

Complete Advantage[®] Checking

September 30, 2023 ■ Page 1 of 8

**WELLS
FARGO**

KURTIS M BRAGET
EXPENSE ACCOUNT
662 MOUNTAIN VIEW ST
FILLMORE CA 93015-1438

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-742-4932

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (115)
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](https://www.wellsfargo.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 checked="" 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

It's a new day for the Security Center in the Wells Fargo Mobile[®] app. With a new look, easier navigation, and a brand new interactive security check-up tool, you can see your security settings in one place and make sure they are up to date. It's live now, so sign-on or download the Wells Fargo Mobile app today to check it out and learn about ways to help protect your accounts and information.

Statement period activity summary

Beginning balance on 9/1	\$304,339.48
Deposits/Additions	9,554.16
Withdrawals/Subtractions	- 25,145.52
Ending balance on 9/30	\$288,748.12

Account number: **7403450583**

KURTIS M BRAGET
EXPENSE ACCOUNT

Oregon account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 123006800

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	\$2.38
Average collected balance	\$289,929.85
Annual percentage yield earned	0.01%
Interest earned this statement period	\$2.38
Interest paid this year	\$23.66

Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/1		Purchase authorized on 08/31 Phillips 66 - Bmb Pasadena CA S383243276400220 Card 6470		9.49	
9/1		Purchase authorized on 08/31 Tesla Inc Supercha 877-7983752 CA S303243287252195 Card 6470		15.51	
9/1		Purchase authorized on 08/31 Apple.Com/Bill 866-712-7753 CA S383243568183370 Card 6470		74.99	
9/1		Purchase authorized on 08/31 Sherwin Williams 7 Ventura CA S463243754671877 Card 6470		350.92	
9/1		Recurring Payment authorized on 08/31 Doordash Dashpass WWW.Doordash. CA S383243795734682 Card 6470		9.99	
9/1		Purchase authorized on 08/31 Wholefds Arr 10237 Pasadena CA S583244150809185 Card 6470		16.99	
9/1		Purchase authorized on 08/31 Wholefds Arr 10237 Pasadena CA S583244169642619 Card 6470		109.52	
9/1		Purchase authorized on 08/31 Target T-0883 777 E Color Pasadena CA P383244186067854 Card 6470		181.89	
9/1		Pwp Twitter Pai Privacycom TN: 1028893 (844) 771-8229		8.00	
9/1		Pwp Chatgpt Sub Privacycom TN: 8718456 (844) 771-8229		20.00	
9/1		Pwp Sentry Privacycom TN: 1625027 (844) 771-8229		29.00	
9/1		Mortgage Serv CT Mtg Paymt 090123 4010877753 K4Braget		4,353.67	
9/1		Pwp City of Fil Privacycom TN: 5403264 (844) 771-8229		337.13	298,822.38
9/5		Purchase authorized on 08/31 Uber Eats Help.Uber.Com CA S583244189836205 Card 6470		23.77	
9/5		Recurring Payment authorized on 09/01 Google*Gsuite Fake CC Google.Com CA S303244504732531 Card 6470		74.06	
9/5		Purchase authorized on 09/01 Wholefds Arr 10237 Pasadena CA S383244629619292 Card 6470		5.28	
9/5		Purchase authorized on 09/01 Eddie World Yermo CA S463244721308676 Card 6470		2.99	
9/5		Purchase authorized on 09/01 Tesla Inc Supercha 877-7983752 CA S583244735139453 Card 6470		14.43	
9/5		Purchase authorized on 09/01 Venetian/Palazzo F 7024141000 NV S463244835433098 Card 6470		159.71	
9/5		Purchase authorized on 09/01 Yardbird Las Vegas 702-2976541 NV S463245057528489 Card 6470		172.91	
9/5		Purchase authorized on 09/01 10626Forumshops at Las Vegas NV S463245093281140 Card 6470		366.31	
