

Complete Advantage® Checking

January 31, 2023 ■ Page 1 of 9



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

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 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"/>

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	\$2.52
Average collected balance	\$296,910.62
Annual percentage yield earned	0.01%
Interest earned this statement period	\$2.52
Interest paid this year	\$2.52
Total interest paid in 2022	\$23.63

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		Purchase authorized on 12/29 Sq *Salt & Straw Pasadena CA S462364218877691 Card 6470		53.14	
1/3		Purchase authorized on 12/31 Apple.Com/Bill 866-712-7753 CA S302365675301589 Card 6470		44.99	
1/3		Purchase authorized on 12/31 Apple.Com/Bill 866-712-7753 CA S382365676222351 Card 6470		44.97	
1/3		Purchase authorized on 12/31 Apple.Com/Bill 866-712-7753 CA S462365677146556 Card 6470		44.97	
1/3		ATM Withdrawal authorized on 01/02 1000 Fair Oaks Ave South Pasadena CA 0004624 ATM ID 0615F Card 6470		300.00	
1/3		Purchase authorized on 01/02 Wholefds Arr 10237 Pasadena CA S583003017117272 Card 6470		10.49	
1/3		Purchase authorized on 01/02 Laz Parking 670600 Pasadena CA S463003131644132 Card 6470		10.00	
1/3		Pwp Amazon Tips Privacycom TN: 5099805 (844) 771-8229		7.00	
1/3		Pwp Github Privacycom TN: 2545574 (844) 771-8229		10.00	
1/3		Pwp Amzn Mktip U Privacycom TN: 1045690 (844) 771-8229		17.15	
1/3		Pwp Amzn Mktip U Privacycom TN: 6308124 (844) 771-8229		18.42	
1/3		Pwp Dnh*Godaddy Privacycom TN: 1044240 (844) 771-8229		20.17	
1/3		Pwp Quicknode A Privacycom TN: 7824381 (844) 771-8229		49.00	
1/3		Pwp Amzn Mktip U Privacycom TN: 1476542 (844) 771-8229		49.32	
1/3		Pwp Amazon.Com* Privacycom TN: 2402043 (844) 771-8229		113.66	
1/3		Pwp Amazon.Com* Privacycom TN: 1708127 (844) 771-8229		225.02	
1/3		Mortgage Serv CT Mtg Paymt 010123 4010877753 K4Braget		5,000.00	
1/3	4630	Check		3,256.02	
1/3		Wells Fargo Auto Fee & Pmts 010323 1310169003 Kurt.,Braget		4,000.00	276,686.31
1/4		WT Fed#07724 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3376843004Es Trn#230104116108 Rfb# Boh of 23/01/04	1,500.00		
1/4		Wire Trans Svc Charge - Sequence: 230104116108 Srf# 3376843004Es Trn#230104116108 Rfb# Boh of 23/01/04		15.00	
1/4		Purchase authorized on 01/02 Crossroads Trading Pasadena CA S583002788326594 Card 6470		63.03	
1/4		Purchase authorized on 01/02 Tst* Sushi Roku - Pasadena CA S463003093921381 Card 6470		121.13	
1/4		Purchase authorized on 01/03 Sp Allbirds 188-89638944 CA S583004025783903 Card 6470		321.93	
1/4		Purchase authorized on 01/03 Tesla Inc Supercha 877-7983752 CA S463004044962546 Card 6470		5.18	
1/4		Purchase authorized on 01/03 Moom 48 Thai Pasadena CA S303004088456890 Card 6470		42.91	
1/4		Purchase authorized on 01/03 Uber Eats Help.Uber.Com CA S303004135922348 Card 6470		83.50	
1/4		Pwp Amazon.Com* Privacycom TN: 3272520 (844) 771-8229		65.51	
1/4		Venmo Payment 230104 1024498658778 Kurty McFly		40.00	277,428.12
1/5		Purchase authorized on 01/03 Pasadena Parking - Pasadena CA S583004045976768 Card 6470		1.50	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/5		Purchase authorized on 01/03 City Pasadena Pasadena CA S583004048876706 Card 6470			1.25
