



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	17,037.80

Your Qualification Balance this month: \$17,037.80

*Accounts linked in Summary will be provided a separate statement.*



## Premier

### Important Account Information

(A) If your Premier Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Premier Checking account and effective immediately, benefits no longer apply, including 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; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. (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

It's Cybersecurity Awareness Month. Look out for these tell-tale signs to help spot an imposter scam.

Imposters may contact you with a message that:

- is unexpected.
- appears to be from a legitimate source but could be spoofed.
- claims to be urgent and asks you to act right away.
- uses language that manipulates your emotions.
- asks you to pay in an unusually specific way such as gift cards, cryptocurrency or payment apps.

Remember, caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered. If you have doubts about the message call the company or government agency directly to find out if there really is a problem. And if they're impersonating Wells Fargo, call us right away or you can always check your account in the Wells Fargo Mobile® app\* or online banking.

Learn more at [www.wellsfargo.com/scams/](http://www.wellsfargo.com/scams/)

\*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.



Premier

# Wells Fargo Premier Checking

This is your primary checking account

## Statement period activity summary

Balance on 10/1	90,975.37
Deposits/Additions	33,493.25
Withdrawals/Subtractions	- 107,430.82
Balance on 10/31	\$17,037.80

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	\$0.35
Interest earned this statement period	\$0.35
Average collected balance	\$41,269.31
Annual percentage yield earned	0.01%
Interest paid this year	\$12.82

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
10/1	Purchase Authorized On 09/27 Cosmopol-Front Des Las Vegas NV S584271699294380 Card 6470			98.69	
10/1	Purchase Authorized On 09/27 Cosmopol-Front Des Las Vegas NV S384272156262396 Card 6470			255.11	
10/1	Purchase Authorized On 09/28 Trump Htl Las Vega Las Vegas NV S384272759536176 Card 6470			69.90	
10/1	Purchase Authorized On 09/28 Trump Htl Las Vega Las Vegas NV S304272759985909 Card 6470			44.22	
10/1	Purchase Authorized On 09/29 Trump Htl Las Vega Las Vegas NV S584273769079643 Card 6470			272.30	
10/1	Purchase Authorized On 09/29 Trump Htl Las Vega Las Vegas NV S384273833189698 Card 6470			272.30	
10/1	Purchase Authorized On 09/29 114 Gift Shop Las Vegas NV S584274050949368 Card 6470			19.01	
10/1	Purchase Authorized On 09/30 Tesla Supercharger 877-7983752 CA S304274682857653 Card 6470			12.92	
10/1	Purchase Authorized On 09/30 DD *Doordashdashpa WWW.Doordash.CA S5842747460859040 Card 6470			9.99	
10/1	Purchase Authorized On 09/30 Uber *Eats Help.Uber.Com CA S384274837830531 Card 6470			67.01	
10/1	Purchase Authorized On 09/30 Uber *Vons636Ven Help.Uber.Com CA S584275027134225 Card 6470			7.32	
10/1	Zelle to Damian On 10/01 Ref #Rp0Y4336Qd Transfer Switch			300.00	89,546.60
10/2	Coinbase Inc. 8889087930 241001 RtI-H7Pjnxdf Kurtis M Braget		25,000.00		
10/2	Purchase Authorized On 09/29 Stratosphere Hotel Las Vegas NV S464273729043634 Card 6470			153.00	
10/2	Purchase Authorized On 09/29 Stratosphere Hotel Las Vegas NV S584273730592586 Card 6470			50.96	
10/2	Purchase Authorized On 09/30 0009P - Parkingcom 844-4727577 IL S304274367245887 Card 6470			20.99	
10/2	Recurring Payment Authorized On 10/01 Google *Gsuite_Fak CC@Google.Com CA S584275375390943 Card 6470			57.60	
10/2	Purchase Authorized On 10/01 Tesla Supercharger 877-7983752 CA S304275780626169 Card 6470			6.59	
10/2	Purchase Authorized On 10/01 Wholefds Oxn #1031 Oxnard CA S584276005902510 Card 6470			20.97	
10/2	Purchase Authorized On 10/01 Tesla Supercharger 877-7983752 CA S584276022494739 Card 6470			14.22	
10/2	Freedom Mtg Pymts 100224 0158276394 Kurtis M Braget			10,564.22	103,658.05



