

# Account Statement

December 6 , 2008 through January 8, 2009

Account Number: 028-5742623

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**WELLS  
FARGO**

RAY C HORN  
1630 N MAIN ST # 264  
WALNUT CREEK CA 94596-4609

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557), TDD number (for the hearing impaired only):1-800-877-4833. Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995.

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Effective April 1, 2009, there will be changes to Foreign and International Services Fees. Foreign Drafts: Phone, Mail or In-Store, \$20 each; Foreign Draft Stop Payment, \$75 each; International Item Collection over \$250, \$55 each.

The Consumer Account Fee And Information Schedule and the Consumer Account Agreement, as amended, continue to apply. For questions, please contact your local banker or call Wells Fargo Phone Bank at 1-800-TO-WELLS(1-800-869-3557). We appreciate your business and look forward to continuing to service your financial needs.

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## Custom Management Checking

Ray C Horn

Account Number: 028-5742623

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### Activity summary

Balance on 12/05	\$2,801.55
Deposits	9,731.87
Withdrawals	- 12,673.08
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Balance on 01/08	-\$139.66

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## Activity detail

### Deposits

Date	Description	\$ Amount
12/08	Online Transfer Ref #IBEML39BC6 From Savings Xfer	300.00
12/12	Online Transfer Ref #IBE26Rqywb From Savings Xfer	100.00
12/15	Magma Design Aut Payroll 081211 CTR170967435 Horn,Raymond C	3,292.86
12/15	6445 The Trust F Dirdep 30407 Gwen Horn	888.00
12/19	Online Transfer Ref #IBE53Tyktf From Savings Xfer	100.00
12/24	Direct Deposit Advance On 12/24 (\$50.00 *Finance Charge* Also Applies)	500.00
12/24	Online Transfer Ref #IBE7YWX2FD From Savings Xfer	100.00
12/31	Magma Design Aut Payroll 081229 CTR172048047 Horn,Raymond C	2,951.01
12/31	6445 The Trust F Dirdep 30407 Gwen Horn	1,000.00
01/05	Direct Deposit Advance On 01/03 (\$50.00 *Finance Charge* Also Applies)	500.00
<b>Total deposits</b>		<b>\$9,731.87</b>

### Withdrawals

#### Other withdrawals

Date	Description	\$ Amount
12/08	Check Crd Purchase 12/06 Fastrak Csc 01 Of 877-2298655Ca 487309XXXXXX7156 343840007352764 ?MCC=9399 121042882DA01	90.00
12/08	POS Purchase -12/07 Mach ID 000000 Costco Whse #00Costco Whsfairfield Ca 7156 ?MCC=5300 121042882DA	20.77
12/08	Check Crd Purchase 12/04 Tower Mart #86 Cordella Ca 487309XXXXXX7156 342840019605551 ?MCC=5542 121042882DA90	15.40
12/08	POS Purchase -12/07 Mach ID 000000 Costco Gas #004Costco Gasfairfield Ca 7156 ?MCC=5542 121042882DA	9.69
12/09	Check Crd Purchase 12/07 Safeway Store 00017228 Fairfield Ca 487309XXXXXX7156 344840005535354 ?MCC=5411 121042882DA90	54.38
12/09	Check Crd Purchase 12/08 Tiv*tivo Service 877-367-8486Ca 487309XXXXXX7156 344840004734590 ?MCC=4899 121042882DA01	12.95
12/10	Withdrawal Made In A Branch/Store	1,508.00
12/10	Withdrawal Made In A Branch/Store	1,200.00
12/10	Recurring Transfer Ref #OPEJP2374L To Savings Savings Plan	100.00
12/12	WF Bill Pay Thru Software:Fee 121042882Nd	6.95
12/12	WF Banking Thru Software:Fee 121042882Nd	3.00
12/15	Safe Box Annual Fee Ca-WFB00001-6515	75.00
12/15	Recurring Transfer Ref #Opefryxfrf To Savings XXXXXX6341	100.00
12/15	Check Crd Purchase 12/14 Ip-PROPERTYVAUL8184641 8184641650 Kn 487309XXXXXX7156 350840014530797 ?MCC=5969 121042882DA01	39.95
12/15	POS Purchase -12/13 Mach ID 000000 Costco Gas #004Costco Gasfairfield Ca 7156 ?MCC=5542 121042882DA	6.57
12/16	Countrywide Mortgage XXXXX1070 Horn RC	3,777.78
12/16	Countrywide Mortgage XXXXX1070 Horn RC	6.00

