

# Complete Advantage<sup>®</sup> Checking

July 31, 2022 ■ Page 1 of 7

**WELLS  
FARGO**

KURTIS M BRAGET  
EXPENSE ACCOUNT  
5724 SKYVIEW WAY UNIT A  
AGOURA HILLS CA 91301

## 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:* wells Fargo.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 wells Fargo.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

### From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online<sup>®</sup> username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.

## Statement period activity summary

Beginning balance on 7/1	\$202,381.36
Deposits/Additions	66,202.03
Withdrawals/Subtractions	- 18,912.69
<b>Ending balance on 7/31</b>	<b>\$249,670.70</b>

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	\$1.89
Average collected balance	\$222,505.18
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.89
Interest paid this year	\$12.54

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Purchase Return authorized on 06/30 Best Buy 0000 Thousand Oaks CA S302181791003083 Card 6470	80.10		
7/1		Purchase authorized on 06/29 Uber Trip Help.Uber.Com CA S302180841605915 Card 6470		59.62	
7/1		Pwp Amazon Tips Privacycom TN: 7120215 (844) 771-8229		7.00	
7/1		Pwp Amzn Mktp U Privacycom TN: 7192772 (844) 771-8229		32.16	
7/1		Pwp Amzn Mktp U Privacycom TN: 4938927 (844) 771-8229		136.20	
7/1		Pwp Amazon.Com* Privacycom TN: 1877194 (844) 771-8229		231.73	201,994.75
7/5		Purchase authorized on 07/01 Apple.Com/Bill 866-712-7753 CA S302182691790369 Card 6470		3.98	
7/5		Purchase authorized on 07/01 Sp Shopdoodles * S Shop.Doodles. WY S582182741029930 Card 6470		774.31	
7/5		Purchase authorized on 07/01 Sp Shopdoodles * S Shop.Doodles. WY S302182753496182 Card 6470		202.79	
7/5		Purchase authorized on 07/02 Erewhon Market Stuido City CA P302183683648730 Card 6470		39.73	
7/5		Recurring Payment authorized on 07/03 Apple.Com/Bill 408-974-1010 CA S302185018628550 Card 6470		14.99	
7/5		Zelle to Ricky on 07/03 Ref #Rp0Qjyksf		260.00	
7/5		Zelle to Ricky on 07/03 Ref #Rp0Qjyqds		200.00	
7/5		Purchase authorized on 07/03 Uber Eats Help.Uber.Com CA S382185051605708 Card 6470		103.07	
7/5		Mortgage Serv CT Mtg Paymt 070122 4010877753 K4Braget		5,000.00	
7/5		Pwp Amazon Tips Privacycom TN: 9576831 (844) 771-8229		7.00	
7/5		Pwp Amazon.Com* Privacycom TN: 9567158 (844) 771-8229		7.28	
7/5		Pwp Amazon Tips Privacycom TN: 4793009 (844) 771-8229		10.00	
7/5		Pwp Amazon.Com* Privacycom TN: 7640664 (844) 771-8229		41.08	
7/5		Pwp Amzn Mktp U Privacycom TN: 3213150 (844) 771-8229		87.17	
7/5		Pwp Quicknode A Privacycom TN: 1697947 (844) 771-8229		99.00	
7/5		Pwp Amzn Mktp U Privacycom TN: 5824818 (844) 771-8229		108.11	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/5		Pwp Amazon.Com* Privacycom TN: 1561550 (844) 771-8229		140.36	
7/5		Pwp Amzn Mktp U Privacycom TN: 3500155 (844) 771-8229		171.54	
7/5		Pwp Amzn Mktp U Privacycom TN: 6066785 (844) 771-8229		328.16	194,396.18
7/6		WT Fed#01582 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3431592187Es Trn#220706136021 Rfb# Boh of 22/07/06	5,000.00		
7/6		Wire Trans Svc Charge - Sequence: 220706136021 Srf# 3431592187Es Trn#220706136021 Rfb# Boh of 22/07/06		15.00	
7/6		Purchase authorized on 07/04 Pymnts Dapper Online Gbr S462185745322862 Card 6470		295.04	
7/6		Purchase authorized on 07/04 Pymnts Dapper Online Gbr S462185756946159 Card 6470		351.88	
7/6		Purchase authorized on 07/04 Uber Trip Help.Uber.Com CA S582185844036587 Card 6470		60.61	
7/6		Purchase authorized on 07/04 Uber Eats Help.Uber.Com CA S382186119479217 Card 6470		61.50	
7/6		So Cal Gas Paid Scgc 220705 1555137283 301601474199463418		43.00	
7/6		Chase Credit Crd Epay 220705 6055479125 Kurtis Michael Braget		3,338.37	195,230.78
7/7		Purchase authorized on 07/06 Laz Parking 670600 Pasadena CA S302188155017568 Card 6470		10.00	
7/7		Pwp Amazon.Com* Privacycom TN: 9602115 (844) 771-8229		25.70	
7/7		Pwp Amazon.Com* Privacycom TN: 7558753 (844) 771-8229		34.30	
7/7		Pwp Amazon.Com* Privacycom TN: 5930670 (844) 771-8229		89.85	
7/7	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 070522 xxxxx4141 N 7982131051861016		347.33	194,723.60
7/8		WT Fed#08114 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3545202189Es Trn#220708177107 Rfb# Boh of 22/07/08	2,500.00		
7/8		Wire Trans Svc Charge - Sequence: 220708177107 Srf# 3545202189Es Trn#220708177107 Rfb# Boh of 22/07/08		15.00	
7/8		Purchase authorized on 07/06 Tst* Sushi Roku - Pasadena CA S382188126267069 Card 6470		119.83	
7/8		Purchase authorized on 07/07 Kumadori Sushi Glendale CA S302189136819038 Card 6470		182.98	
7/8		Purchase authorized on 07/07 Kumadori Sushi Glendale CA S382189137436424 Card 6470		3.86	
7/8		Pwp Amazon Tips Privacycom TN: 1727289 (844) 771-8229		7.00	
7/8		Pwp Google*Doma Privacycom TN: 3199201 (844) 771-8229		30.00	
7/8		Pwp Amzn Mktp U Privacycom TN: 9676676 (844) 771-8229		44.34	
7/8		Pwp Amzn Mktp U Privacycom TN: 2241903 (844) 771-8229		52.42	
7/8		Pwp Amazon.Com* Privacycom TN: 9275449 (844) 771-8229		121.23	
7/8		Pwp Amzn Mktp U Privacycom TN: 6395311 (844) 771-8229		164.07	196,482.87
7/11		Purchase authorized on 07/07 Apple.Com/Bill 866-712-7753 CA S302188695042269 Card 6470		51.97	