## Premier

### => Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
10/3	Purchase Return Authorized On 10/02 Tesla 188-5183752 CA S583335033185197 Card 6470		250.00		
10/3	Purchase Authorized On 10/01 0009P - Parkingcom 844-4727577 IL S584275295338499 Card 6470			20.99	
10/3	Purchase Authorized On 10/02 Rite Aid 05777 Fillmore CA S464277004661319 Card 6470				12.23
10/3	Purchase Authorized On 10/02 Uber *Eats Help.Uber.Com CA S384277075462606 Card 6470				64.61
10/3	Cash eWithdrawal IN Branch 10/03/2024 11:17 Am 636 W Ventura St Fillmore CA 6470				100.00
10/3	Pwp Ecm, A Lega Privacycom TN: 1041006 (844) 771-8229			32.00	103,678.22
10/7	Purchase Authorized On 10/03 Vons #2442 Fillmore CA S464277660002024 Card 6470			12.09	
10/7	Recurring Payment Authorized On 10/04 Claude.Ai Subscrip Httpswww.Anth CA S464278771440379 Card 6470				20.00
10/7	Purchase Authorized On 10/04 Wholefds Val 10178 Santa Clarita CA S384279014130289 Card 6470				10.00
10/7	Purchase Authorized On 10/04 Wholefds Ffx 10177 Los Angeles CA S584279069547221 Card 6470				52.16
10/7	Purchase Authorized On 10/04 Laz Parking M17154 Los Angeles CA S384279195241961 Card 6470				21.00
10/7	Purchase Authorized On 10/05 Vons #2442 Fillmore CA S464279739739063 Card 6470				141.60
10/7	Purchase Authorized On 10/05 Amecis Pizza & Pas 805-524-3500 CA S464280041394486 Card 6470				85.07
10/7	Purchase Authorized On 10/05 Apple.Com/Bill 866-712-7753 CA S304280077082096 Card 6470				24.98
10/7	Recurring Payment Authorized On 10/06 Geico *Auto 800-841-3000 DC S304280481741555 Card 6470				399.57
10/7	Purchase Authorized On 10/06 Apple.Com/Bill 866-712-7753 CA S304280648957845 Card 6470				9.99
10/7	Purchase Authorized On 10/06 Sq *Blue Bottle CO Malibu CA S304280711900479 Card 6470				17.54
10/7	Purchase Authorized On 10/06 Wholefds Mbu#10441 Malibu CA S464280745357496 Card 6470				3.08
10/7	Purchase Authorized On 10/06 Nic*Malibu Creek S Calabasas CA S304280839563823 Card 6470				3.00
10/7	Purchase Authorized On 10/06 Wholefds Mbu#10441 Malibu CA S464281048791648 Card 6470				15.83
10/7	Purchase Authorized On 10/06 Wholefds Mbu#10441 Malibu CA S384281105143134 Card 6470				9.63
10/8	Recurring Payment Authorized On 10/06 Apple.Com/Bill 866-712-7753 CA S384280724916037 Card 6470				9.99
10/8	Purchase Authorized On 10/06 Erewhon Calabasas Calabasas CA S464280794896992 Card 6470				43.75
10/8	Purchase Authorized On 10/06 Ipic* Pasadena 162-66392260 CA S384281248984270 Card 6470				64.97
10/8	Purchase Authorized On 10/07 Wholefds Oxn #1031 Oxnard CA S464282023448483 Card 6470				26.40
10/8	Purchase Authorized On 10/07 Tesla Supercharger 877-7983752 CA S584282045763155 Card 6470				8.46
10/8	Purchase Authorized On 10/08 Lowe's #1510 Santa Clarita CA P464283022436604 Card 6470				275.92
10/9	Recurring Payment Authorized On 10/07 Google *Google One 855-836-3987 CA S384281778841150 Card 6470				1.99
10/9	Purchase Authorized On 10/08 Wholefds Val 10178 Santa Clarita CA S464282799453966 Card 6470				14.27
10/9	Purchase Authorized On 10/08 Wholefds Val 10178 Santa Clarita CA S304283036386318 Card 6470				24.74
10/9	Pwp Amzn Mktp U Privacycom TN: 4726681 (844) 771-8229				1,286.35
10/10	WT Fed#06561 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3424324284Es Trn#241010141572 Rfb# Boh of 24/10/10		2,500.00		101,095.84
10/10	WT Fed#08231 California Bank of /Ftr/Bnf=California Advantage Escrow Srf# 0000352284767475 Trn#241010148966 Rfb#			88,528.98	15,066.86



## Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
10/11	Purchase Authorized On 10/09 Vons #2442 Fillmore CA S584284073129991 Card 6470		49.55		
10/11	Purchase Authorized On 10/09 Apple.Com/Bill 866-712-7753 CA S384284088359207 Card 6470		7.98		
10/11	Purchase Authorized On 10/10 Tesla Supercharger 877-7983752 CA S384285043081512 Card 6470		10.76		14,998.57
10/15	Purchase Authorized On 10/10 Vons #2442 Fillmore CA S384284679240677 Card 6470		28.58		
10/15	Purchase Authorized On 10/10 Tst*Granville - Bu Burbank CA S584285103418759 Card 6470		125.64		
10/15	Purchase Authorized On 10/10 Sq *Afters Ice Cre Los Angeles CA S304285177240317 Card 6470		40.60		
10/15	Purchase Authorized On 10/10 Shell Oil 12388016 Los Angeles CA S464285200354139 Card 6470		14.12		
10/15	Purchase Authorized On 10/11 Tesla Supercharger 877-7983752 CA S464285314321238 Card 6470		10.72		
10/15	Recurring Payment Authorized On 10/11 Readyrefresh/Water 800-274-5282 CA S584285338523210 Card 6470		59.58		
10/15	Purchase Authorized On 10/11 LA Hayride Losangeleshau CO S464285717505900 Card 6470		163.98		
10/15	Purchase Authorized On 10/11 Tst*Fry Day North Hollywo CA S584286090963682 Card 6470		38.92		
10/15	Purchase Authorized On 10/11 Sq *Recess Truck Los Angeles CA S464286137417248 Card 6470		26.75		
10/15	Purchase Authorized On 10/11 Sq *LA Haunted Hay LA Verne CA S464286172270783 Card 6470		13.14		
10/15	Recurring Payment Authorized On 10/11 Tesla Subscription Palo Alto CA S304286177780570 Card 6470		9.99		
10/15	Purchase Authorized On 10/12 Tesla Supercharger 877-7983752 CA S464287018750137 Card 6470		22.66		
10/15	Purchase Authorized On 10/12 Wholefds Val 10178 Santa Clarita CA S464287103756948 Card 6470		80.18		
10/15	Purchase Authorized On 10/12 Sephora Valencia Valencia CA S384287131453485 Card 6470		76.77		
10/15	Purchase Authorized On 10/13 Tst*Mirate Nro Los Angeles CA S464288038631389 Card 6470		11.11		
10/15	Purchase Authorized On 10/13 Tst*Mirate Nro Los Angeles CA S584288099188407 Card 6470		198.60		
10/15	Purchase Authorized On 10/13 Tst* Salt and Stra Los Angeles CA S384288146610522 Card 6470		31.11		
10/15	Recurring Payment Authorized On 10/14 ATT* Bill Payment 800-331-0500 TX S464288431970618 Card 6470		155.14		
10/15	Recurring Payment Authorized On 10/14 Apple.Com/Bill 866-712-7753 CA S384288476126842 Card 6470		3.99		
10/15	Zelle to Leland On 10/14 Ref #RpOY526Cb6 Lights		149.00		
10/15	Purchase Authorized On 10/14 Tesla Supercharger 877-7983752 CA S584289080832143 Card 6470		11.80		
10/15	Purchase Authorized On 10/14 Wholefds Val 10178 Santa Clarita CA S304289091621697 Card 6470		38.69		
10/15	Purchase Authorized On 10/14 Wholefds Val 10178 Santa Clarita CA S304289093617671 Card 6470		18.39		
10/15	Purchase Authorized On 10/14 Wholefds Val 10178 Santa Clarita CA S584289111107957 Card 6470		9.19		
10/15	Stash Capital (S ACH Oct 14 20241011120250 Kurt Braget		3.00		13,656.92
10/16	Purchase Authorized On 10/15 Wholefds Val 10178 Santa Clarita CA S584290072150135 Card 6470		16.54		
10/16	Venmo Payment 241016 1037603682019 Jojo McFly		8.00		13,632.38
10/17	Purchase Authorized On 10/15 Vons #2442 Fillmore CA S584289639783537 Card 6470		19.68		
10/17	Recurring Payment Authorized On 10/15 4Te*Culligan of Ve 805-383-9250 CA S384289832900248 Card 6470		105.00		
10/17	Purchase Authorized On 10/15 Gyu-Kaku Restauran Sherman Oaks CA S304290180235835 Card 6470		163.17		
10/17	Purchase Authorized On 10/16 Tesla Supercharger 877-7983752 CA S464290661093973 Card 6470		9.27		