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**Other withdrawals –continued**

Date	Description	\$ Amount
12/18	Check Crd Purchase 12/17 Nfi*www.Netflix.Com/CC Netflix.Com Ca 487309XXXXXX7156 353840010440681 ?MCC=5968 121042882DA01	18.24
12/18	Check Crd Purchase 12/17 Sunol Super Stop Sunol Ca 487309XXXXXX7156 353840012268168 ?MCC=5542 121042882DA90	14.67
12/18	Check Crd Purchase 12/17 Sunol Super Stop Sunol Ca 487309XXXXXX7156 353840012268167 ?MCC=5541 121042882DA90	5.23
12/22	POS Purchase –12/20 Mach ID 000000 Costco Whse #00Costco Whsfairfield Ca 7156 ?MCC=5300 121042882DA	99.84
12/22	Check Crd Purchase 12/20 Safeway Store 00017228 Fairfield Ca 487309XXXXXX7156 357840007558902 ?MCC=5411 121042882DA90	14.00
12/22	POS Purchase –12/20 Mach ID 000000 Costco Gas #004Costco Gasfairfield Ca 7156 ?MCC=5542 121042882DA	12.73
12/22	Check Crd Purchase 12/20 Longs Drug #540 Fairfield Ca 487309XXXXXX7156 357840011969020 ?MCC=5912 121042882DA90	5.68
12/24	Recurring Transfer Ref #Opefrzvnr To Savings Savings Plan	100.00
12/26	Online Transfer Ref #IBE7YWK22 To Expanded Bus Services Pack Xfer	404.00
12/26	Sbli USA Fin Ser Premiums 081225 3153213 Gwen *horn	186.41
12/26	Check Crd Purchase 12/24 Safeway Store 00017228 Fairfield Ca 487309XXXXXX7156 361840004298305 ?MCC=5411 121042882DA90	57.92
12/29	Check Crd Purchase 12/24 Pmr Loan Svcs –In Hou 949-5872400Ca 487309XXXXXX7156 363840012945025 ?MCC=7012 121042882DA01	206.37
12/29	Check Crd Purchase 12/27 Tiv*tivo Service 877-367-8486Ca 487309XXXXXX7156 363840006737085 ?MCC=4899 121042882DA01	6.95
12/30	Overdraft Fee	35.00
12/30	Overdraft Fee	35.00
12/31	Payment For Direct Deposit Advance On 12/24	500.00
12/31	*Finance Charge*Payment For DD Adv On 12/24	50.00
12/31	Withdrawal Made In A Branch/Store	3,108.00
12/31	Check Crd Purchase 12/30 J2 *rapidfax Svcs 800-362-0703Ca 487309XXXXXX7156 366840005986782 ?MCC=4814 121042882DA01	7.95
01/02	POS Purchase –01/02 Mach ID 000000 Costco Gas #004Costco Gasfairfield Ca 7156 ?MCC=5542 121042882DA	7.02
01/05	Check Crd Purchase 01/03 Vzwlss-Myacct Vw 800-9220204Ca 487309XXXXXX7156 005940008790098 ?MCC=4814 121042882DA01	320.64
01/05	Check Crd Purchase 01/05 Comcast Cable Comm 800-Comcast Ca 487309XXXXXX7156 005940011449220 ?MCC=4899 121042882DA01	143.52
01/05	Check Crd Purchase 01/02 Kaiser Prmente 002530 888-2186245Ca 487309XXXXXX7156 005940008805274 ?MCC=5912 121042882DA01	70.00
01/05	Check Crd Purchase 01/03 Mc Digi-Group 18007484573 Be 487309XXXXXX7156 005940012780132 ?MCC=5968 121042882DA01	29.95
01/05	Paypal Inst Xfer 090103 5ALJ23J4Kqccu Hal Smalltalker Inc.	0.33

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**Other withdrawals –continued**