7/11		Recurring Payment authorized on 07/08 Apple.Com/Bill 408-974-1010 CA S382189660445814 Card 6470		27.98	
7/11		Purchase authorized on 07/08 Google *Google Sto 855-836-3987 CA S382189778824373 Card 6470		1.99	
7/11		Purchase authorized on 07/08 Uber Trip Help.Uber.Com CA S462190085902287 Card 6470		58.62	
7/11		Recurring Payment authorized on 07/09 Apple.Com/Bill 408-974-1010 CA S582190644255969 Card 6470		4.99	
7/11		Pwp Amazon Tips Privacycom TN: 9609450 (844) 771-8229		10.00	
7/11		Pwp Amazon.Com* Privacycom TN: 1553105 (844) 771-8229		11.19	
7/11		Pwp Amzn Mktp U Privacycom TN: 3533451 (844) 771-8229		12.84	
7/11		Pwp Netflix.Com Privacycom TN: 5901545 (844) 771-8229		15.49	
7/11		Pwp Amzn Mktp U Privacycom TN: 3225448 (844) 771-8229		21.44	
7/11		Pwp Amzn Mktp U Privacycom TN: 1927991 (844) 771-8229		65.41	
7/11		Pwp Amazon.Com* Privacycom TN: 1335930 (844) 771-8229		105.77	
7/11		Pwp Amzn Mktp U Privacycom TN: 7307217 (844) 771-8229		588.79	
7/11		Pwp Amazon.Com* Privacycom TN: 8006186 (844) 771-8229		117.93	195,388.46
7/12		Recurring Payment authorized on 07/11 Tesla, Inc. Palo Alto CA S582193179066879 Card 6470		9.99	
7/12		Stash Capital (S ACH Jul 12 20220711156652 Kurt Braget		1.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/12		Pwp Amzn Mktp U Privacycom TN: 2168826 (844) 771-8229		85.76	
7/12		So Cal Edison CO Bill Paymt 220711 700706813075 Braget M Kurt		270.23	
7/12		Pwp Amazon.Com* Privacycom TN: 8537769 (844) 771-8229		338.81	194,682.67
7/13		Pwp Amazon Tips Privacycom TN: 7215652 (844) 771-8229		7.00	
7/13		Pwp Heroku Jun- Privacycom TN: 1947879 (844) 771-8229		276.50	194,399.17
7/14		WT Fed#07187 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3194572195Es Trn#220714072094 Rfb# Boh of 22/07/14	6,000.00		
7/14		Wire Trans Svc Charge - Sequence: 220714072094 Srf# 3194572195Es Trn#220714072094 Rfb# Boh of 22/07/14		15.00	
7/14	<	Business to Business ACH Debit - Truebill Premium St-O9B3E7D5V6D8 Truebill Inc		7.00	
7/14		Pwp Amazon Tips Privacycom TN: 7244854 (844) 771-8229		10.00	
7/14		Pwp Amzn Mktp U Privacycom TN: 1594116 (844) 771-8229		37.53	
7/14		Pwp Heroku Jun- Privacycom TN: 3419252 (844) 771-8229		117.09	200,212.55
7/15		Popstand Inc Payroll 220715 01820000-0339-0 Kurt Braget	2,210.83		
7/15		Gusto Pay 341872 220715 6Semjs5H222 Kurt Braget	38,954.60		
7/15		Purchase authorized on 07/13 Apple.Com/Bill 866-712-7753 CA S302194762851166 Card 6470		7.98	241,370.00
7/18		Purchase authorized on 07/14 Apple.Com/Bill 866-712-7753 CA S462196215919183 Card 6470		19.99	
7/18		Purchase authorized on 07/15 Apple.Com/Bill 866-712-7753 CA S382196619286048 Card 6470		19.99	
7/18		Recurring Payment authorized on 07/15 Apple.Com/Bill 866-712-7753 CA S382196619299492 Card 6470		9.99	
7/18		Purchase authorized on 07/15 Apple.Com/Bill 866-712-7753 CA S302197230499429 Card 6470		16.98	
7/18		Recurring Payment authorized on 07/16 Apple.Com/Bill 866-712-7753 CA S382197509605708 Card 6470		4.99	
7/18		Pwp Amazon Tips Privacycom TN: 6781460 (844) 771-8229		7.00	
7/18		Pwp Blink Privacycom TN: 1465595 (844) 771-8229		10.00	
7/18		Pwp Amazon.Com* Privacycom TN: 7065948 (844) 771-8229		92.84	
7/18		Wells Fargo Auto Fee & Pmts 071822 1310169003 Kurt,,Braget		1,220.00	239,968.22
7/19		WT Fed#01538 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3319802200Es Trn#220719103201 Rfb# Boh of 22/07/19	2,000.00		
7/19		Wire Trans Svc Charge - Sequence: 220719103201 Srf# 3319802200Es Trn#220719103201 Rfb# Boh of 22/07/19		15.00	
7/19		Pwp Amazon.Com* Privacycom TN: 1331517 (844) 771-8229		2.05	
7/19		Pwp Amazon.Com* Privacycom TN: 1373322 (844) 771-8229		11.66	
7/19		Pwp Amzn Mktp U Privacycom TN: 1415591 (844) 771-8229		42.70	
7/19		Pwp Amzn Mktp U Privacycom TN: 8086653 (844) 771-8229		450.44	241,446.37
7/20		Recurring Payment authorized on 07/19 Apple.Com/Bill 408-974-1010 CA S582200637344455 Card 6470		2.99	
7/20		Recurring Payment authorized on 07/19 Apple.Com/Bill 866-712-7753 CA S582200637357950 Card 6470		2.99	
7/20		Pwp Amazon.Com* Privacycom TN: 1169853 (844) 771-8229		2.40	
7/20		Pwp Amazon.Com* Privacycom TN: 2846683 (844) 771-8229		106.49	241,331.50
7/21		Purchase authorized on 07/20 Apple.Com/Bill 866-712-7753 CA S462201720538103 Card 6470		74.99	
7/21		Pwp Amazon.Com* Privacycom TN: 6811835 (844) 771-8229		48.85	
7/21		Pwp Amzn Mktp U Privacycom TN: 7906335 (844) 771-8229		124.61	241,083.05
7/22		Recurring Payment authorized on 07/21 Apple.Com/Bill 866-712-7753 CA S582202301816987 Card 6470		29.99	
7/22		Recurring Payment authorized on 07/21 Apple.Com/Bill 866-712-7753 CA S462202630026560 Card 6470		9.99	
7/22		Pwp Amazon Tips Privacycom TN: 9149475 (844) 771-8229		7.00	241,036.07
7/25		Purchase authorized on 07/23 Udemy: Online Cour Httpswww.Udem CA S382204283947353 Card 6470		12.99	
7/25		Pwp Amazon Tips Privacycom TN: 1693442 (844) 771-8229		5.00	
7/25		Pwp Amzn Mktp U Privacycom TN: 7083349 (844) 771-8229		12.76	
7/25		Pwp Amazon.Com* Privacycom TN: 7598399 (844) 771-8229		60.70	
7/25		Pwp Amazon.Com* Privacycom TN: 5035948 (844) 771-8229		129.30	
7/25		Pwp Amazon.Com* Privacycom TN: 8858930 (844) 771-8229		118.85	240,696.47

