



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	20,736.09

Your Qualification Balance this month: \$20,736.09

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 12/1	15,502.42
Deposits/Additions	16,029.58
Withdrawals/Subtractions	- 10,795.91
Balance on 12/31	\$20,736.09

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	\$0.11
Interest earned this statement period	\$0.11
Average collected balance	\$13,517.11
Annual percentage yield earned	0.01%
Interest paid this year	\$13.03

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
12/2	Purchase Authorized On 11/30 DD *Doordashdashpa WWW.Doordash. CA S304335757113376 Card 6470			9.99	
12/2	Purchase Authorized On 11/30 Shell Oil 10008076 Newhall CA S304335759249808 Card 6470			73.46	
12/2	Purchase Authorized On 11/30 Sq *Philz Coffee Valencia CA S464335769096531 Card 6470			15.18	
12/2	ATM Withdrawal Authorized On 11/30 24301 Magic Mountain Pkwy Valencia CA 0006693 ATM ID 0781G Card 6470			300.00	
12/2	Purchase Authorized On 11/30 Wokcano Valencia Valencia CA S304336085713940 Card 6470			91.70	
12/2	Purchase Authorized On 11/30 Wal-Mart #5162 Santa Clarita CA P000000189844577 Card 6470			25.31	
12/2	Recurring Payment Authorized On 12/01 Google *Gsuite_Fak CC@Google.Com CA S304336471064728 Card 6470			57.60	
12/2	Purchase Authorized On 12/01 Ipic* Pasadena WWW.Ipic.Com FL S384337040023833 Card 6470			51.80	
12/2	Purchase Authorized On 12/01 Fillmore Valero Fillmore CA P584337084019395 Card 6470			68.48	
12/2	Pwp Spotify USA Privacycom TN: 1636758 (844) 771-8229			19.99	14,788.91
12/3	Purchase Authorized On 11/30 Apple.Com/Bill 866-712-7753 CA S464335651893384 Card 6470			59.99	
12/3	Purchase Authorized On 12/01 Ipic* Pasadena WWW.Ipic.Com CA S384337264339612 Card 6470			67.76	
12/3	Purchase Authorized On 12/01 Laz Parking M17600 Pasadena CA S464337281641659 Card 6470			10.00	
12/3	Purchase Authorized On 12/02 Wholefds Val 10178 Santa Clarita CA S464337863491579 Card 6470			20.90	
12/3	Pwp Ecm, A Lega Privacycom TN: 1383815 (844) 771-8229			32.00	
12/3	Applecard Gsbank Payment 120224 Xxxxx2043 Kurtis Braget			999.48	13,598.78
12/4	Purchase Authorized On 12/02 Vons #2442 Fillmore CA S584338116236937 Card 6470			8.99	
12/4	Purchase Authorized On 12/04 Lowe's #1510 Santa Clarita CA P384340011233045 Card 6470			13.68	
12/4	Zelle to Aram On 12/04 Ref #Rp0Y9T6Slg Shoes			90.00	
12/4	Zelle to Alanis Kevin On 12/04 Ref #Rp0Y9Tgp2P Rock			300.00	
12/4	Stash Financial Stash Subs 241203 003379FD3Ae7497 Braget, Kurt			3.00	
12/4	Home Depot Online Pmt 241203 601556529075951 Kurt Braget			380.93	
12/4	Freedom Mtg Pymts 120424 0158276394 Kurtis M Braget			5,282.11	7,520.07



