

Complete Advantage[®] Checking

June 30, 2022 ■ Page 1 of 8

**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[®] 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 6/1	\$206,112.60
Deposits/Additions	42,375.22
Withdrawals/Subtractions	- 46,106.46
Ending balance on 6/30	\$202,381.36

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	\$1.70
Average collected balance	\$206,300.40
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.70
Interest paid this year	\$10.65

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Pwp Amazon Tips Privacycom TN: 5023979 (844) 771-8229		7.00	
6/1		Pwp Amazon Tips Privacycom TN: 7891583 (844) 771-8229		10.00	206,095.60
6/2		Pwp Amzn Mktp U Privacycom TN: 6068741 (844) 771-8229		32.16	
6/2	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 053122 xxxxx1565 N 7982131051861016		427.51	
6/2		Mortgage Serv CT Mtg Paymt 060122 4010877753 K4Braget		5,000.00	200,635.93
6/3		WT Fed#00688 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3055872154Es Trn#220603017918 Rfb# Boh of 22/06/03	3,000.00		
6/3		Wire Trans Svc Charge - Sequence: 220603017918 Srf# 3055872154Es Trn#220603017918 Rfb# Boh of 22/06/03		15.00	
6/3		Purchase authorized on 06/02 Uber Eats Help.Uber.Com CA S382153747584266 Card 6470		134.99	
6/3		Pwp Chainstack Privacycom TN: 4914107 (844) 771-8229		49.00	
6/3		Pwp Amazon.Com* Privacycom TN: 1161229 (844) 771-8229		124.82	203,312.12
6/6		Purchase authorized on 06/03 Apple.Com/Bill 408-974-1010 CA S302155018952615 Card 6470		17.98	
6/6		Purchase authorized on 06/04 Uber Eats Help.Uber.Com CA S462156016948471 Card 6470		102.50	
6/6		Recurring Payment authorized on 06/05 Apple.Com/Bill 408-974-1010 CA S302156381061941 Card 6470		74.99	
6/6		Purchase authorized on 06/05 Wholefids Val 10178 Santa Clarita CA S462156828469730 Card 6470		36.46	
6/6		Purchase authorized on 06/05 Tst* Kabuki - Vale Valencia CA S582157084639943 Card 6470		40.94	
6/6		Pwp Amazon Tips Privacycom TN: 7448826 (844) 771-8229		7.00	
6/6		Pwp Amazon Tips Privacycom TN: 9975415 (844) 771-8229		10.00	
6/6		Pwp Amzn Mktp U Privacycom TN: 3926448 (844) 771-8229		58.99	
6/6		Pwp Quicknode A Privacycom TN: 4675926 (844) 771-8229		99.00	
6/6		Pwp Amazon.Com* Privacycom TN: 6837895 (844) 771-8229		169.70	
6/6		Pwp Amazon.Com* Privacycom TN: 4213149 (844) 771-8229		193.04	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/6		Pwp Amzn Mktp U Privacycom TN: 3968615 (844) 771-8229		268.07	202,233.45
6/7		Purchase authorized on 06/05 Uber Trip Help.Uber.Com CA S462156840192645 Card 6470		30.96	202,202.49
6/8		Medium.Com Medium.Com St-J8x3B8D0J7D8 Kurt Braget	0.32		
6/8		WT Fed#06482 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3296402159Es Trn#220608102567 Rfb# Boh of 22/06/08	5,000.00		
6/8		WT Fed#08820 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3297722159Es Trn#220608103167 Rfb# Boh of 22/06/08	6,500.00		
6/8		Wire Trans Svc Charge - Sequence: 220608102567 Srf# 3296402159Es Trn#220608102567 Rfb# Boh of 22/06/08		15.00	
6/8		Wire Trans Svc Charge - Sequence: 220608103167 Srf# 3297722159Es Trn#220608103167 Rfb# Boh of 22/06/08		15.00	
6/8		Purchase authorized on 06/06 Uber Eats Help.Uber.Com CA S382158122926195 Card 6470		120.37	
6/8		Purchase authorized on 06/07 Apple.Com/Bill 800-275-2273 CA S382158561969752 Card 6470		103.96	
