

Complete Advantage[®] Checking

August 31, 2022 ■ Page 1 of 9



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 8/1	\$249,670.70
Deposits/Additions	35,976.13
Withdrawals/Subtractions	- 26,024.14
Ending balance on 8/31	\$259,622.69

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	\$2.11
Average collected balance	\$248,508.87
Annual percentage yield earned	0.01%
Interest earned this statement period	\$2.11
Interest paid this year	\$14.65

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		WT Fed#03466 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3489332213Es Trn#220801067087 Rfb# Boh of 22/08/01	3,000.00		
8/1		Wire Trans Svc Charge - Sequence: 220801067087 Srf# 3489332213Es Trn#220801067087 Rfb# Boh of 22/08/01		15.00	
8/1		Purchase authorized on 07/30 Uber Trip Help.Uber.Com CA S302211685197851 Card 6470		64.20	
8/1		Purchase authorized on 07/30 Sp Forgotten Runes Merch.Forgott TX S382211764244547 Card 6470		7.00	
8/1		Purchase authorized on 07/30 Wholefds Pch 102 760 S SE El Segundo CA P382212147058006 Card 6470		18.38	
8/1		Purchase authorized on 07/30 Wholefds Pch 10225 El Segundo CA S382212164831601 Card 6470		4.08	
8/1		Purchase authorized on 07/31 Apple.Com/Bill 866-712-7753 CA S462212691133627 Card 6470		8.97	
8/1		Purchase authorized on 07/31 Ic* Instacart Httpsinstacar CA S582213022739899 Card 6470		34.57	
8/1		Pwp Amazon Tips Privacycom TN: 7975706 (844) 771-8229		5.00	
8/1		Pwp Amazon Tips Privacycom TN: 6777583 (844) 771-8229		7.00	
8/1		Pwp Amazon Tips Privacycom TN: 7696356 (844) 771-8229		7.00	
8/1		Pwp Amzn Mktp U Privacycom TN: 1330791 (844) 771-8229		10.66	
8/1		Pwp Amazon.Com* Privacycom TN: 5315032 (844) 771-8229		21.33	
8/1		Pwp Dnh*Godaddy Privacycom TN: 7165090 (844) 771-8229		26.51	
8/1		Pwp Google*Doma Privacycom TN: 4316091 (844) 771-8229		36.00	
8/1		Pwp Amazon.Com* Privacycom TN: 2095406 (844) 771-8229		79.09	
8/1		Pwp Amazon.Com* Privacycom TN: 2945884 (844) 771-8229		92.35	
8/1		Pwp Amzn Mktp U Privacycom TN: 8690537 (844) 771-8229		101.98	252,131.58
8/2		Pwp Udemy Subsc Privacycom TN: 9177244 (844) 771-8229		29.99	
8/2		Pwp Dnh*Godaddy Privacycom TN: 5530272 (844) 771-8229		49.99	
8/2		Pwp Amazon.Com* Privacycom TN: 8013015 (844) 771-8229		106.80	
8/2		Mortgage Serv CT Mtg Paymt 080122 4010877753 K4Braget		5,000.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/2		Pwp Amzn Mktp U Privacycom TN: 5737338 (844) 771-8229		263.81	
8/2		Pwp Heroku May- Privacycom TN: 5908960 (844) 771-8229		278.09	246,402.90
8/3		ATM Withdrawal authorized on 08/03 10920 Wilshire Blvd Los Angeles CA 0009805 ATM ID 0611D Card 6470		1,000.00	
8/3		Pwp Amazon Tips Privacycom TN: 8943013 (844) 771-8229		7.00	
8/3		Pwp Amazon.Com* Privacycom TN: 6686893 (844) 771-8229		64.35	
8/3		Pwp Amzn Mktp U Privacycom TN: 5595620 (844) 771-8229		66.82	245,264.73
8/4		Purchase authorized on 08/02 Geico *Auto 800-841-3000 DC S582215174688698 Card 6470		270.96	
8/4		Purchase authorized on 08/03 Airbnb Hmsanhdk5N Airbnb.Com CA S302215814775804 Card 6470		512.47	
8/4		Purchase authorized on 08/03 Wholefids Wwd 10176 Los Angeles CA S382216053982271 Card 6470		25.98	
8/4		Purchase authorized on 08/04 Erewhon Market Stuido City CA P582216621278403 Card 6470		22.11	
8/4		Pwp Quicknode A Privacycom TN: 7550198 (844) 771-8229		99.00	
8/4		Chase Credit Crd Epay 220803 6112975809 Kurtis Michael Braget		2,030.04	
8/4		Pwp Amazon.Com* Privacycom TN: 8122577 (844) 771-8229		295.42	242,008.75
8/5		WT Fed#02833 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3225832217Es Trn#220805063469 Rfb# Boh of 22/08/05	6,000.00		
8/5		Wire Trans Svc Charge - Sequence: 220805063469 Srf# 3225832217Es Trn#220805063469 Rfb# Boh of 22/08/05		15.00	
8/5		Recurring Payment authorized on 08/03 Apple.Com/Bill 866-712-7753 CA S582216018424563 Card 6470		14.99	
8/5		Purchase authorized on 08/03 Uber Trip Help.Uber.Com CA S382216095397610 Card 6470		9.10	
8/5		Purchase authorized on 08/03 Uber Trip Help.Uber.Com CA S382216206291596 Card 6470		8.25	