## Premier

=> Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
10/17	Purchase Authorized On 10/16 Wholefds Val 10178 Santa Clarita CA S584290671830784 Card 6470			24.13	
10/17	Recurring Payment Authorized On 10/16 Framer.Com Amsterdam Nld S584290839857587 Card 6470			40.00	
10/17	Purchase Authorized On 10/16 Wholefds Val 10178 Santa Clarita CA S384291101573295 Card 6470			98.11	
10/17	Purchase Authorized On 10/16 The Home Depot #1055 Santa Clarita CA P584291118217082 Card 6470			99.51	13,073.51
10/18	Popstand Inc Direct Dep 241018 6610648096616Yo Braget,Kurt		5,669.42		
10/18	Purchase Authorized On 10/16 Apple.Com/Bill 866-712-7753 CA S384290737535400 Card 6470			59.99	
10/18	Purchase Authorized On 10/17 Wholefds Val 10178 Santa Clarita CA S464291731283347 Card 6470			13.77	
10/18	Purchase Authorized On 10/17 Wholefds Val 10178 Santa Clarita CA S304291744602541 Card 6470			4.34	18,664.83
10/21	Purchase Authorized On 10/17 Vons #2442 Fillmore CA S464292162231919 Card 6470			47.34	
10/21	Purchase Authorized On 10/18 Habitat For Humani Simi Valley CA S304293030365138 Card 6470			125.48	
10/21	Purchase Authorized On 10/18 Tesla Supercharger 877-7983752 CA S384293062992679 Card 6470			21.04	
10/21	Purchase Authorized On 10/18 Wholefds Prr#10695 Porter Ranch CA S384293088324756 Card 6470			75.97	
10/21	Recurring Payment Authorized On 10/19 Apple.Com/Bill 866-712-7753 CA S584293635906669 Card 6470			2.99	
10/21	Purchase Authorized On 10/19 Tesla Supercharger 877-7983752 CA S464294081494470 Card 6470			9.22	
10/21	Recurring Payment Authorized On 10/19 Pablochat Https://discord.CA S384294091265731 Card 6470			20.00	
10/21	Purchase Authorized On 10/19 Wholefds Val 10178 Santa Clarita CA S464294096751568 Card 6470			53.90	
10/21	Purchase Authorized On 10/20 Underwood Family F 180-5725532 CA S384294676640115 Card 6470			60.00	
10/21	Purchase Authorized On 10/20 Tesla Supercharger 877-7983752 CA S304294712596560 Card 6470			14.44	
10/21	Purchase Authorized On 10/20 Sq *Pleasant Valle Somis CA S384294829938017 Card 6470			10.00	
10/21	Purchase Authorized On 10/20 Sq *Pleasant Valle Somis CA S464294848051154 Card 6470			24.00	
10/21	Purchase Authorized On 10/20 Sq *Moorpark High Moorpark CA S384294857702275 Card 6470			10.00	
10/21	Purchase Authorized On 10/20 Sq *Code 3 Concess Oxnard CA S384294859139899 Card 6470			13.51	
10/21	Purchase Authorized On 10/20 Sq *Underwood Moor Moorpark CA S384295021145508 Card 6470			61.09	
10/21	Purchase Authorized On 10/20 Tesla Supercharger 877-7983752 CA S384295061589996 Card 6470			10.57	
10/21	Purchase Authorized On 10/20 Tesla Supercharger 877-7983752 CA S304295214363996 Card 6470			11.70	
10/21	Purchase Authorized On 10/21 Faststop #2 Val Verde Mar Val Verde CA P384295745798524 Card 6470			14.33	
10/21	Venmo Payment 241019 1037680279924 Jojo McFly			51.87	18,027.38
10/22	Zelle From Laura Jean Cousineau On 10/21 Ref # OJ607B31DE8X	73.48			
10/22	Purchase Authorized On 10/20 Tst*Canyon Coffee Los Angeles CA S304294740319938 Card 6470			15.86	
10/22	Purchase Authorized On 10/20 Apple.Com/Bill 866-712-7753 CA S584295161143894 Card 6470			17.98	
10/22	Purchase Authorized On 10/20 Ralph's #0084 Castaic CA S304295217243712 Card 6470			8.99	
10/22	Purchase Authorized On 10/21 DD *Doordashdashpa WWW.Doordash.CA S304295652936994 Card 6470			9.99	
10/22	Purchase Authorized On 10/21 Uber *Eats Help.Uber.Com CA S584296099217699 Card 6470			63.26	17,984.78