6/8		Purchase authorized on 06/07 Tesla_US_Service 877-7983752 CA S382158669363440 Card 6470		50.00	
6/8		Recurring Payment authorized on 06/07 Apple.Com/Bill 866-712-7753 CA S302158695416504 Card 6470		39.99	
6/8		Purchase authorized on 06/07 Sunbelt Rentals 14 Fillmore CA S382158775969179 Card 6470		2,000.00	
6/8		Pwp Amzn Mktp U Privacycom TN: 6477522 (844) 771-8229		42.89	211,315.60
6/9		Pwp Netflix.Com Privacycom TN: 4811301 (844) 771-8229		15.49	
6/9		Pwp Amzn Mktp U Privacycom TN: 5680951 (844) 771-8229		18.22	
6/9		Pwp Amazon.Com* Privacycom TN: 9759774 (844) 771-8229		21.44	
6/9		So Cal Gas Paid Scgc 220608 1555137283 301601474197565385		36.15	
6/9		Pwp Amazon.Com* Privacycom TN: 3527179 (844) 771-8229		87.12	
6/9		So Cal Edison CO Bill Paymt 220608 700706813075 Braget M Kurt		202.27	
6/9		Pwp Heroku Apr- Privacycom TN: 4242997 (844) 771-8229		273.70	
6/9	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 060722 xxxxx6174 N 7982131051861016		1,063.93	209,597.28
6/10		Purchase authorized on 06/08 Apple.Com/Bill 866-712-7753 CA S582160180376003 Card 6470		102.97	
6/10		Recurring Payment authorized on 06/09 Apple.Com/Bill 866-712-7753 CA S462160647155456 Card 6470		4.99	
6/10		Purchase authorized on 06/09 Tesla_US_Service 877-7983752 CA S582161012783843 Card 6470		1,483.30	
6/10		Purchase authorized on 06/09 Ush Parking Rc Universal Cit CA S382161111200201 Card 6470		10.00	
6/10		Zelle to Juan on 06/10 Ref #Rp0Qhl9B5B		55.00	
6/10		Pwp Amazon Tips Privacycom TN: 2733456 (844) 771-8229		7.00	
6/10		Pwp Amzn Mktp U Privacycom TN: 1650627 (844) 771-8229		16.08	
6/10		Chase Credit Crd Epay 220609 6004584026 Kurtis Michael Braget		2,318.49	
6/10		Pwp Heroku May- Privacycom TN: 2478505 (844) 771-8229		145.80	
6/10		Wells Fargo Auto Fee & Pmts 061022 1310169003 Kurt,,Braget		602.00	204,851.65
6/13		Non-WF ATM Balance Inquiry Fee 06/12 1515 S. LA B Los Angeles CA ATM ID L657891 Card 6470		2.50	
6/13		WT Fed#05450 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3288712164Es Trn#220613071958 Rfb# Boh of 22/06/13	5,000.00		
6/13		Wire Trans Svc Charge - Sequence: 220613071958 Srf# 3288712164Es Trn#220613071958 Rfb# Boh of 22/06/13		15.00	
6/13		Purchase authorized on 06/09 Tst* Dongpo Kitch Universal Cit CA S382161177621068 Card 6470		113.97	
6/13		Purchase authorized on 06/11 Uber Eats Help.Uber.Com CA S382162776677056 Card 6470		132.74	
6/13		Recurring Payment authorized on 06/11 Tesla, Inc. Palo Alto CA S462163178437405 Card 6470		9.99	
6/13		Non-WF ATM Withdrawal authorized on 06/12 1515 S. LA Brea Avenue Los Angeles CA 582163312642870 ATM ID L657891 Card 6470		102.50	
6/13		Non-Wells Fargo ATM Transaction Fee		2.50	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/13		Purchase authorized on 06/12 Tesla Inc Supercha 877-7983752 CA S582163436469746 Card 6470		17.40	
6/13		Zelle to Everardo on 06/13 Ref #Rp0Qhg33FD		180.00	
6/13		Stash Capital (S ACH Jun 13 20220610208938 Kurt Braget		1.00	
6/13		Pwp Amazon Tips Privacycom TN: 8839758 (844) 771-8229		7.00	
6/13		Pwp Amzn Mktp U Privacycom TN: 9244205 (844) 771-8229		10.71	
6/13		Pwp Google *Dom Privacycom TN: 9089741 (844) 771-8229		76.00	
6/13		Pwp Amazon.Com* Privacycom TN: 4998962 (844) 771-8229		135.87	209,044.47
6/14		Purchase authorized on 06/12 Chargepoint 30 Campbell CA S382163278478354 Card 6470		0.89	