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/26		WT Fed#00965 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3085602207Es Trn#220726016957 Rfb# Boh of 22/07/26	3,000.00		
7/26		Wire Trans Svc Charge - Sequence: 220726016957 Srf# 3085602207Es Trn#220726016957 Rfb# Boh of 22/07/26		15.00	
7/26		Purchase authorized on 07/25 Apple.Com/Bill 866-712-7753 CA S582206701722273 Card 6470		39.97	243,641.50
7/27		Recurring Payment authorized on 07/26 Apple.Com/Bill 866-712-7753 CA S462207434190503 Card 6470		9.99	
7/27		Pwp Amazon Tips Privacycom TN: 4067453 (844) 771-8229		7.00	
7/27		Pwp Amzn Mktp U Privacycom TN: 5489965 (844) 771-8229		32.16	
7/27		Pwp Amazon.Com* Privacycom TN: 2815189 (844) 771-8229		45.60	
7/27		Payment for Amz Storecard 072522 xxxxx2726 N 6045781128505145		102.80	243,443.95
7/28		Purchase authorized on 07/27 Apple.Com/Bill 866-712-7753 CA S382208275385300 Card 6470		74.99	
7/28		Pwp Amazon Tips Privacycom TN: 5480206 (844) 771-8229		5.00	243,363.96
7/29		Gusto Pay 937236 220729 6Semjs8Djdg Kurt Braget	6,454.61		
7/29		Pwp Slack T0265 Privacycom TN: 8765053 (844) 771-8229		8.00	
7/29		Pwp Amazon.Com* Privacycom TN: 1347520 (844) 771-8229		141.76	
7/29		Interest Payment	1.89		249,670.70
<b>Ending balance on 7/31</b>					<b>249,670.70</b>
<b>Totals</b>			<b>\$66,202.03</b>	<b>\$18,912.69</b>	

