



Premier

Wells Fargo Premier Checking

Questions? Please contact us:

Wells Fargo Premier Client Service

Available 24 hours a day, 7 days a week

We accept all relay calls, including 711

Phone: 1-800-742-4932

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

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

Accounts linked to your Wells Fargo Premier Checking account:

Bank Deposit Account(s)

<i>Account (Account Number)</i>	<i>\$ Balance</i>
Wells Fargo Premier Checking (7403450583) - Your primary account	15,502.42

Your Qualification Balance this month: \$15,502.42

Accounts linked in Summary will be provided a separate statement.



Premier

Important Account Information

(A) If your Premier Checking account is closed or converted to another checking product, all linked accounts are delinked from the Premier Checking account and effective immediately, your Premier Checking relationship benefits no longer apply, including associated benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. For time accounts (CDs), this change will occur at renewal. (B) If you or we delink an account from your Premier Checking account, but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

RSNIP-02112025-5875154.1.1

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.



Premier

Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 11/1	17,037.80
Deposits/Additions	10,175.82
Withdrawals/Subtractions	- 11,711.20
Balance on 11/30	\$15,502.42

Account number: 7403450583 (primary account)

KURTIS M BRAGET
EXPENSE ACCOUNT

Wells Fargo Bank, N.A. (Member FDIC)

OREGON account terms and conditions apply

Questions about your account: 1-800-742-4932

Interest summary

Interest paid this statement	\$0.10
Interest earned this statement period	\$0.10
Average collected balance	\$12,044.32
Annual percentage yield earned	0.01%
Interest paid this year	\$12.92

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/1	Purchase Authorized On 10/30 Apple.Com/Bill 866-712-7753 CA S304304843435920 Card 6470			74.99	
11/1	Purchase Authorized On 10/30 Apple.Com/Bill 866-712-7753 CA S384304848770351 Card 6470			34.99	
11/1	Purchase Authorized On 10/31 DD *Doordashdashpa WWW.Doordash. CA S384305759011478 Card 6470			9.99	
11/1	Purchase Authorized On 10/31 Wholefds Val 10178 Santa Clarita CA S464305806760852 Card 6470			31.62	
11/1	Purchase Authorized On 10/31 Wholefds Val 10178 Santa Clarita CA S464306081552461 Card 6470			32.97	16,853.24
11/4	Recurring Payment Authorized On 11/01 Google Gsuite_Fake 650-2530000 CA S464306415700028 Card 6470			57.60	
11/4	Purchase Authorized On 11/01 Vons #2442 Fillmore CA S464306640532808 Card 6470			28.87	
11/4	Recurring Payment Authorized On 11/01 Costco *Annual Ren 800-774-2678 WA S584306862921995 Card 6470			130.00	
11/4	Purchase Authorized On 11/01 Tesla Supercharger 877-7983752 CA S384307032548258 Card 6470			21.09	
11/4	Purchase Authorized On 11/01 Wholefds Val 10178 Santa Clarita CA S384307053151212 Card 6470			91.41	
11/4	Purchase Authorized On 11/01 Apple.Com/Bill 866-712-7753 CA S304307165187705 Card 6470			11.97	
11/4	Purchase Authorized On 11/02 Mendocino Farms #6 Los Angeles CA S584307736912501 Card 6470			23.30	
11/4	Purchase Authorized On 11/02 Wholefds Prr#10695 Porter Ranch CA S384307757916428 Card 6470			12.89	
11/4	Purchase Authorized On 11/02 Sq *Philz Coffee Valencia CA S304307775831414 Card 6470			12.08	
11/4	Purchase Authorized On 11/02 Wholefds Val 10178 Santa Clarita CA S304307801635183 Card 6470			6.84	
11/4	Purchase Authorized On 11/02 Tesla Supercharger 877-7983752 CA S304307853579572 Card 6470			11.93	
11/4	Purchase Authorized On 11/03 Apple.Com/Bill 866-712-7753 CA S584308257833985 Card 6470			7.98	
11/4	Purchase Authorized On 11/03 Costco Whse #0420 Oxnard CA S384309081849108 Card 6470			366.42	
11/4	Purchase Authorized On 11/03 Wholefds Oxn #1031 Oxnard CA S304309094274326 Card 6470			10.60	
11/4	Purchase Authorized On 11/03 Sq *Afters Ice Cre Oxnard CA S304309110690472 Card 6470			17.14	