1/5		Purchase authorized on 01/03 Apple.Com/Bill 800-275-2273 CA S463004054388172 Card 6470			44.97
1/5		Purchase authorized on 01/03 Pasadena Parking - Pasadena CA S303004120889213 Card 6470			7.50
1/5		Purchase authorized on 01/03 Apple.Com/Bill 866-712-7753 CA S463004237326064 Card 6470			74.99
1/5		Purchase authorized on 01/04 Apple.Com/Bill 866-712-7753 CA S583004621130484 Card 6470			219.99
1/5		Purchase authorized on 01/05 H&M0483 Pasadena CA P383006006580424 Card 6470			201.69
1/5		Purchase authorized on 01/05 H&M0483 Pasadena CA P383006010204690 Card 6470			36.36
1/5		So Cal Gas Paid Scgc 230104 1555137283 301601474214082079			39.83
1/6		Purchase authorized on 01/05 Uber Eats Help.Uber.Com CA S303005773678673 Card 6470			18.09
1/6		Purchase authorized on 01/05 Sp Thehundreds Httpsthehundr CA S583005791625321 Card 6470			81.06
1/6		Recurring Payment authorized on 01/05 Apple.Com/Bill 866-712-7753 CA S583006058195879 Card 6470			15.98
1/6		Purchase authorized on 01/05 Uber Eats Help.Uber.Com CA S583006103005256 Card 6470			99.15
1/6		Pwp Amazon Tips Privacycom TN: 1583363 (844) 771-8229			5.00
1/9		WT Fed#03647 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3141363009Es Trn#230109018421 Rfb# Boh of 23/01/09	2,000.00		276,580.76
1/9		Medium.Com Medium.Com St-Q7G7J7B8Z6C7 Kurt Braget		0.03	
1/9		Wire Trans Svc Charge - Sequence: 230109018421 Srf# 3141363009Es Trn#230109018421 Rfb# Boh of 23/01/09			15.00
1/9		Purchase authorized on 01/05 Apple.Com/Bill 800-275-2273 CA S303006211514839 Card 6470			5.99
1/9		Purchase authorized on 01/06 Apple.Com/Bill 866-712-7753 CA S583006291049528 Card 6470			3.99
1/9		Recurring Payment authorized on 01/07 Apple.Com/Bill 866-712-7753 CA S463007730978735 Card 6470			49.98
1/9		Recurring Payment authorized on 01/07 Google *Google Sto 855-836-3987 CA S303007778816303 Card 6470			1.99
1/9		Purchase authorized on 01/07 Ramen Tatsumoya- O Pasadena CA S383008147545830 Card 6470			50.90
1/9		Purchase authorized on 01/07 Sq *Salt & Straw Pasadena CA S583008150329591 Card 6470			12.50
1/9		Purchase authorized on 01/07 Apple.Com/Bill 866-712-7753 CA S583008171183692 Card 6470			74.99
1/9		Purchase authorized on 01/07 Laz Parking 670512 Pasadena CA S463008171871268 Card 6470			10.00
1/9		Purchase authorized on 01/07 Ubr Postmates Help.Uber.Com CA S303008204715155 Card 6470			38.85
1/9		Purchase authorized on 01/08 Uber Eats Help.Uber.Com CA S463008677316400 Card 6470			63.10
1/9		Recurring Payment authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S383008694287909 Card 6470			24.99
1/9		Purchase authorized on 01/08 Laz Parking 670600 Pasadena CA S303009119557339 Card 6470			10.00
1/9		Purchase authorized on 01/08 Tesla Inc Supercha 877-7983752 CA S383009197050061 Card 6470			14.06
1/9		Pwp Netflix.Com Privacycom TN: 1414171 (844) 771-8229			15.49
1/9		Pwp Dnh*Godaddy Privacycom TN: 1059656 (844) 771-8229			37.99
1/10		Purchase authorized on 01/08 Uber Trip Help.Uber.Com CA S463009188304081 Card 6470			21.31
1/10		Purchase authorized on 01/08 Pasadena Parking - Pasadena CA S303009198102098 Card 6470			4.50