9/5		Purchase authorized on 09/01 Bellagio Box Offi Las Vegas NV S583245109234057 Card 6470		279.52	
9/5		Purchase authorized on 09/01 Trevi Las Vegas Las Vegas NV S463245123722101 Card 6470		24.51	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/5		Purchase authorized on 09/02 Flv Essentials to Las Vegas NV S583245671484944 Card 6470		4.95	
9/5		Purchase authorized on 09/02 Eiffel Tower Resta Las Vegas NV S383245753173215 Card 6470		194.19	
9/5		Purchase authorized on 09/02 Nyny - Starbucks Las Vegas NV S463245798940325 Card 6470		16.69	
9/5		Non-WF ATM Withdrawal authorized on 09/02 3790 Las Vegas Blvd So Las Vegas NV 383245802069641 ATM ID Nvnykx07 Card 6470		308.99	
9/5		Non-Wells Fargo ATM Transaction Fee		2.50	
9/5		Purchase authorized on 09/02 Starbucks #2 Clv Las Vegas NV S383246026077708 Card 6470		14.07	
9/5		Purchase authorized on 09/02 Starbucks #2 Clv Las Vegas NV S383246057665539 Card 6470		9.20	
9/5		Purchase authorized on 09/03 Tesla Inc Supercha 877-7983752 CA S303246670024981 Card 6470		20.72	
9/5		Purchase authorized on 09/03 Wholefids Lvb 10286 Las Vegas NV S303246687240449 Card 6470		60.16	
9/5		Purchase authorized on 09/03 Lacoste#424-Barsto Barstow CA S463246819151031 Card 6470		199.57	
9/5		Purchase authorized on 09/03 Tesla Inc Supercha 877-7983752 CA S383246828444213 Card 6470		21.09	
9/5		Purchase authorized on 09/03 Uber Eats Help.Uber.Com CA S383247112650497 Card 6470		146.63	
9/5		Purchase authorized on 09/04 Uber Eats Help.Uber.Com CA S303247588198394 Card 6470		68.66	
9/5		Pwp Ecm, A Lega Privacycom TN: 7918207 (844) 771-8229		29.00	
9/5		Pwp Quicknode Privacycom TN: 1832522 (844) 771-8229		49.00	
9/5		Pwp City of Fil Privacycom TN: 3563178 (844) 771-8229		90.57	
9/5		Pwp Amazon.Com* Privacycom TN: 7316242 (844) 771-8229		120.82	
9/5	9005	Check		3,343.78	292,998.30
9/6		Pwp Github, Inc Privacycom TN: 1348866 (844) 771-8229		10.00	
9/6		Pwp Dnh*Godaddy Privacycom TN: 5272795 (844) 771-8229		22.17	
9/6		Pwp Midjourney Privacycom TN: 1611406 (844) 771-8229		60.00	292,906.13
9/7		Purchase authorized on 09/05 Apple.Com/Bill 866-712-7753 CA S463249020368266 Card 6470		28.98	
9/7		Recurring Payment authorized on 09/06 Geico *Auto 800-841-3000 DC S463249483902793 Card 6470		306.45	
9/7		Recurring Payment authorized on 09/06 Apple.Com/Bill 866-712-7753 CA S383249725184467 Card 6470		6.99	
9/7		Pwp Amazon Tips Privacycom TN: 8801856 (844) 771-8229		7.00	
9/7		Pwp Amazon.Com* Privacycom TN: 1695260 (844) 771-8229		90.16	292,466.55
9/8		Purchase authorized on 09/06 DD Doordash Bluebo 855-973-1040 CA S463249756476870 Card 6470		14.19	
9/8		Purchase authorized on 09/06 Uber Eats Help.Uber.Com CA S463250042797954 Card 6470		45.99	
9/8		Purchase authorized on 09/07 Uber Eats Help.Uber.Com CA S383250795051477 Card 6470		46.14	
9/8		Zelle to Lawn Ramon on 09/08 Ref #Rp0Rk36Fn5 Lawn June July August 5 Services Totall		250.00	
9/8		Pwp Amazon Tips Privacycom TN: 8622878 (844) 771-8229		7.00	
9/8		Pwp Heroku* Aug Privacycom TN: 6213926 (844) 771-8229		45.11	
9/8		Pwp Heroku* Aug Privacycom TN: 4625245 (844) 771-8229		53.00	292,005.12
9/11		Recurring Payment authorized on 09/07 Google *Google Sto 855-836-3987 CA S583250778814205 Card 6470		1.99	
9/11		Purchase authorized on 09/08 DD Doordash Bluebo 855-973-1040 CA S303251792139969 Card 6470		14.19	
9/11		Purchase authorized on 09/08 Uber Eats Help.Uber.Com CA S303251843543313 Card 6470		45.99	
9/11		Purchase authorized on 09/08 Uber Eats Help.Uber.Com CA S303252035463600 Card 6470		27.07	