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/4	Purchase Authorized On 11/03 The Home Depot #1040 Oxnard CA P464309142932454 Card 6470			314.64	
11/4	Pwp Ecm, A Lega Privacycom TN: 6443009 (844) 771-8229		32.00		15,696.48
11/5	Recurring Payment Authorized On 11/04 Claude.Ai Subscrip Httpswww.Anth CA S464309771282047 Card 6470		20.00		
11/5	Purchase Authorized On 11/04 Wholefds Val 10178 Santa Clarita CA S384309803631538 Card 6470		49.67		
11/5	Purchase Authorized On 11/04 Wholefds Val 10178 Santa Clarita CA S384310091258589 Card 6470		11.21		
11/5	Stash Capital (S ACH Nov 05 20241104424924 Kurt Braget Zelle to Jonathan On 11/06 Ref #Rp0Y772Qft Water		3.00		15,612.60
11/6	Freedom Mtg Pymts 110624 0158276394 Kurtis M Braget		60.00		
11/6	Recurring Payment Authorized On 11/05 Apple.Com/Bill 866-712-7753 CA S464310689430072 Card 6470		5,282.11		10,270.49
11/7	Recurring Payment Authorized On 11/06 Apple.Com/Bill 866-712-7753 CA S384311481893264 Card 6470		10.99		
11/7	Recurring Payment Authorized On 11/06 Geico *Auto 800-841-3000 DC S384311518798443 Card 6470		7.99		
11/7	Purchase Authorized On 11/06 Wholefds Prr#10695 Porter Ranch CA S304311861297475 Card 6470		399.58		
11/7	Purchase Authorized On 11/06 Chevron 0091277 Northridge CA S384312031377520 Card 6470		24.88		
11/7	Purchase Authorized On 11/06 Wholefds Val 10178 Santa Clarita CA S464312102382644 Card 6470		86.12		
11/7	Purchase Authorized On 11/06 Wholefds Val 10178 Santa Clarita CA S464312124457345 Card 6470		21.28		
11/7	ATM Withdrawal Authorized On 11/07 6001 Topanga Canyon Blvd Woodland Hill CA 0001952 ATM ID 0629B Card 6470		8.27		
11/8	Recurring Payment Authorized On 11/06 Apple.Com/Bill 866-712-7753 CA S304311760673056 Card 6470		300.00		9,411.38
11/8	Recurring Payment Authorized On 11/07 Apple.Com/Bill 866-712-7753 CA S384312539746403 Card 6470		9.99		
11/8	Purchase Authorized On 11/07 Cvs/Pharmacy #0888 Santa Ana CA S464313119816666 Card 6470		20.99		
11/12	Recurring Payment Authorized On 11/07 Google *Google One 855-836-3987 CA S464312778821918 Card 6470		24.34		9,356.06
11/12	Purchase Authorized On 11/07 Erewhon Calabasas Calabasas CA S464312849582123 Card 6470		1.99		
11/12	Purchase Authorized On 11/07 Py *Cauldron Ice C Santa Ana CA S304313125478938 Card 6470		33.43		
11/12	Purchase Authorized On 11/07 Py *Cauldron Ice C Santa Ana CA S384313152475117 Card 6470		21.50		
11/12	Purchase Authorized On 11/07 Cvs/Pharmacy #0888 Santa Ana CA S464313256199857 Card 6470		6.50		
11/12	Purchase Authorized On 11/08 Readyrefresh/Water 800-274-5282 CA S584313796001407 Card 6470		14.56		
11/12	Recurring Payment Authorized On 11/09 Readyrefresh/Water 800-274-5282 CA S584314446725472 Card 6470		9.64		
11/12	Purchase Authorized On 11/09 Uber *Eats Help.Uber.Com CA S584314760486463 Card 6470		49.94		
11/12	Recurring Payment Authorized On 11/10 Apple.Com/Bill 866-712-7753 CA S384315511820377 Card 6470		56.87		
11/12	Purchase Authorized On 11/10 Wal-Mart Wal-Mart Sto Buena Park CA P000000671481818 Card 6470		3.99		
11/12	Purchase Authorized On 11/10 Ush Parking Rc Universal Cit CA S384315752720509 Card 6470		10.74		
11/12	Purchase Authorized On 11/10 Tst* Jamba Juice - Hollywood CA S584315762681820 Card 6470		35.00		
11/12	Purchase Authorized On 11/10 Ush Admission Tick 8008648377 CA S30431577314631 Card 6470		22.48		
11/12	Purchase Authorized On 11/10 Filch's Emporium Universal Cit CA S384316000944118 Card 6470		359.00		
11/12	Purchase Authorized On 11/10 Butterbeer Cart 2 Universal Cit CA S384316003241191 Card 6470		76.65		
11/12	Purchase Authorized On 11/10 Butterbeer Cart 2 Universal Cit CA S384316003241191 Card 6470		9.86		