8/5		So Cal Gas Paid Scgc 220804 1555137283 301601474201775217		42.54	247,918.87
8/8		Medium.Com Medium.Com St-T1V8L8T2B5R4 Kurt Braget	0.01		
8/8		Purchase authorized on 08/07 Apple.Com/Bill 866-712-7753 CA S302219694989261 Card 6470		71.96	
8/8		Purchase authorized on 08/07 Casa DE Regalos Ventura CA S582219730178272 Card 6470		30.16	
8/8		Purchase authorized on 08/07 Wholefids Oxn #1031 Oxnard CA S582219759495914 Card 6470		36.49	
8/8		Purchase authorized on 08/07 Tesla Inc Supercha 877-7983752 CA S382219774586779 Card 6470		12.32	
8/8		Pwp Amazon Tips Privacycom TN: 1000269 (844) 771-8229		10.00	
8/8		Pwp Amazon.Com* Privacycom TN: 6448141 (844) 771-8229		44.94	247,713.01
8/9		Pwp Amazon.Com Privacycom TN: 1627485 (844) 771-8229	0.99		
8/9		Purchase authorized on 08/07 Tst* Boatyard Pub Ventura CA S382219716111486 Card 6470		111.10	
8/9		Recurring Payment authorized on 08/07 Google *Google Sto 855-836-3987 CA S462219778821037 Card 6470		1.99	
8/9		Recurring Payment authorized on 08/08 Apple.Com/Bill 866-712-7753 CA S462220659135763 Card 6470		27.98	
8/9		Pwp Netflix.Com Privacycom TN: 1849906 (844) 771-8229		15.49	
8/9		So Cal Edison CO Bill Paymt 220808 700706813075 Braget M Kurt		328.19	247,229.25
8/10		Purchase authorized on 08/08 Apple.Com/Bill 866-712-7753 CA S382221228834625 Card 6470		24.99	
8/10		Recurring Payment authorized on 08/09 Apple.Com/Bill 866-712-7753 CA S462221645734795 Card 6470		4.99	247,199.27
8/11		Pwp Heroku Jul- Privacycom TN: 9108102 (844) 771-8229		119.22	
8/11		Pwp Heroku Jul- Privacycom TN: 2652871 (844) 771-8229		123.38	
8/11		Pwp Amazon.Com* Privacycom TN: 9911730 (844) 771-8229		149.13	246,807.54
8/12		Purchase authorized on 08/11 Mk Concessions Pinon Hills CA S462224035084197 Card 6470		33.00	
8/12		Purchase authorized on 08/11 Spencer Makenzies Ventura CA S582224038504055 Card 6470		12.35	
8/12		Purchase authorized on 08/11 Ventura CO Fair- Ventura CA S462224064343974 Card 6470		300.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/12		Purchase authorized on 08/11 Sq *International Rialto CA S582224084768824 Card 6470		91.16	
8/12		Purchase authorized on 08/11 Wholefids Oxn #1031 Oxnard CA S582224144892569 Card 6470		82.55	
8/12		Recurring Payment authorized on 08/11 Tesla, Inc. Palo Alto CA S582224177752894 Card 6470		9.99	
8/12		Stash Capital (S ACH Aug 12 20220811151336 Kurt Braget		3.00	
8/12		Pwp Amazon Tips Privacycom TN: 8121535 (844) 771-8229		10.00	
8/12		Pwp Dnh*Godaddy Privacycom TN: 2615965 (844) 771-8229		17.99	
8/12		Pwp Amzn Mktp U Privacycom TN: 2222328 (844) 771-8229		257.39	245,990.11
8/15		Popstand Inc Payroll 220815 01820000-0339-0 Kurt Braget	2,210.83		
8/15		Gusto Pay 554882 220815 6Semjsbo9Cs Kurt Braget	6,454.60		
8/15		Purchase authorized on 08/11 Uber Trip Help.Uber.Com CA S382223820597541 Card 6470		60.75	
8/15		Purchase authorized on 08/11 Chester Trailer Arroyo Grande CA S382224116179662 Card 6470		45.00	
8/15		Pwp Amazon Tips Privacycom TN: 8941398 (844) 771-8229		7.00	
8/15	<	Business to Business ACH Debit - Truebill Premium St-x7I9F1W7S8D8 Rocket Money Inc		7.00	
8/15		Pwp Amazon.Com* Privacycom TN: 1901796 (844) 771-8229		139.68	
8/15		Wells Fargo Auto Fee & Pmts 081322 1310169003 Kurt.,Braget		1,204.00	253,192.11
8/16		Purchase authorized on 08/14 Uber Trip Help.Uber.Com CA S462226834429230 Card 6470		64.05	
8/16		Purchase authorized on 08/14 ATT* Bill Payment 800-331-0500 TX S382227051590539 Card 6470		137.45	
8/16		Purchase authorized on 08/15 Apple.Com/Bill 866-712-7753 CA S462227619794698 Card 6470		7.98	
8/16		Recurring Payment authorized on 08/15 Apple.Com/Bill 866-712-7753 CA S582227619800996 Card 6470		9.99	
8/16		Purchase authorized on 08/15 Laz Parking 670600 Pasadena CA S462228164017644 Card 6470		10.00	
8/16		Pwp Amazon.Com* Privacycom TN: 7409854 (844) 771-8229		135.07	252,827.57
8/17		WT Fed#06947 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3217962229Es Trn#220817078069 Rfb# Boh of 22/08/17	2,000.00		