Date	Description	\$ Amount
01/06	Check Crd Purchase 01/05 Att*cons Phone Pmt 800-288-2020Tx 487309XXXXXX7156 006940007361521 ?MCC=4814 121042882DA01	133.80
01/06	Check Crd Purchase 01/04 Safeway Store 00017228 Fairfield Ca 487309XXXXXX7156 006940004148941 ?MCC=5411 121042882DA90	3.39
01/07	Overdraft Fee	35.00
01/07	Overdraft Fee	35.00
Total other withdrawals		\$12,673.08

**Daily balance summary**

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
12/05	2,801.55	12/18	317.83	12/31	138.99
12/08	2,965.69	12/19	417.83	01/02	131.97
12/09	2,898.36	12/22	285.58	01/05	67.53
12/10	90.36	12/24	785.58	01/06	-69.66
12/12	180.41	12/26	137.25	01/07	-139.66
12/15	4,139.75	12/29	-76.07		
12/16	355.97	12/30	-146.07		

**Direct Deposit Advance (Lender – Wells Fargo Bank, N.A.)**

Outstanding advance balance as of the beginning of this statement period including <b>Finance Charges</b>	\$0.00
Outstanding advance balance as of the end of this statement period including <b>Finance Charges</b>	\$550.00

**Finance Charges** incurred on advances taken during this statement period \$100.00

**Annual Percentage Rate (APR)** 120.0%

**Current advance credit limit** \$500.00

**Consecutive statements with at least 1 advance transaction** 01

**Activity Detail**

Post Date	Description	Transaction Amount
12/24	Direct Deposit Advance Via Online 12/24	500.00
12/31	*Finance Charge* Payment For Dir Dep Adv 12/24	-50.00
12/31	Payment For Direct Deposit Advance 12/24	-500.00
01/05	Direct Deposit Advance Via Online 01/03	500.00

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CHOOSE THE DIRECT DEPOSIT ADVANCE SERVICE TO ACCESS UP TO \$500 PRIOR TO RECEIVING YOUR RECURRING DIRECT DEPOSIT INCOME. JUST USE THE ATM, ONLINE OR CALL THE PHONE BANK. SEE THE DIRECT DEPOSIT ADVANCE SERVICE AGREEMENT AND PRODUCT GUIDE FOR COMPLETE DETAILS.

THE FINANCE CHARGE FOR THE DIRECT DEPOSIT ADVANCE SERVICE IS REFLECTED AS AN ANNUAL PERCENTAGE RATE (APR) WHICH IS A MEASURE OF THE COST OF CREDIT. THE ADVANCE AND FINANCE CHARGE WILL BE AUTOMATICALLY REPAYED FROM ANY INCOMING PAYCHECK OR OTHER ELECTRONIC DEPOSIT OF \$100 OR MORE OR AFTER 35 DAYS IF INSUFFICIENT DEPOSIT INCOME IS RECEIVED. SEE THE DIRECT DEPOSIT ADVANCE SERVICE AGREEMENT AND PRODUCT GUIDE FOR COMPLETE DETAILS.

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. 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.
3. Use the chart below, list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ITEMS OUTSTANDING		
NUMBER	AMOUNT	
TOTAL	\$	

▶ ENTER

**A** The NEW BALANCE shown on your statement \$

▶ **ADD**

**B** Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

+\$ \_\_\_\_\_

TOTAL ..... \$

► **CALCULATE THE SUBTOTAL**  
(Add Parts A and B)

▶ **SUBTRACT**

**C** The total outstanding checks and withdrawals from the chart above ..... -\$

► **CALCULATE THE ENDING BALANCE**  
(Part A + Part B – Part C)

This amount should be the same as the current balance shown in your check register ..... \$

***In Case of Errors or Questions About Your Electronic Transfers (Including Direct Deposit Advance or Deposit Advance<sup>SM</sup>\* Transactions)***

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.

If the error concerns a **Direct Deposit Advance** or **Deposit Advance** transaction, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your **Direct Deposit Advance** or **Deposit Advance** transaction that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.

\* The **Deposit Advance** service is not available in all states.

**To Dispute or Report Inaccuracies in Information We Have  
Furnished to a Consumer Reporting Agency About Your  
Accounts**

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.



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- Getting a student loan? Call us at **1-888-945-5373**
- Optimizing home equity? Call us at **1-866-259-0890**