6/14		Purchase authorized on 06/13 Apple.Com/Bill 866-712-7753 CA S582164601924422 Card 6470		79.98	
6/14		Purchase authorized on 06/13 Manhattan Beach PA Manhattan Bea CA S382165053989297 Card 6470		2.00	
6/14	<	Business to Business ACH Debit - Truebill Premium St-C0S5S8W3R8Y0 Truebill Inc		7.00	
6/14		Pwp Amazon.Com* Privacycom TN: 9285295 (844) 771-8229		23.19	
6/14		Pwp Amazon.Com* Privacycom TN: 2588437 (844) 771-8229		118.81	208,812.60
6/15		Popstand Inc Payroll 220615 01820000-0339-0 Kurt Braget	2,210.83		
6/15		Gusto Pay 222965 220615 6SemjrurI0L Kurt Braget	6,567.47		
6/15		Purchase authorized on 06/13 12. Manhattan Beac Manhattan Bea CA S382165104095620 Card 6470		142.90	
6/15		Purchase authorized on 06/13 Manhattan Beach PA Manhattan Bea CA S382165109768862 Card 6470		2.00	
6/15		Pwp Amazon Tips Privacycom TN: 6728228 (844) 771-8229		7.00	
6/15		Pwp Amzn Mktp U Privacycom TN: 3826820 (844) 771-8229		8.47	
6/15		Pwp Amazon.Com* Privacycom TN: 1090876 (844) 771-8229		71.25	217,359.28
6/16		Purchase Return authorized on 06/15 Sunbelt Rentals 14 Fillmore CA S612167480881588 Card 6470	890.29		
6/16		Purchase authorized on 06/15 ATT* Bill Payment 800-331-0500 TX S462166589712172 Card 6470		137.47	
6/16		Purchase authorized on 06/15 Apple.Com/Bill 866-712-7753 CA S462166619793494 Card 6470		2.99	
6/16		Recurring Payment authorized on 06/15 Apple.Com/Bill 866-712-7753 CA S582166619809287 Card 6470		9.99	
6/16		Purchase authorized on 06/15 Patagonia-Ventura Ventura CA S382166853367139 Card 6470		396.52	
6/16		Purchase authorized on 06/15 Wholefds Oxn #1031 Oxnard CA S462167009027141 Card 6470		22.68	217,679.92
6/17		Purchase authorized on 06/15 Uber Trip Help.Uber.Com CA S462166722060089 Card 6470		54.26	
6/17		Purchase authorized on 06/15 Pedalers Fork Bike Calabasas CA S462166747151935 Card 6470		4,046.03	
6/17		Purchase authorized on 06/16 Apple.Com/Bill 866-712-7753 CA S302167509428158 Card 6470		17.98	
6/17		Recurring Payment authorized on 06/16 Apple.Com/Bill 866-712-7753 CA S382167509442817 Card 6470		4.99	
6/17		Purchase authorized on 06/16 Sp Iron and Resin 180-56289020 CA S382168030087460 Card 6470		36.64	
6/17		Pwp Amazon.Com* Privacycom TN: 6603912 (844) 771-8229		111.89	213,408.13
6/21		WT Fed#02242 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3279082172Es Trn#220621043017 Rfb# Boh of 22/06/21	3,000.00		
6/21		Wire Trans Svc Charge - Sequence: 220621043017 Srf# 3279082172Es Trn#220621043017 Rfb# Boh of 22/06/21		15.00	
6/21		Purchase authorized on 06/16 Pedalers Fork Bike Calabasas CA S462167774166723 Card 6470		5,256.00	
6/21		Purchase authorized on 06/16 Dargans Irish Pub Ventura CA S582168094823310 Card 6470		312.00	
6/21		Purchase authorized on 06/16 Ubr Postmates Help.Uber.Com CA S302168219323796 Card 6470		31.19	
6/21		Purchase authorized on 06/17 Uber Trip Help.Uber.Com CA S582169044459797 Card 6470		77.59	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/21		Purchase authorized on 06/18 Uber Eats Help.Uber.Com CA S302169666792360 Card 6470		81.07	
6/21		Recurring Payment authorized on 06/19 Apple.Com/Bill 866-712-7753 CA S582170635493589 Card 6470		2.99	
6/21		Recurring Payment authorized on 06/19 Apple.Com/Bill 866-712-7753 CA S462170635515151 Card 6470		2.99	
6/21		Purchase authorized on 06/19 Fandango 8668575191 CA S462171000123687 Card 6470		36.16	