8/17		Wire Trans Svc Charge - Sequence: 220817078069 Srf# 3217962229Es Trn#220817078069 Rfb# Boh of 22/08/17		15.00	
8/17		Recurring Payment authorized on 08/15 Apple.Com/Bill 866-712-7753 CA S462228010168245 Card 6470		12.99	
8/17		Purchase authorized on 08/15 Tst* Sushi Roku - Pasadena CA S382228131824066 Card 6470		164.11	
8/17		Recurring Payment authorized on 08/16 Apple.Com/Bill 866-712-7753 CA S462228509859222 Card 6470		4.99	
8/17		Purchase authorized on 08/16 Wholefids Arr 10237 Pasadena CA S582228857009044 Card 6470		27.40	
8/17		Purchase authorized on 08/16 Tesla Inc Supercha 877-7983752 CA S462229021846310 Card 6470		10.44	
8/17		Pwp Amazon Tips Privacycom TN: 5167387 (844) 771-8229		7.00	254,585.64
8/18		Purchase authorized on 08/16 City Pasadena Pasadena CA S302228762513386 Card 6470		1.25	
8/18		Purchase authorized on 08/16 Pasadena Parking - Pasadena CA S582228827633954 Card 6470		1.00	
8/18		Purchase authorized on 08/16 Pasadena Parking - Pasadena CA S382229023444575 Card 6470		3.00	
8/18		Pwp Blink Privacycom TN: 9575509 (844) 771-8229		10.00	254,570.39
8/19		Purchase authorized on 08/17 Pymnts Dapper Online Gbr S462229624859234 Card 6470		842.41	
8/19		Purchase authorized on 08/17 Apple.Com/Bill 866-712-7753 CA S382230246187771 Card 6470		6.99	
8/19		Pwp Amazon.Com* Privacycom TN: 4720565 (844) 771-8229		193.90	253,527.09
8/22		Pwp Amazon.Com Privacycom TN: 9303731 (844) 771-8229	3.73		
8/22		Recurring Payment authorized on 08/19 Apple.Com/Bill 866-712-7753 CA S582231637181421 Card 6470		2.99	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/22		Recurring Payment authorized on 08/19 Apple.Com/Bill 866-712-7753 CA S462231637198068 Card 6470		2.99	
8/22		Recurring Payment authorized on 08/21 Apple.Com/Bill 408-974-1010 CA S382233629455749 Card 6470		9.99	
8/22		Purchase authorized on 08/21 Wholefids Val 10178 Santa Clarita CA S382233769532544 Card 6470		34.18	
8/22		Purchase authorized on 08/21 Ikea Burbank Rest Burbank CA P382234020381747 Card 6470		4.69	
8/22		Purchase authorized on 08/21 Ikea Burbank Burbank CA P302234029955069 Card 6470		1,046.26	
8/22		Purchase Bank Check OR Draft		1,035.48	
8/22		Purchase authorized on 08/22 Apple Store #R034 54 Pasadena CA P000000185417742 Card 6470		581.02	
8/22		Pwp Amazon Tips Privacycom TN: 3516140 (844) 771-8229		10.00	
8/22		Pwp Amzn Mktp U Privacycom TN: 8976059 (844) 771-8229		21.44	
8/22		Pwp Amzn Mktp U Privacycom TN: 3977362 (844) 771-8229		25.90	
8/22		Chase Credit Crd Epay 220819 6147513861 Kurtis Michael Bragat		3,377.99	247,377.89
8/23		Purchase authorized on 08/22 Wholefids Arr 10237 Pasadena CA S582234822471522 Card 6470		18.93	
8/23		Purchase authorized on 08/22 Lugg Lugg.Com CA S302235014309217 Card 6470		75.00	
8/23		Purchase authorized on 08/22 Target T- 777 E Colora Pasadena CA P000000173235889 Card 6470		1,163.61	
8/23		Purchase authorized on 08/22 Target T- 777 E Colora Pasadena CA P000000470810748 Card 6470		28.65	
8/23		Pwp Amzn Mktp U Privacycom TN: 2482000 (844) 771-8229		42.89	246,048.81
8/24		Recurring Payment authorized on 08/21 Apple.Com/Bill 866-712-7753 CA S462233300575243 Card 6470		29.99	
8/24		Purchase authorized on 08/21 Apple.Com/Bill 866-712-7753 CA S302234169014927 Card 6470		74.99	
8/24		Purchase authorized on 08/22 Uber Eats Help.Uber.Com CA S582235126908555 Card 6470		81.21	
8/24		Purchase authorized on 08/23 Uber Eats Help.Uber.Com CA S382235255700857 Card 6470		68.85	
8/24		Purchase authorized on 08/23 Wholefids Arr 10237 Pasadena CA S382235632461776 Card 6470		45.65	
8/24		Purchase authorized on 08/23 Wholefids Arr 10237 Pasadena CA S582236069455257 Card 6470		4.40	
8/24		Purchase authorized on 08/23 Wholefids Arr 10237 Pasadena CA S462236082640260 Card 6470		107.59	
8/24		Purchase authorized on 08/24 H&M0483 Pasadena CA P302236780766035 Card 6470		189.48	245,446.65
8/25		Purchase authorized on 08/22 Apple.Com/Bill 866-712-7753 CA S582235092473221 Card 6470		74.99	