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/10		Purchase authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S463009209137739 Card 6470		3.99	
1/10		Purchase authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S463009211773031 Card 6470		5.99	
1/10		Purchase authorized on 01/09 Uber Trip Help.Uber.Com CA S463009606113039 Card 6470		23.65	
1/10		Recurring Payment authorized on 01/09 Apple.Com/Bill 866-712-7753 CA S303009680237605 Card 6470		6.99	
1/10		Purchase authorized on 01/09 H&M0483 Pasadena CA P583010094078618 Card 6470		57.29	
1/10		Purchase authorized on 01/09 Uber Eats Help.Uber.Com CA S583010099938647 Card 6470		79.81	
1/10		So Cal Edison CO Bill Paymt 230109 700706813075 Braget M Kurt		260.62	
1/10		Pwp Heroku Dec- Privacycom TN: 3503137 (844) 771-8229		254.10	277,432.72
1/11		Purchase authorized on 01/08 Ipic Pasadena - Ci Pasadena CA S583008824282854 Card 6470		38.59	
1/11		Purchase authorized on 01/10 Wholefds Arr 10237 Pasadena CA S463010790984304 Card 6470		6.13	
1/11		Purchase authorized on 01/10 WWW.Hondaofpasaden 183-38354662 CA S583010801688586 Card 6470		776.18	
1/11		Pwp Amzn Mktip U Privacycom TN: 3793032 (844) 771-8229		91.15	
1/11		Pwp Heroku Dec- Privacycom TN: 1360552 (844) 771-8229		97.10	276,423.57
1/12		Purchase authorized on 01/10 Pasadena Parking - Pasadena CA S303010703965913 Card 6470		12.00	
1/12		Purchase authorized on 01/10 Neon Retro Arcade Pasadena CA S463011047190612 Card 6470		30.00	
1/12		Purchase authorized on 01/10 Boiling Point- Pas Pasadena CA S583011116898832 Card 6470		54.96	
1/12		Purchase authorized on 01/10 Apple.Com/Bill 800-275-2273 CA S583011158134150 Card 6470		5.99	
1/12		Purchase authorized on 01/10 Apple.Com/Bill 866-712-7753 CA S383011160821814 Card 6470		5.99	
1/12		Recurring Payment authorized on 01/11 Tesla, Inc. Palo Alto CA S383012177816472 Card 6470		9.99	
1/12		Stash Capital (S ACH Jan 12 20230111120306 Kurt Braget		3.00	
1/12		Pwp Amazon.Com* Privacycom TN: 6066344 (844) 771-8229		186.35	
1/12		Venmo Payment 230112 1024663878128 Kurty McFly		165.00	275,950.29
1/13		Popstand Inc Payroll 230113 01820000-0339-0 Kurt Braget	2,223.33		
1/13		Gusto Pay 563596 230113 6Semjtcndug Kurt Braget	9,813.61		
1/13		Purchase authorized on 01/12 Wholefds Arr 10237 Pasadena CA S303013192074439 Card 6470		23.47	
1/13		Pwp Amazon Tips Privacycom TN: 8099208 (844) 771-8229		10.00	
1/13	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 011123 2298921188N 7982131051861016		404.66	287,549.10
1/17		Gusto Pay 576921 230117 6Semjtcrilp Kurt Braget	27,238.05		
1/17		Purchase authorized on 01/12 Apple.Com/Bill 800-275-2273 CA S303013202795787 Card 6470		29.97	
1/17		Purchase authorized on 01/12 Uber Trip Help.Uber.Com CA S303013281753176 Card 6470		21.71	
1/17		Purchase authorized on 01/13 Apple.Com/Bill 866-712-7753 CA S383013823379544 Card 6470		85.99	
1/17		Purchase authorized on 01/13 Uber Eats Help.Uber.Com CA S583014103959743 Card 6470		42.85	
1/17		Purchase authorized on 01/14 Crate and Barrel 509 Pasadena CA P303014713110751 Card 6470		164.27	
1/17		Purchase authorized on 01/14 Sp Gameologygames 909-9205900 CA S583014721981943 Card 6470		66.14	
1/17		Purchase authorized on 01/14 Pasadena Parking D Pasadena CA S463014728940367 Card 6470		1.00	
1/17		Purchase authorized on 01/14 Uber Eats Help.Uber.Com CA S383014752851048 Card 6470		63.98	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/17		Recurring Payment authorized on 01/15 Apple.Com/Bill 866-712-7753 CA S583015656543379 Card 6470		10.99	
1/17		Purchase authorized on 01/15 Uber Eats Help.Uber.Com CA S463015846073150 Card 6470		43.29	
1/17		Purchase authorized on 01/16 ATT* Bill Payment 800-331-0500 TX S463016599614875 Card 6470		127.70	
1/17		Recurring Payment authorized on 01/16 lc* Instacart*Subs Httpsinstacar CA S583017084030850 Card 6470		99.00	