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.



## IMPORTANT ACCOUNT INFORMATION

Effective September 15, 2022, we are replacing the following paragraph in the "Special rules for new accounts" section of the Availability of Funds Policy in our Deposit Account Agreement:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.

The new paragraph is as follows:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 may not be available until the second business day after the day of your deposit.

**Starting on August 7th, if your account is overdrawn, Extra Day Grace Period will give you more time to make deposits and avoid overdraft fees.**

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Effective August 7, 2022, the section of the Deposit Account Agreement titled "Overdraft Rewind® Feature" is deleted and replaced with the following.

#### **Extra Day Grace Period (Consumer accounts only)**

With Extra Day Grace Period, if your account is overdrawn, you have an additional business day (extra day) to make covering deposits and/or transfers to avoid overdraft fees. If your available balance as of **midnight Eastern Time** on any business day is enough to cover the prior business day's overdraft items, the pending overdraft fees for those items will be waived. If your available balance as of midnight Eastern Time is enough to cover some, but not all, of the prior business day's overdraft items, the available balance will be applied to the transactions in the order they posted to your account (based on our posting order practices described in this Agreement). Any overdraft items that are not fully covered by midnight Eastern Time on your extra day will be subject to an overdraft fee that will be assessed during our nightly processing. You will not be charged more than three overdraft fees per business day. Note: deposits and transfers received by 9 a.m. local time on your extra day (based on where your account is located, as noted on your account statement) may also result in us reversing the prior business day's returned item decisions and paying the transaction(s).

Keep in mind that your available balance includes your deposits and transfers, less any pending withdrawals and debits. Deposits and transfers of funds are also subject to the Bank's Availability of Funds policy described in this Agreement, including any applicable deposit holds or cutoff times that may impact your available balance. If you're enrolled in Online Banking we will generally alert you on the morning of your extra day to any overdraft items that must be covered to avoid pending overdraft fees, so long as you have not opted out of receiving such alerts. Alerts are sent as a courtesy and may be delayed or prevented by factors affecting your internet/phone provider or other circumstances beyond the control of the Bank. The Bank has no liability arising from non-delivery, delayed delivery, or erroneous delivery of any alert. It is important for you to keep and rely on a personal record of your transactions to know when your account is overdrawn for purposes of making covering deposits or transfers during your extra day.

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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.

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#### **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 wells Fargo.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

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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](https://wellsfargo.com/personalloan).**

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#### **Other Wells Fargo Benefits**

Celebrate your love for the jersey with the new Wells Fargo Debit Card designs!

Visit [wellsfargo.com/carddesignstudio](https://wellsfargo.com/carddesignstudio) today to choose a new design for your debit card, inspired by the Mexican National Team.

## 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
<b>Total</b>	<b>\$</b>

+
\$

**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.

[illegible]

**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.