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/12	Purchase Authorized On 11/10 Starbucks (U) Universal Cit CA S384316013622528 Card 6470			6.01	
11/12	Purchase Authorized On 11/10 Tesla Supercharger 877-7983752 CA S384316098771836 Card 6470			11.79	
11/12	Purchase Authorized On 11/10 Calo Kitchen Tequ 949-4097380 CA S304316181961921 Card 6470			134.91	
11/12	Purchase Authorized On 11/10 Tesla Supercharger 877-7983752 CA S584316242561082 Card 6470			10.31	
11/12	Purchase Authorized On 11/11 Wholefds Val 10178 Santa Clarita CA S584317154449473 Card 6470			29.17	
11/12	Recurring Payment Authorized On 11/11 Tesla Subscription Palo Alto CA S304317178083713 Card 6470		9.99		8,441.73
11/13	Popstand Inc Direct Dep 241113 6160932938446Yo Braget,Kurt		3,547.48		
11/13	Purchase Authorized On 11/11 Shell Oil 12580997 Valencia CA S304317146967089 Card 6470			95.65	
11/13	Purchase Authorized On 11/12 Wholefds Oks 10204 Thousand Oaks CA S584318033823661 Card 6470			13.09	
11/13	Purchase Authorized On 11/12 Sq *Afters Ice Cre Los Angeles CA S304318151761215 Card 6470			27.43	11,853.04
11/14	Purchase Authorized On 11/13 Wholefds Val 10178 Santa Clarita CA S464319208364928 Card 6470			20.11	11,832.93
11/15	Purchase Authorized On 11/13 Tst* Din Tai Fung Glendale CA S304319120639312 Card 6470			71.18	
11/15	Recurring Payment Authorized On 11/14 ATT* Bill Payment 800-331-0500 TX S304319576603046 Card 6470			155.22	
11/15	Purchase Authorized On 11/14 USPS PO 0526940089 Fillmore CA S584320015311313 Card 6470		0.95		11,605.58
11/18	Purchase Authorized On 11/14 Vons #2442 Fillmore CA S464320033061050 Card 6470			36.67	
11/18	Purchase Authorized On 11/14 Uber *Eats Help.Uber.Com CA S464320227494956 Card 6470			61.02	
11/18	Purchase Authorized On 11/14 Apple.Com/Bill 866-712-7753 CA S464320281574470 Card 6470			74.99	
11/18	Recurring Payment Authorized On 11/15 4Te*Culligan of Ve 805-383-9250 CA S584320839924004 Card 6470			105.00	
11/18	Purchase Authorized On 11/15 Apple.Com/Bill 866-712-7753 CA S384321033373959 Card 6470			3.99	
11/18	Purchase Authorized On 11/16 Otto & Sons Nurser Fillmore CA S384321818820547 Card 6470			209.81	
11/18	Recurring Payment Authorized On 11/16 Framer.Com Amsterdam Nld S584321840105750 Card 6470			40.00	
11/18	Purchase Authorized On 11/16 Sq *Philz Coffee Valencia CA S584322074637467 Card 6470			12.08	
11/18	Purchase Authorized On 11/16 Wholefds Val 10178 Santa Clarita CA S464322103371588 Card 6470			23.08	
11/18	Purchase Authorized On 11/16 Arco #42662 Ampm Valencia CA P384322149079557 Card 6470			90.85	
11/18	Purchase Authorized On 11/17 Wholefds Val 10178 Santa Clarita CA S304323047790623 Card 6470			16.18	
11/18	Purchase Authorized On 11/17 Wholefds Val 10178 Santa Clarita CA S384323057708372 Card 6470			8.14	
11/18	Purchase Authorized On 11/17 Sq *Philz Coffee Valencia CA S384323063638200 Card 6470			6.90	
11/18	Purchase Authorized On 11/17 Wholefds Val 10178 Santa Clarita CA S304323155753114 Card 6470			14.11	10,902.76
11/19	Purchase Authorized On 11/17 The Home Depot #06 Santa Clarita CA S384323145193334 Card 6470			50.92	
11/19	Purchase Authorized On 11/18 Wholefds Val 10178 Santa Clarita CA S584323810506404 Card 6470			45.38	
11/19	Purchase Authorized On 11/18 Sq *Philz Coffee Valencia CA S584323813770559 Card 6470			19.84	
11/19	Purchase Authorized On 11/18 Uber *Eats Help.Uber.Com CA S304324118195804 Card 6470			76.12	
11/19	Venmo Payment 241119 1038352790684 Jojo McFly			51.87	10,658.63
11/20	Zelle From Mark D Cousineau On 11/20 Ref # 0J60Yb81J4Sg		73.52		



