 08/30 Interstate Parking WWW.Interstat WI S384244224859021 Card 9312		49.08	
9/3		Purchase authorized on 09/01 Culvers of Northfi Northfield MN S584246042276670 Card 9312		26.71	
9/3		Zelle to Ghanim Abdu on 09/03 Ref #Rp0Xzxdkb6		25.00	
9/3		Purchase authorized on 09/03 Costco Whse #0377 St Louis Park MN P304247676617492 Card 9312		71.02	
9/3		ATM Withdrawal authorized on 09/03 4740 Cedar Ave S Minneapolis MN 0007842 ATM ID 5839L Card 9312		340.00	457.27
9/4		Purchase authorized on 09/03 Ameritasinsgr 800-3009566 NE S384247318698613 Card 9312		109.62	
9/4		Purchase authorized on 09/04 Aldi 72087 Dundas MN P584248824316249 Card 9312		127.45	
9/4		Prog Direct Ins Ins Prem 240903 Pol xxxxx7014 Mustafa Albayati		118.53	101.67
9/6		Purchase authorized on 09/05 St Olaf Clg Cage Northfield MN S384249575262552 Card 9312		3.76	
9/6		Purchase authorized on 09/05 C N S Vending Northfield MN S464249745915519 Card 9312		2.35	95.56
9/9		Zelle From Flores Giulia on 09/09 Ref # Pp0Y2Dgbr3	50.00		
9/9		Purchase authorized on 09/06 Gillette Pepsi Com Northfield MN \$304250565580005 Card 9312	30.00	3.35	
9/9		Purchase authorized on 09/06 Tst* Fairfield Inn Northfield MN S584250854979721 Card 9312		7.00	
9/9		Purchase authorized on 09/07 Ziggy's 109 North Wate Northfield MN P000000187937251 Card 9312		21.30	
9/9		Purchase authorized on 09/08 Mnrd-Dundas 100 Schilling Dundas MN P384253027518126 Card 9312		17.77	96.14
9/10		Purchase authorized on 09/09 C N S Vending Northfield MN S584253523508376 Card 9312		2.35	
9/10		Purchase authorized on 09/09 Gillette Pepsi Com Northfield MN S584253523624586 Card 9312		3.35	
9/10		Purchase authorized on 09/09 Vioc 010102 Northfield MN S304253695674797 Card 9312		38.54	
9/10		Purchase authorized on 09/09 St Olaf Clg Cage Northfield MN S464253754183982 Card 9312		2.68	
9/10		Purchase authorized on 09/10 Kwik-Trip Northfield MN		11.92	37.30
9/11		P584254811156625 Card 9312 Zelle From Flores Giulia on 09/11 Ref # Pp0Y2J87Fk	20.00		
9/11		Purchase authorized on 09/10 C N S Vending Northfield MN S584254604359996 Card 9312	20.00	2.35	
9/11		Purchase authorized on 09/10 Snack Soda Vending Northfield MN S384254604720322 Card 9312		2.35	



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11	Number	Purchase authorized on 09/11 Aldi 72087 Dundas MN	Additions	25.87	Dalance
9/11		P384255809987334 Card 9312		23.07	
9/11		Purchase authorized on 09/11 Aldi 72087 Dundas MN P384255813673348 Card 9312		7.82	18.91
9/13		Recurring Payment authorized on 09/12 Apple.Com/Bill 866-712-7753 CA S304256282244617 Card 9312		0.99	
9/13		Purchase authorized on 09/12 St Olaf Clg Cage Northfield MN S304256582262207 Card 9312		5.91	
9/13		Purchase authorized on 09/12 Gillette Pepsi Com Northfield MN S384256688241592 Card 9312		2.85	
9/13		Purchase authorized on 09/12 C N S Vending Northfield MN S584257037252382 Card 9312		2.35	
9/13		Purchase authorized on 09/12 Snack Soda Vending Northfield MN S384257037596327 Card 9312		2.35	4.46
9/18		Purchase authorized on 09/16 Supportpdffiller.C 855-7501663 MA S384260628320613 Card 9312		1.50	2.96
9/19		Venmo Cashout 240919 1037032318348 Mustafa AL-Bayati	100.00		102.96
9/20		Purchase Return authorized on 09/18 Supportpdffiller.C 855-7501663 MA S624264475498984 Card 9312	1.50		104.46
9/25	<	Business to Business ACH Debit - Rocket Money Premium St-A9O9K6T5Z3V8 Rocket Money Inc		5.00	99.46
9/30		Recurring Payment authorized on 09/27 Microsoft*Ultimate 425-6816830 WA S464271327048870 Card 9312		21.46	78.00
Ending bal	ance on 9/30				78.00
Totals			\$686.50	\$1,108.49	

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
9/3	Capital One Mobile Pmt 240830 3Y453Vjpjxmfact Mustafa Albayati Reference # 091000012900027	52.54
9/4	Capital One Transfer Rt0Ba2C87Fbc3B6 Mustafa Albayati Reference # 065000092424839	350.00

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 08/31/2024 - 09/30/2024	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 Card 	1	0 🔲
RD/RD		

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.



MIPORTANT 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/.

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		
	I		
	ĺ		
	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
	L
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.
 - $3. \hspace{0.5cm} \text{Tell us the dollar amount of the suspected error}.$

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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