6/21		Purchase authorized on 06/19 Fandango 8668575191 CA S462171170064773 Card 6470		50.76	
6/21		Purchase authorized on 06/20 Iplic Westwood WWW.Iplic.Com FL S382171291251583 Card 6470		43.50	
6/21		Pwp Amazon Tips Privacycom TN: 1629439 (844) 771-8229		7.00	
6/21		Pwp Amazon Tips Privacycom TN: 9315153 (844) 771-8229		7.00	
6/21		Pwp Amazon Tips Privacycom TN: 9742665 (844) 771-8229		7.00	
6/21		Pwp Blink Privacycom TN: 7098161 (844) 771-8229		10.00	
6/21		Pwp Amazon.Com* Privacycom TN: 2356791 (844) 771-8229		114.89	
6/21		Pwp Amazon.Com* Privacycom TN: 9323660 (844) 771-8229		116.25	
6/21		Chase Credit Crd Epay 220620 6025902442 Kurtis Michael Braget		2,500.28	
6/21		Pwp Amzn Mktp U Privacycom TN: 2430296 (844) 771-8229		395.75	207,340.71
6/22		Purchase authorized on 06/21 Apple.Com/Bill 866-712-7753 CA S582172299670968 Card 6470		34.98	
6/22		Recurring Payment authorized on 06/21 Apple.Com/Bill 866-712-7753 CA S382172629332367 Card 6470		9.99	
6/22		Pwp Amazon.Com* Privacycom TN: 9524792 (844) 771-8229		82.01	207,213.73
6/23		Purchase authorized on 06/20 Iplic Westwood - Ci Los Angeles CA S302172114480440 Card 6470		75.01	
6/23		Pwp Amazon Tips Privacycom TN: 4765088 (844) 771-8229		5.00	
6/23	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 062122 xxxxx9023 N 7982131051861016		1,851.86	
6/23		Wells Fargo Auto Fee & Pmts 062322 1310169003 Kurt,,Braget		602.00	204,679.86
6/24		Purchase authorized on 06/22 Adidas US Online S 800-9829337 OR S582174208878625 Card 6470		246.68	
6/24		Recurring Payment authorized on 06/23 Turf Exchange Inc Mitch@Turfexc CA S302174828854537 Card 6470		1,865.47	
6/24		Zelle to Ed on 06/24 Ref #Pp0Qjdwz6P		1,200.00	
6/24		Zelle to Juan on 06/24 Ref #Rp0Qjf3Kfm		55.00	
6/24		Pwp Amzn Mktp U Privacycom TN: 2767611 (844) 771-8229		113.65	201,199.06
6/27		WT Fed#03143 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3294252178Es Trn#220627081409 Rfb# Boh of 22/06/27	5,000.00		
6/27		Wire Trans Svc Charge - Sequence: 220627081409 Srf# 3294252178Es Trn#220627081409 Rfb# Boh of 22/06/27		15.00	
6/27		Purchase authorized on 06/24 Apple.Com/Bill 866-712-7753 CA S302175551180530 Card 6470		99.98	
6/27		Recurring Payment authorized on 06/26 Apple.Com/Bill 866-712-7753 CA S382177433260694 Card 6470		15.99	
6/27		Recurring Payment authorized on 06/26 Apple.Com/Bill 866-712-7753 CA S462177433275500 Card 6470		9.99	
6/27		Zelle to Everardo on 06/27 Ref #Rp0Qjkw2N		700.00	
6/27		Pwp Amzn Mktp U Privacycom TN: 7292819 (844) 771-8229		19.29	
6/27		Pwp Amzn Mktp U Privacycom TN: 1785320 (844) 771-8229		34.09	
6/27		Pwp Amzn Mktp U Privacycom TN: 6934121 (844) 771-8229		46.46	
6/27		Pwp Amazon.Com* Privacycom TN: 2044371 (844) 771-8229		51.36	
6/27		Pwp Amzn Mktp U Privacycom TN: 4276461 (844) 771-8229		52.52	
6/27		Pwp Amazon.Com* Privacycom TN: 1238636 (844) 771-8229		125.28	
6/27		Venmo Payment 220626 1020877878124 Kurt Braget		1,850.00	
6/27		Chase Credit Crd Epay 220625 6037297741 Kurtis Michael Braget		2,403.26	200,775.84
6/28		Zelle to Ed on 06/28 Ref #Pp0Qjlmk7D		295.00	
6/28		Pwp Amazon Tips Privacycom TN: 2039403 (844) 771-8229		7.00	
6/28		Pwp Amzn Mktp U Privacycom TN: 2359806 (844) 771-8229		28.95	
6/28		Pwp Amzn Mktp U Privacycom TN: 3762791 (844) 771-8229		78.70	
6/28		Pwp Amazon.Com* Privacycom TN: 4754797 (844) 771-8229		146.37	200,219.82