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/20	Purchase Authorized On 11/19 Wholefds Val 10178 Santa Clarita CA S464324708994577 Card 6470				22.41
11/20	Purchase Authorized On 11/19 Sq *Philz Coffee Valencia CA S304324718633795 Card 6470				7.99
11/20	Recurring Payment Authorized On 11/19 Pablochat Discord.Gg/Oy CA S464325091437571 Card 6470				20.00
11/20	Purchase Authorized On 11/19 Panda Express #118 Glendale CA S464325116219767 Card 6470				14.88
11/20	Purchase Authorized On 11/19 Tesla Supercharger 877-7983752 CA S304325220321322 Card 6470				14.18
11/21	Recurring Payment Authorized On 11/19 Apple.Com/Bill 866-712-7753 CA S584324671405248 Card 6470				2.99
11/21	Purchase Authorized On 11/19 Apple.Com/Bill 866-712-7753 CA S464325068791859 Card 6470				19.99
11/21	Purchase Authorized On 11/19 Tst* Din Tai Fung Glendale CA S464325191859353 Card 6470				33.99
11/21	Purchase Authorized On 11/19 Cvs/Pharmacy #0960 Burbank CA S304325219186616 Card 6470				20.80
11/21	Recurring Payment Authorized On 11/20 Apple.Com/Bill 866-712-7753 CA S384325390520650 Card 6470				13.99
11/21	Purchase Authorized On 11/20 Wholefds Val 10178 Santa Clarita CA S584326058581081 Card 6470				22.93
11/21	Purchase Authorized On 11/20 Sq *Philz Coffee Valencia CA S304326084257849 Card 6470				7.59
11/21	Purchase Authorized On 11/20 The Home Depot #10 Santa Clarita CA S304325848759490 Card 6470				34.69
11/22	Purchase Authorized On 11/21 DD *Doordashdashpa WWW.Doordash. CA S584326653410527 Card 6470				9.99
11/22	Purchase Authorized On 11/21 Wholefds Val 10178 Santa Clarita CA S584326781968489 Card 6470				51.56
11/22	Purchase Authorized On 11/21 Sq *Philz Coffee Valencia CA S464326799993320 Card 6470				15.18
11/22	Purchase Authorized On 11/21 Chevron 0209069 Santa Clarita CA S584327076608520 Card 6470				89.50
11/25	Purchase Authorized On 11/21 The Home Depot #10 Santa Clarita CA S304326822253317 Card 6470				23.12
11/25	Purchase Authorized On 11/21 Tst* LA LA Land Ki Glendale CA S584327119207882 Card 6470				31.67
11/25	Purchase Authorized On 11/21 Tst*Bacari - Glend Glendale CA S384327186914294 Card 6470				43.95
11/25	Purchase Authorized On 11/22 Vons #2442 Fillmore CA S464327637742236 Card 6470				11.59
11/25	Purchase Authorized On 11/22 Tesla Supercharger 877-7983752 CA S464327840969631 Card 6470				15.54
11/25	Purchase Authorized On 11/22 Sq *Quarter Sheets Los Angeles CA S384328042629225 Card 6470				76.54
11/25	Purchase Authorized On 11/22 2Leyvatlamc Los Angeles CA S584328184924657 Card 6470				22.34
11/25	Purchase Authorized On 11/23 DD *Doordash Blueb 855-431-0459 CA S304328639094062 Card 6470				44.04
11/25	Purchase Authorized On 11/23 Village Well Books Culver City CA S384328762907564 Card 6470				3.31
11/25	Purchase Authorized On 11/23 Village Well Books Culver City CA S584328774465871 Card 6470				19.85
11/25	Purchase Authorized On 11/23 Village Well Books Culver City CA S584328819941887 Card 6470				2.00
11/25	Purchase Authorized On 11/23 Sq *Philz Coffee Culver City CA S584328862677087 Card 6470				14.14
11/25	Purchase Authorized On 11/23 Erewhon Market Cul Culver City CA S304329041400556 Card 6470				52.78
11/25	Purchase Authorized On 11/23 Uber *Eats Help.Uber.Com CA S304329197157951 Card 6470				47.70
11/25	Purchase Authorized On 11/24 Tesla Supercharger 877-7983752 CA S464329823148078 Card 6470				21.29
11/25	Purchase Authorized On 11/24 Oc Fair Parking Costa Mesa CA S584330033316790 Card 6470				12.00