8/25		Purchase authorized on 08/23 Apple Store #R034 Pasadena CA S382236047206178 Card 6470		109.15	
8/25		Purchase authorized on 08/23 Laz Parking 670600 Pasadena CA S582236239736936 Card 6470		10.00	
8/25		Purchase authorized on 08/24 Uber Eats Help.Uber.Com CA S302236603857886 Card 6470		16.60	
8/25		Purchase authorized on 08/24 Uber Eats Help.Uber.Com CA S302236615474507 Card 6470		34.42	
8/25		Purchase authorized on 08/24 Moom 48 Thai Pasadena CA S302237150521672 Card 6470		73.12	245,128.37
8/26		Purchase authorized on 08/23 Ipica Pasadena - Ci Pasadena CA S582236159504822 Card 6470		22.64	
8/26		Purchase authorized on 08/24 Uber Trip Help.Uber.Com CA S582237094785279 Card 6470		11.35	
8/26		Purchase authorized on 08/24 Sq *Salt & Straw Pasadena CA S302237174238027 Card 6470		10.95	
8/26		Purchase authorized on 08/24 Tesla Inc Supercha 877-7983752 CA S462237233124665 Card 6470		7.83	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/26		Purchase authorized on 08/24 Pasadena Parking - Pasadena CA S582237234285555 Card 6470		3.00	
8/26		Purchase authorized on 08/25 Apple.Com/Bill 866-712-7753 CA S382237334512640 Card 6470		74.99	
8/26		Recurring Payment authorized on 08/25 Apple.Com/Bill 866-712-7753 CA S382237701711432 Card 6470		15.99	
8/26		Pwp Dnh*Godaddy Privacycom TN: 1434433 (844) 771-8229		9.03	
8/26		Pwp Amazon.Com* Privacycom TN: 1763333 (844) 771-8229		156.17	244,816.42
8/29		Pwp Amzn Mktp U Privacycom TN: 1387129 (844) 771-8229	21.44		
8/29		Purchase authorized on 08/25 Tst* Intelligentsi Pasadena CA S462237849800864 Card 6470		11.66	
8/29		Purchase authorized on 08/25 Tst* Sushi Roku - Pasadena CA S582238044036105 Card 6470		130.26	
8/29		Recurring Payment authorized on 08/26 Apple.Com/Bill 866-712-7753 CA S302238435916579 Card 6470		9.99	
8/29		Purchase authorized on 08/26 O-Sabi Japanese Re Ventura CA S582239103673456 Card 6470		355.56	
8/29		Purchase authorized on 08/27 Apple.Com/Bill 866-712-7753 CA S382239643807727 Card 6470		74.99	
8/29		Purchase authorized on 08/27 Patagonia-Ventura Ventura CA S382240009364758 Card 6470		200.00	
8/29		Purchase authorized on 08/27 The Greek at The H Ventura CA S302240089710521 Card 6470		164.41	
8/29		Purchase authorized on 08/28 Uber Eats Help.Uber.Com CA S382240755407683 Card 6470		62.75	
8/29		Pwp Amazon Tips Privacycom TN: 2477535 (844) 771-8229		7.00	
8/29		Pwp Dnh*Godaddy Privacycom TN: 1355299 (844) 771-8229		9.03	
8/29		Pwp Dnh*Godaddy Privacycom TN: 1509531 (844) 771-8229		24.99	243,787.22
8/30		WT Fed#04676 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3164832242Es Trn#220830049355 Rfb# Boh of 22/08/30	5,000.00		
8/30		WT Fed#00967 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3264602242Es Trn#220830088151 Rfb# Boh of 22/08/30	1,000.00		
8/30		Wire Trans Svc Charge - Sequence: 220830049355 Srf# 3164832242Es Trn#220830049355 Rfb# Boh of 22/08/30		15.00	
8/30		Wire Trans Svc Charge - Sequence: 220830088151 Srf# 3264602242Es Trn#220830088151 Rfb# Boh of 22/08/30		15.00	
8/30		Purchase authorized on 08/29 Moom 48 Thai Pasadena CA S462242121442168 Card 6470		39.62	
8/30		Pwp Dnh*Godaddy Privacycom TN: 1619439 (844) 771-8229		2.17	
8/30		Pwp Google *Dom Privacycom TN: 2989706 (844) 771-8229		40.00	249,675.43
8/31		Gusto Pay 184305 220831 6Semjsepg44 Kurt Braget	10,282.42		
8/31		Purchase authorized on 08/29 Uber Trip Help.Uber.Com CA S582242193076893 Card 6470		37.97	
8/31		Purchase authorized on 08/30 Uber Trip Help.Uber.Com CA S302242292016662 Card 6470		48.35	
8/31		Purchase authorized on 08/30 Ic* Instacart*1102 Httpsinstacar CA S582242691713873 Card 6470		110.14	
8/31		Purchase authorized on 08/30 Wholefids Arr 10237 Pasadena CA S302243033776610 Card 6470		27.26	
8/31		Purchase authorized on 08/30 Target T- 777 E Colora Pasadena CA P000000472189441 Card 6470		113.55	
8/31		Interest Payment	2.11		259,622.69
Ending balance on 8/31					259,622.69
Totals			\$35,976.13	\$26,024.14	