## Premier

### => Wells Fargo Premier Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
10/23	Purchase Authorized On 10/22 Tesla Supercharger 877-7983752 CA S384296761944180 Card 6470			19.69	
10/23	Purchase Authorized On 10/22 Wholefds Val 10178 Santa Clarita CA S584297081155222 Card 6470			37.37	17,927.72
10/24	Purchase Authorized On 10/23 Tesla Supercharger 877-7983752 CA S464297719011438 Card 6470			11.23	
10/24	Purchase Authorized On 10/23 Uber *Eats Help.Uber.Com CA S584298063410208 Card 6470			93.65	17,822.84
10/25	Purchase Authorized On 10/23 Valencia Valencia CA S464297726650421 Card 6470			78.49	
10/25	Recurring Payment Authorized On 10/24 Apple.Com/Bill 866-712-7753 CA S464298831867193 Card 6470			6.99	
10/25	Purchase Authorized On 10/24 Wholefds Val 10178 Santa Clarita CA S464299061866482 Card 6470			49.11	17,688.25
10/28	Purchase Authorized On 10/24 Sq* Mister Softee Oxnard CA S384299122259339 Card 6470			4.00	
10/28	Recurring Payment Authorized On 10/24 Google *Youtubepre G.CO/Helppay# CA S584299229945904 Card 6470			13.99	
10/28	Purchase Authorized On 10/25 Uber *Eats Help.Uber.Com CA S304300007107956 Card 6470			63.12	
10/28	Recurring Payment Authorized On 10/25 Sie*Playstationnet 800-345-7669 CA S304300066800883 Card 6470			14.99	
10/28	Purchase Authorized On 10/25 Vons #2442 Fillmore CA S464300154012634 Card 6470			35.66	
10/28	Recurring Payment Authorized On 10/26 Intuit *Qbooks Onl Cl.Intuit.Com CA S384300507442182 Card 6470			126.00	
10/28	Purchase Authorized On 10/26 Wholefds Oxn #1031 Oxnard CA S584300679913089 Card 6470			130.11	
10/28	Purchase Authorized On 10/26 Wholefds Oxn #1031 Oxnard CA S464300686095093 Card 6470			16.98	
10/28	Recurring Payment Authorized On 10/27 Apple.Com/Bill 866-712-7753 CA S304301682812911 Card 6470			3.99	17,279.41
10/30	Purchase Authorized On 10/29 Wholefds Val 10178 Santa Clarita CA S384303824291214 Card 6470			32.13	
10/30	Purchase Authorized On 10/29 Wholefds Val 10178 Santa Clarita CA S584303843974783 Card 6470			9.99	
10/30	Pwp Spotify USA Privacycom TN: 1691191 (844) 771-8229			19.99	17,217.30
10/31	Purchase Authorized On 10/30 Tesla Supercharger 877-7983752 CA S384304716504644 Card 6470			10.77	
10/31	Purchase Authorized On 10/30 Wholefds Irv #1061 Irvine CA S304304782718080 Card 6470			11.36	
10/31	Purchase Authorized On 10/30 Wholefds Irv #1061 Irvine CA S304304809766062 Card 6470			17.64	
10/31	Purchase Authorized On 10/30 Tesla Supercharger 877-7983752 CA S304304858393048 Card 6470			16.24	
10/31	Purchase Authorized On 10/30 Uber *Eats Help.Uber.Com CA S304305133168309 Card 6470			123.84	
10/31	Interest Payment		0.35		17,037.80
Totals			\$33,493.25	\$107,430.82	

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

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.



## Premier

### => Wells Fargo Premier Checking (continued)

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#### Important Account Information

##### Updated limits on Overdraft Fees

Effective October 1, 2024, we will no longer assess overdraft fees on items of \$10 or less. Additionally, if both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed your transactions, we won't assess an overdraft fee on those items.

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#### 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, 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/](http://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

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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](http://wellsfargo.com/personalloan).

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#### 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](http://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](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