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
12/5	Purchase Authorized On 12/03 Bmc/So Cal Gas Com 800-427-2200 CA S464338752385475 Card 6470			251.50	
12/5	Purchase Authorized On 12/03 Sq *Philz Coffee Valencia CA S304339098654863 Card 6470			7.59	
12/5	Recurring Payment Authorized On 12/04 Claude.Ai Subscrip Http://www.Anth CA S384339771174643 Card 6470			20.00	
12/5	Purchase Authorized On 12/04 Wholefds Val 10178 Santa Clarita CA S384339831324264 Card 6470			25.76	
12/5	Purchase Authorized On 12/04 Wholefds Val 10178 Santa Clarita CA S464340108985160 Card 6470			11.04	
12/5	Purchase Authorized On 12/05 Teso63036001 Ventura CA P000000977515662 Card 6470			46.25	7,157.93
12/9	Purchase Authorized On 12/04 Apple.Com/Bill 866-712-7753 CA S304340201509652 Card 6470			24.98	
12/9	Recurring Payment Authorized On 12/05 Apple.Com/Bill 866-712-7753 CA S304340689479156 Card 6470			10.99	
12/9	Purchase Authorized On 12/06 Jane Bond Surety A 844-9334455 MO S384341671881782 Card 6470			130.00	
12/9	Recurring Payment Authorized On 12/06 Apple.Com/Bill 866-712-7753 CA S384341761068250 Card 6470			9.99	
12/9	Recurring Payment Authorized On 12/07 Readyrefresh/Water 800-274-5282 CA S584342446563420 Card 6470			49.94	
12/9	Recurring Payment Authorized On 12/07 Google *Google One 855-836-3987 CA S304342778844241 Card 6470			1.99	6,930.04
12/12	Popstand Inc Direct Dep 241212 6660820631136Yo Braget,Kurt		5,079.22		
12/12	Recurring Payment Authorized On 12/10 Readyrefresh/Water 800-274-5282 CA S384345820341272 Card 6470			9.64	
12/12	Recurring Payment Authorized On 12/11 Tesla Subscription Palo Alto CA S384347177834587 Card 6470			9.99	11,989.63
12/13	Purchase Authorized On 12/12 Apple.Com/Bill 800-275-2273 CA S464348030601354 Card 6470			3.99	
12/13	Recurring Payment Authorized On 12/12 Netflix.Com Netflix.Com CA S384348150080179 Card 6470			22.99	11,962.65
12/16	Purchase Authorized On 12/12 Apple.Com/Bill 866-712-7753 CA S384348030593452 Card 6470			15.96	
12/16	Recurring Payment Authorized On 12/14 ATT* Bill Payment 800-331-0500 TX S384349552472146 Card 6470			159.18	
12/16	Purchase Authorized On 12/15 Tesla Supercharger 877-7983752 CA S584351068045343 Card 6470			53.32	
12/16	Purchase Authorized On 12/15 Tesla Supercharger 877-7983752 CA S384351077773748 Card 6470			8.39	11,725.80
12/17	Purchase Authorized On 12/15 Tesla Supercharger 877-7983752 CA S464351276320645 Card 6470			6.16	
12/17	Recurring Payment Authorized On 12/16 Framer.Com Amsterdam Nld S584351839617547 Card 6470			40.00	
12/17	Purchase Authorized On 12/16 Lego Store Century Los Angeles CA S584352143623234 Card 6470			109.49	11,570.15
12/18	Zelle From Laura Jean Cousineau On 12/18 Ref # 0J60Zbe15Fwc		75.50		
12/18	Recurring Payment Authorized On 12/16 4Te*Culligan of Ve 805-383-9250 CA S384351852421839 Card 6470			105.00	
12/18	Purchase Authorized On 12/16 Tst* Meizhou Dongp Century City CA S46435219833131 Card 6470			24.58	
12/18	Purchase Authorized On 12/16 Tst* Din Tai Fung Los Angeles CA S304352233020377 Card 6470			35.70	
12/18	Purchase Authorized On 12/16 Laz Parking M17880 Los Angeles CA S464352249784945 Card 6470			18.00	
12/18	Purchase Authorized On 12/17 Wholefds Val 10178 Santa Clarita CA S584353193278589 Card 6470			146.51	11,315.86
12/19	Popstand Inc Direct Dep 241219 4150754042326Yo Braget,Kurt		7,144.92		
12/19	Purchase Authorized On 12/18 Tesla Supercharger 877-7983752 CA S584354172217723 Card 6470			37.15	



Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
12/19	Venmo Payment 241219 1039076182669 Jojo McFly		51.87		18,371.76
12/20	Purchase Authorized On 12/18 Apple.Com/Bill 866-712-7753 CA S584354173475657 Card 6470		3.99		
12/20	Recurring Payment Authorized On 12/19 Apple.Com/Bill 866-712-7753 CA S584354672625195 Card 6470		2.99		
12/20	Recurring Payment Authorized On 12/19 Apple.Com/Bill 866-712-7753 CA S464354790470964 Card 6470		15.99		
12/20	Recurring Payment Authorized On 12/19 Pablochat Discord.Gg/Qy CA S304355091073890 Card 6470		20.00		18,328.79
12/23	Purchase Authorized On 12/20 Nhra Ticket Advanc 800-8846472 CA S464356060199349 Card 6470		140.50		
12/23	Purchase Authorized On 12/21 DD *Doordashdashpa WWW.Doordash. CA S464356650913553 Card 6470		9.99		
12/23	Purchase Authorized On 12/21 Cty of Vta - Parki Ventura CA S384356853174474 Card 6470		3.50		18,174.80
12/24	Purchase Authorized On 12/20 State of Calif Dmv 800-7770133 CA S584356055059769 Card 6470		340.00		17,834.80
12/26	Purchase Authorized On 12/20 CA Dmv Fee 678-7315516 TN S304356055066555 Card 6470		6.63		
12/26	Recurring Payment Authorized On 12/24 Apple.Com/Bill 866-712-7753 CA S304360004281733 Card 6470		6.99		
12/26	Recurring Payment Authorized On 12/24 Google *Youtubepre G.CO/Helppay# CA S304360265959823 Card 6470		13.99		17,807.19
12/27	Recurring Payment Authorized On 12/25 Sie*Playstationnet 800-345-7669 CA S384361067538852 Card 6470		14.99		
12/27	Recurring Payment Authorized On 12/26 Intuit *Qbooks Onl Cl.Intuit.Com CA S464361510795365 Card 6470		140.00		17,652.20
12/30	Instant Pmt From Venmo On 12/28 Ref#20241228021000021P1Brjpc01680014470		0.73		
12/30	Recurring Payment Authorized On 12/27 Apple.Com/Bill 866-712-7753 CA S384362719256085 Card 6470		3.99		
12/30	Purchase Authorized On 12/28 The Home Depot #6640 Simi Valley CA P304364002430063 Card 6470		642.06		17,006.88
12/31	Popstand Inc Direct Dep 241231 4350758084526Yo Braget,Kurt		3,729.10		
12/31	Interest Payment		0.11		20,736.09
Totals			\$16,029.58	\$10,795.91	

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 to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without



Premier

=> Wells Fargo Premier Checking (continued)

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

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,



Premier

=> Wells Fargo Premier Checking (continued)

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.

RSNIP-05152025-6101308.1.1

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.