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

Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.

Effective September 19, 2022, the following information will be incorporated into the "Depositing Funds" section of your Deposit Account Agreement. (NOTE: As the bank launches Early Pay Day, the service may not be immediately available in all areas or for all accounts. Monitor your account activity after September 19th to determine whether any of your eligible direct deposits have been made available early. Until Early Pay Day is available for your account, and subject to the disclosures below, you should expect to receive your direct deposits on your normally scheduled pay dates.)

Early Pay Day (Consumer accounts only)

For certain eligible direct deposits, we may make funds available for your use up to two days before we receive the funds from your payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined in our sole discretion, based on confidential criteria necessary for maintaining the security of your account and our payment services, and is subject to change without notice.

Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Items such as deposits of funds from person-to-person payments services (e.g., Zelle, Venmo, or PayPal transfers) and other online transfers are not eligible for Early Pay Day. 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. 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. Direct deposits made available early with Early Pay Day 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). Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available - even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed - including those charged by merchants or third parties - as a result of the overdraft. Early Pay Day is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

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.

You no longer need to let us know when you travel

Due to enhanced security technology, you no longer need to let us know when you plan to travel. Please make sure your contact information on Wells Fargo Online® is up to date so we may alert you if we find unusual activity.

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.

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.

Number/Description	Amount
Total	\$ _____

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.