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/29		Purchase authorized on 06/28 Uber Eats Help.Uber.Com CA S382180092526267 Card 6470		85.31	
6/29		Pwp Slack T0265 Privacycom TN: 7261571 (844) 771-8229		8.00	
6/29		Pwp Amazon.Com* Privacycom TN: 6316215 (844) 771-8229		15.22	
6/29	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 062722 xxxxx2712 N 7982131051861016		406.48	199,704.81
6/30		Gusto Pay 678102 220630 6Semjs1Qoj7 Kurt Braget	5,204.61		
6/30		Purchase authorized on 06/30 Best Buy #112 Thousand Oaks CA P302181788007832 Card 6470		1,412.65	
6/30		ATM Withdrawal authorized on 06/30 220 N Moorpark Rd Thousand Oaks CA 0004765 ATM ID 9849A Card 6470		1,000.00	
6/30		Pwp Amazon Tips Privacycom TN: 5274095 (844) 771-8229		7.00	
6/30		Pwp Amazon.Com* Privacycom TN: 1466403 (844) 771-8229		110.11	
6/30		Interest Payment	1.70		202,381.36
Ending balance on 6/30					202,381.36
Totals			\$42,375.22	\$46,106.46	

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

Elimination of Returned Item (Non-sufficient Funds/NSF) Fee for Consumer Accounts: Under the terms of your account agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee. **Effective March 7, 2022 (For Consumer Accounts Only),** we will no longer charge a NSF fee on items we return unpaid due to non-sufficient funds. **Overdraft fees will continue to apply to any items we pay into overdraft at our discretion, according to the terms of your account.** Third parties or other banks may still charge fees for returned items.

For current versions of your Deposit Account Agreement, Fee and Information Schedule, and applicable addenda, please visit www.wellsfargo.com/online-banking/consumer-account-fees/.

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.

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.

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

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.

Other Wells Fargo Benefits

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn more about ways to help protect your loved ones from the rising risks of scams. Visit wellsfargo.com/scams.



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.

[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.