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/25	Purchase Authorized On 11/24 West Coast Weenies Irvine CA S584330049869106 Card 6470			25.26	9,862.37
11/26	Purchase Authorized On 11/23 Abm Parking Cardif Culver City CA S384329066278773 Card 6470			5.00	
11/26	Recurring Payment Authorized On 11/24 Apple.Com/Bill 866-712-7753 CA S584330003859636 Card 6470			6.99	
11/26	Purchase Authorized On 11/24 Sq *Philz Coffee Costa Mesa CA S464330083528503 Card 6470			14.20	
11/26	Purchase Authorized On 11/24 Tesla Supercharger 877-7983752 CA S304330263350437 Card 6470			7.12	
11/26	Recurring Payment Authorized On 11/24 Google *Youtubepre G.CO/Helpay# CA S584330265943059 Card 6470			13.99	
11/26	Purchase Authorized On 11/25 Ipic* Pasadena WWW.Ipic.Com FL S464330821825791 Card 6470			51.80	
11/26	Purchase Authorized On 11/25 Tesla Supercharger 877-7983752 CA S584330840506240 Card 6470			20.08	
11/26	Recurring Payment Authorized On 11/25 Playstation Networ 800-3457669 CA S464331067005432 Card 6470			14.99	9,728.20
11/27	Popstand Inc Direct Dep 241127 9268360068356Yo Braget,Kurt		6,554.72		
11/27	Purchase Authorized On 11/25 Apple.Com/Bill 866-712-7753 CA S304330610369360 Card 6470			74.99	
11/27	Purchase Authorized On 11/25 Sushi Enya - Pasad Pasadena CA S304331208689322 Card 6470			184.79	
11/27	Recurring Payment Authorized On 11/26 Intuit *Qbooks Onl Cl.Intuit.Com CA S38433149909793 Card 6470			126.00	
11/27	Purchase Authorized On 11/26 Uber *Eats Help.Uber.Com CA S304331807837004 Card 6470			55.98	
11/27	ATM Withdrawal Authorized On 11/27 27710 McBean Pkwy Valencia CA 0003140 ATM ID 9964C Card 6470			300.00	15,541.16
11/29	Purchase Authorized On 11/26 Uber *Eats Help.Uber.Com CA S584332281510252 Card 6470			23.27	
11/29	Purchase Authorized On 11/27 Apple.Com/Bill 866-712-7753 CA S384332718447373 Card 6470			7.98	
11/29	Purchase Authorized On 11/27 Sq *Philz Coffee Valencia CA S464333045999960 Card 6470			7.59	
11/29	Interest Payment		0.10		15,502.42
Totals			\$10,175.82	\$11,711.20	

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.

Important Account Information

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



Premier

=> Wells Fargo Premier Checking (continued)

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.

Important Account Information

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.

Important Account Information

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.

Important Account Information



Premier

=> Wells Fargo Premier Checking (continued)

The Wells Fargo Premier Checking account has a \$35 monthly service fee which can be avoided each fee period with \$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*, **, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
 - Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
 - Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
- Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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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.

Important Account Information

Exclusive Wells Fargo Premier Client Events

As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.



Premier

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.
- Early Pay Day information

With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.
- 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.