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/11		Purchase authorized on 09/09 Apple.Com/Bill 866-712-7753 CA S583252644548091 Card 6470		14.98	
9/11		Recurring Payment authorized on 09/09 Apple.Com/Bill 866-712-7753 CA S583252644562929 Card 6470		6.99	
9/11		Purchase authorized on 09/09 DD Doordash Bluebo 855-973-1040 CA S383252658689080 Card 6470		14.19	
9/11		Purchase authorized on 09/09 Ikea 442487130 888-434-4532 MD S463252754637841 Card 6470		526.93	
9/11		Purchase authorized on 09/09 Uber Eats Help.Uber.Com CA S383252763513134 Card 6470		45.99	
9/11		Purchase authorized on 09/09 Wholefids Arr 10237 Pasadena CA S383252846228255 Card 6470		60.90	
9/11		Purchase authorized on 09/09 Trek Bicycle Pasadena Pasadena CA P000000780172748 Card 6470		2,228.77	
9/11		Purchase authorized on 09/09 Tesla Inc Supercha 877-7983752 CA S383253064058575 Card 6470		19.74	
9/11		Purchase authorized on 09/09 Uber Eats Help.Uber.Com CA S303253143824285 Card 6470		30.54	
9/11		Purchase authorized on 09/09 Uber Eats Help.Uber.Com CA S583253144493699 Card 6470		7.24	
9/11		Purchase authorized on 09/10 Uber Eats Help.Uber.Com CA S463253778417692 Card 6470		56.02	
9/11		Pwp Twitter Pai Privacycom TN: 1438143 (844) 771-8229		8.00	
9/11		Pwp Netflix.Com Privacycom TN: 1129791 (844) 771-8229		15.49	
9/11		Pwp Amzn Mktp U Privacycom TN: 8926085 (844) 771-8229		21.44	288,858.66
9/12		Purchase authorized on 09/10 Uber Eats Help.Uber.Com CA S383254189388878 Card 6470		29.43	
9/12		Recurring Payment authorized on 09/11 Tesla, Inc. Palo Alto CA S583255177746984 Card 6470		9.99	
9/12		Zelle to Damian on 09/12 Ref #Rp0Rkc7TF9 Finish Lighting IN Kitchen and Bedroom Inv		1,092.25	
9/12		Zelle to Popstand on 09/12 Ref #Rp0Rkc7Xqt Pablo		2,000.00	
9/12		Stash Capital (S ACH SEP 12 20230911114573 Kurt Braget		3.00	285,723.99
9/13		Purchase authorized on 09/11 Trader Joe S #032 Pasadena CA S463255039016114 Card 6470		1.39	
9/13		Purchase authorized on 09/11 Sweetgreen Pasaden Pasadena CA S463255071688516 Card 6470		42.34	
9/13		Purchase authorized on 09/11 Uber Trip Help.Uber.Com CA S303255231965313 Card 6470		26.32	
9/13		Purchase authorized on 09/12 Uber Trip Help.Uber.Com CA S463255632428174 Card 6470		30.08	
9/13		Pwp Google*Doma Privacycom TN: 9782587 (844) 771-8229		14.40	
9/13		Pwp Github, Inc Privacycom TN: 1213585 (844) 771-8229		24.00	285,585.46
9/14		Purchase authorized on 09/12 Uber Eats Help.Uber.Com CA S303256177827306 Card 6470		57.06	
9/14		Pwp Bactrack VI Privacycom TN: 1088874 (844) 771-8229		99.99	285,428.41
9/15		Nft Genius Inc Payroll 03909400015676x Braget, Kurtis M	3,812.33		
9/15		Purchase authorized on 09/13 Apple.Com/Bill 800-275-2273 CA S383257152530965 Card 6470		85.99	289,154.75
9/18		Purchase authorized on 09/14 Uber Eats Help.Uber.Com CA S383258088415394 Card 6470		91.66	
9/18		Recurring Payment authorized on 09/15 Apple.Com/Bill 866-712-7753 CA S303258619458861 Card 6470		10.99	
9/18		Purchase authorized on 09/16 Ladot Parking Los Angeles CA S303259566718798 Card 6470		8.00	
9/18		Purchase authorized on 09/16 Floor and Decor 79 877-675-0002 GA S583259705716975 Card 6470		1,200.35	
9/18		Purchase authorized on 09/16 Wholefids Val 10178 Santa Clarita CA S383259752187654 Card 6470		122.99	
9/18		Purchase authorized on 09/16 Uber Eats Help.Uber.Com CA S303260154077485 Card 6470		44.77	