1/17		Purchase authorized on 01/16 Uber Eats Help.Uber.Com CA S383017142797715 Card 6470		62.17	
1/17		Pwp Dnh*Godaddy Privacycom TN: 3149587 (844) 771-8229		20.17	
1/17		Venmo Payment 230117 1024754927017 Kurty McFly		50.00	
1/17		Venmo Payment 230117 1024749641060 Kurty McFly		400.00	313,497.92
1/18		Purchase authorized on 01/16 Apple.Com/Bill 800-275-2273 CA S463017047647932 Card 6470		14.99	
1/18	<	Business to Business ACH Debit - Rocket Money Premium St-M2C3A1S0D9V9 Rocket Money Inc		7.00	
1/18		Pwp Blink Privacycom TN: 8697152 (844) 771-8229		10.00	313,465.93
1/19		Pwp Dnh*Godaddy Privacycom TN: 1575329 (844) 771-8229		11.99	313,453.94
1/20		Purchase authorized on 01/18 Tesla Inc Supercha 877-7983752 CA S383019256901172 Card 6470		5.44	
1/20		Purchase authorized on 01/19 Uber Eats Help.Uber.Com CA S383019642531510 Card 6470		19.98	
1/20		Purchase authorized on 01/19 Target 0000 Foothill Ranc CA S303019644321755 Card 6470		20.48	
1/20		Recurring Payment authorized on 01/19 Apple.Com/Bill 866-712-7753 CA S463019671693475 Card 6470		2.99	
1/20		Recurring Payment authorized on 01/19 Apple.Com/Bill 866-712-7753 CA S303019671717338 Card 6470		2.99	
1/20		Purchase authorized on 01/19 Wholefds Irv #1061 Irvine CA S463019809399186 Card 6470		16.87	
1/20		Purchase authorized on 01/19 Tesla Inc Supercha 877-7983752 CA S303020030296295 Card 6470		28.10	
1/20		Purchase authorized on 01/19 Wholefds Arr 10237 Pasadena CA S463020105608979 Card 6470		17.28	313,339.81
1/23		Purchase authorized on 01/20 Uber Eats Help.Uber.Com CA S583020642283163 Card 6470		54.96	
1/23		Purchase authorized on 01/20 Wholefds Arr 10237 Pasadena CA S303021136496749 Card 6470		6.29	
1/23		Purchase authorized on 01/21 Apple Store #R034 Pasadena CA S463021649509526 Card 6470		119.07	
1/23		Recurring Payment authorized on 01/21 Apple.Com/Bill 866-712-7753 CA S583021665399377 Card 6470		29.99	
1/23		Recurring Payment authorized on 01/21 Apple.Com/Bill 866-712-7753 CA S583021665403488 Card 6470		9.99	
1/23		Purchase authorized on 01/21 Wholefds Arr 10237 Pasadena CA S383021665614521 Card 6470		17.20	
1/23		Purchase authorized on 01/21 Urth Caffe Pasaden Pasadena CA S583021799333377 Card 6470		20.89	
1/23		Purchase authorized on 01/21 Apple Store #R034 Pasadena CA S303021860528946 Card 6470		664.27	
1/23		Purchase authorized on 01/21 Laz Parking 670600 Pasadena CA S303022003187899 Card 6470		6.00	
1/23		Purchase authorized on 01/21 Uber Eats Help.Uber.Com CA S583022114529058 Card 6470		40.44	
1/23		Purchase authorized on 01/21 Apple.Com/Bill 866-712-7753 CA S463022201470271 Card 6470		74.99	
1/23		Purchase authorized on 01/22 Dojo Sushi Sherman Oaks CA S383023136072379 Card 6470		106.43	
1/23		Purchase authorized on 01/22 Tesla Inc Supercha 877-7983752 CA S583023180199835 Card 6470		13.12	
1/23		Pwp Dnh*Godaddy Privacycom TN: 1243998 (844) 771-8229		37.99	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/23		Pwp Dnh*Godaddy Privacycom TN: 6449099 (844) 771-8229			40.34
1/23		Chase Credit Crd Epay 230120 6459829024 Kurtis M Braget			2,422.08
1/23		Venmo Payment 230123 1024868144093 Kurty McFly			50.00
1/24		WT Fed#02250 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3261253024Es Trn#230124083298 Rfb# Boh of 23/01/24	3,500.00		309,625.76
1/24		WT Fed#06183 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3421983024Es Trn#230124139891 Rfb# Boh of 23/01/24	1,000.00		
1/24		Wire Trans Svc Charge - Sequence: 230124083298 Srf# 3261253024Es Trn#230124083298 Rfb# Boh of 23/01/24			15.00
1/24		Wire Trans Svc Charge - Sequence: 230124139891 Srf# 3421983024Es Trn#230124139891 Rfb# Boh of 23/01/24			15.00
1/24		Purchase authorized on 01/22 Apple.Com/Bill 866-712-7753 CA S383022862350408 Card 6470			74.99