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/18		Purchase authorized on 09/17 Joann Stores #1798 Alhambra CA S583261016309360 Card 6470		69.42	
9/18		Purchase authorized on 09/17 Sq *Salt & Straw Pasadena CA S463261042437775 Card 6470		31.39	
9/18		Purchase authorized on 09/17 Laz Parking 670600 Pasadena CA S303261046259690 Card 6470		4.00	
9/18		Purchase authorized on 09/17 Uber Eats Help.Uber.Com CA S463261089614873 Card 6470		30.04	
9/18		Pwp Blink Privacycom TN: 6114799 (844) 771-8229		10.00	
9/18		Pwp Chatgpt Sub Privacycom TN: 1449803 (844) 771-8229		20.00	
9/18		Pwp Google*Doma Privacycom TN: 8054030 (844) 771-8229		42.00	
9/18		Pwp Dnh*Godaddy Privacycom TN: 1688938 (844) 771-8229		49.34	287,419.80
9/19		Purchase authorized on 09/17 Erewhon Pasadena Pasadena CA S383260757870938 Card 6470		51.01	
9/19		Purchase authorized on 09/18 Tesla Inc Supercha 877-7983752 CA S463262184100211 Card 6470		7.00	
9/19		Purchase authorized on 09/18 Tesla Inc Supercha 877-7983752 CA S583262210478660 Card 6470		4.32	
9/19		Pwp Dnh*Godaddy Privacycom TN: 1316182 (844) 771-8229		11.99	
9/19		Venmo Payment 230919 1029497440342 Jojo McFly		51.87	287,293.61
9/20		Purchase authorized on 09/18 ATT* Bill Payment 800-331-0500 TX S463261786540806 Card 6470		170.53	
9/20		Purchase authorized on 09/18 Uber Trip Help.Uber.Com CA S303262199224744 Card 6470		26.03	
9/20		Purchase authorized on 09/18 Uber Eats Help.Uber.Com CA S583262220909444 Card 6470		24.76	
9/20		Purchase authorized on 09/19 Uber Trip Help.Uber.Com CA S583262622853774 Card 6470		27.71	
9/20		Recurring Payment authorized on 09/19 Apple.Com/Bill 866-712-7753 CA S463262630544305 Card 6470		17.98	
9/20		Recurring Payment authorized on 09/19 Apple.Com/Bill 866-712-7753 CA S583262635848063 Card 6470		2.99	
9/20		Purchase authorized on 09/19 Dollar Tree Fillmore CA S383263079255397 Card 6470		9.48	
9/20		Recurring Payment authorized on 09/19 Pablochat Httpsdiscord. CA S463263094171308 Card 6470		20.00	286,994.13
9/21		Purchase authorized on 09/19 Goodwill Fillmore Fillmore CA S383263068744368 Card 6470		17.00	
9/21		Purchase authorized on 09/19 Autozone #5712 Fillmore CA S463263088068229 Card 6470		13.38	
9/21		Purchase authorized on 09/20 Uber Eats Help.Uber.Com CA S583263710570815 Card 6470		54.28	
9/21		Pwp Upwork -621 Privacycom TN: 1678557 (844) 771-8229		21.65	286,887.82
9/22		Popstand Inc Payroll 230922 01820000-0339-0 Kurt Braget	2,223.33		
9/22		Purchase authorized on 09/20 Vons #2442 Fillmore CA S383264148684904 Card 6470		20.75	
9/22		Recurring Payment authorized on 09/21 Apple.Com/Bill 866-712-7753 CA S383264634067169 Card 6470		4.00	
9/22		Recurring Payment authorized on 09/21 Apple.Com/Bill 866-712-7753 CA S303264634074725 Card 6470		11.99	
9/22		Recurring Payment authorized on 09/21 Doordash Dashpass WWW.Doordash. CA S303264693869497 Card 6470		9.99	
9/22		So Cal Gas Paid Scgc 230921 1555137283 301601474235137945		53.48	
9/22		Pwp Sp Uswalld Privacycom TN: 1248944 (844) 771-8229		193.05	
9/22		So Cal Edison CO Bill Paymt 230921 700706813075 Braget M Kurt		450.24	288,367.65
9/25		Purchase authorized on 09/22 Apple.Com/Bill 800-275-2273 CA S463265593078069 Card 6470		74.99	
9/25		Purchase authorized on 09/22 Lavo Los Angeles - West Hollywoo CA S383266123463987 Card 6470		216.22	
9/25		Purchase authorized on 09/22 Mani Brothers Suns West Hollywoo CA S383266134471203 Card 6470		22.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/25		Purchase authorized on 09/22 Uber Eats Help.Uber.Com CA S383266174854291 Card 6470		22.67	
9/25		Purchase authorized on 09/23 DD Doordash Bluebo 855-973-1040 CA S463266741293449 Card 6470		18.70	
9/25		Recurring Payment authorized on 09/23 Equinox Moto #701 866-332-6549 CA S383266743793796 Card 6470		217.00	
9/25		Purchase authorized on 09/23 Uber Eats Help.Uber.Com CA S383267070971421 Card 6470		46.48	