1/24		Recurring Payment authorized on 01/23 Equinox Moto #701 866-332-6549 CA S383023743106749 Card 6470			205.00
1/24		Pwp Quicknode A Privacycom TN: 3950439 (844) 771-8229			49.00
1/25		Pwp Amazon.Com* Privacycom TN: 1778505 (844) 771-8229			63.64
1/26		Purchase authorized on 01/24 Sato Ramen House Pasadena CA S383025143850926 Card 6470			45.16
1/26		Pwp Amazon Tips Privacycom TN: 1229580 (844) 771-8229			5.00
1/26		Pwp Amazon.Com* Privacycom TN: 1006924 (844) 771-8229			21.44
1/26		Pwp Amzn Mktp U Privacycom TN: 8958718 (844) 771-8229			48.01
1/26		Pwp Amazon.Com* Privacycom TN: 1446567 (844) 771-8229			79.41
1/26		Pwp Amazon.Com* Privacycom TN: 4450732 (844) 771-8229			93.06
1/27		Recurring Payment authorized on 01/26 Apple.Com/Bill 866-712-7753 CA S303026469863260 Card 6470			313,411.05
1/27		Recurring Payment authorized on 01/26 Apple.Com/Bill 408-974-1010 CA S463026469885800 Card 6470			15.99
1/27		Pwp Amzn Mktp U Privacycom TN: 9236010 (844) 771-8229			9.99
1/27		Pwp Amzn Mktp U Privacycom TN: 9096772 (844) 771-8229			6.38
1/27		Pwp Amzn Mktp U Privacycom TN: 1465179 (844) 771-8229			11.32
1/27	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 012523 2311491987N 7982131051861016			75.06
1/27		Pwp Amazon.Com* Privacycom TN: 1117911 (844) 771-8229			343.95
1/30		Purchase authorized on 01/26 Uber Eats Help.Uber.Com CA S38302718380194 Card 6470			115.88
1/30		Purchase authorized on 01/27 Uber Eats Help.Uber.Com CA S583027735336399 Card 6470			72.91
1/30		Purchase authorized on 01/28 Uber Eats Help.Uber.Com CA S583028811320566 Card 6470			73.93
1/30		Purchase authorized on 01/28 Uber Eats Help.Uber.Com CA S583028811320566 Card 6470			81.11
1/30		Recurring Payment authorized on 01/28 Audible*Sx50K9x23 Amzn.Com/Bill NJ S383029050545679 Card 6470			14.95
1/30		Purchase authorized on 01/29 Apple.Com/Bill 866-712-7753 CA S303029623843341 Card 6470			74.99
1/30		Pwp Amazon Tips Privacycom TN: 1794720 (844) 771-8229			5.00
1/30		Pwp Amazon Tips Privacycom TN: 1022497 (844) 771-8229			7.00
1/30		Pwp Dnh*Godaddy Privacycom TN: 6097041 (844) 771-8229			817.17
1/31		Nft Genius Inc Payroll 00904000000948x Braget, Kurtis M	10,781.38		311,685.42
1/31		WT Fed#05948 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3534453031Es Trn#230131191887 Rfb# Boh of 23/01/31	2,000.00		
1/31		Wire Trans Svc Charge - Sequence: 230131191887 Srf# 3534453031Es Trn#230131191887 Rfb# Boh of 23/01/31			15.00
1/31		Purchase authorized on 01/29 Tst* Smoke and Fir Pasadena CA S583030125409086 Card 6470			80.05

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/31		Purchase authorized on 01/29 Pasadena Parking D Pasadena CA S383030137053970 Card 6470		1.00	
1/31		Interest Payment	2.52		324,373.27
		Ending balance on 1/31			324,373.27
		Totals	\$60,058.92	\$25,646.28	

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)

Number	Date	Amount
4630	1/3	3,256.02

 **IMPORTANT ACCOUNT INFORMATION**

ATM Check Deposit Limit

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

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.

The new paragraph is as follows:

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 check deposits that exceed \$1 million.

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.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
 - Contacting the phone number at the top of your statement
 - Visiting a branch
-

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up account alerts, and enable biometric sign on for the Wells Fargo Mobile® app. Learn more at www.wellsfargo.com/securitytools.

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
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 consumer reporting agencies. 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. 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.