9/25		Purchase authorized on 09/23 Uber Eats Help.Uber.Com CA S303267100847335 Card 6470		21.67	
9/25		Purchase authorized on 09/24 Erewhon Pasadena Pasadena CA P303267783560404 Card 6470		40.00	
9/25		Recurring Payment authorized on 09/24 Apple.Com/Bill 866-712-7753 CA S383267831878528 Card 6470		5.99	
9/25		Purchase authorized on 09/24 Soh Grill House Pasadena CA S583268140176569 Card 6470		67.88	
9/25		Purchase authorized on 09/24 Sq *Salt & Straw Pasadena CA S583268145075842 Card 6470		25.00	
9/25		Pwp Amazon.Com* Privacycom TN: 1145547 (844) 771-8229		7.81	
9/25		Pwp Google*Doma Privacycom TN: 1251967 (844) 771-8229		26.00	
9/25		Pwp Elevenlabs. Privacycom TN: 3789082 (844) 771-8229		227.34	
9/25		Pwp 4Te*Culliga Privacycom TN: 7796509 (844) 771-8229		235.00	
9/25		<Business to Business ACH Debit - Lowes Brc Syf Paymnt 092123 2527863899N 7982131051861016		530.66	286,562.24
9/26		Purchase authorized on 09/23 Offerup* ID2084487 Offerup.Com WA S383266827174071 Card 6470		88.43	
9/26		Purchase authorized on 09/24 Erewhon Pasadena Pasadena CA S463267786064231 Card 6470		70.81	
9/26		Recurring Payment authorized on 09/24 Google *Youtubepre G.CO/Helpay# CA S383268229952131 Card 6470		13.99	
9/26		Purchase authorized on 09/25 Wholefids Arr 10237 Pasadena CA S583268584999073 Card 6470		33.86	
9/26		Pwp Intuit *Qbo Privacycom TN: 1164666 (844) 771-8229		15.00	
9/26		Pwp Amzn Mktp U Privacycom TN: 7425606 (844) 771-8229		355.18	285,984.97
9/27		Pwp Bitrise Lim Privacycom TN: 3021649 (844) 771-8229		69.00	
9/27		Pwp Bactrack VI Privacycom TN: 1681252 (844) 771-8229		99.99	
9/27		Pwp IN *Withers Privacycom TN: 1768543 (844) 771-8229		105.00	285,710.98
9/29		Nft Genius Inc Payroll 04093100005674x Braget, Kurtis M	3,516.12		
9/29		Purchase authorized on 09/28 Apple.Com/Bill 866-712-7753 CA S463271575756389 Card 6470		97.97	
9/29		Recurring Payment authorized on 09/28 Audible*T11Rz4lw0 Amzn.Com/Bill NJ S303272057825434 Card 6470		14.95	
9/29		Purchase authorized on 09/28 Apple Store #R050 Los Angeles CA P383272131850487 Card 6470		272.66	
9/29		Pwp Framer.Com Privacycom TN: 5830949 (844) 771-8229		10.00	
9/29		Pwp Amzn Mktp U Privacycom TN: 6203897 (844) 771-8229		21.44	
9/29		Pwp Amzn Mktp U Privacycom TN: 1108675 (844) 771-8229		64.34	
9/29		Interest Payment	2.38		288,748.12
Ending balance on 9/30					288,748.12
Totals			\$9,554.16	\$25,145.52	

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.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

<i>Number</i>	<i>Date</i>	<i>Amount</i>
9005	9/5	3,343.78



IMPORTANT ACCOUNT INFORMATION

Limits to your Card

Effective on or after August 28, 2023 in Selected Terms and Conditions for

- Wells Fargo Consumer debit and ATM cards
- Wells Fargo Campus debit and ATM cards
- Wells Fargo Business debit, ATM, and deposit cards
- Wells Fargo Advisors debit cards

In the section titled "Using your card," under subsection titled "Daily limits and funds available for using your Card" bullet titled "The limits for your Card" is deleted and replaced with:

The limits for your Card: We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card's daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the "Contact Us" section. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your Card, including the geographic location of the ATM or merchant.

Please see the Wells Fargo debit and ATM card terms and conditions applicable to your card, which can be found at www.wellsfargo.com/debit-card/terms-and-conditions.

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/.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

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
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. + \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
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. 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.

