# Complete Advantage® Checking

January 31, 2022 ■ Page 1 of 8



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

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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: wellsfargo.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 wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	✓	Direct Deposit	1
Online Bill Pay	1	Auto Transfer/Payment	
Online Statements	1	Overdraft Protection	
Mobile Banking	1	Debit Card	
My Spending Report	1	Overdraft Service	

#### 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.

### Statement period activity summary

 Beginning balance on 1/1
 \$296,589.32

 Deposits/Additions
 40,306.74

 Withdrawals/Subtractions
 - 155,564.49

 Ending balance on 1/31
 \$181,331.57

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	\$1.78
Average collected balance	\$209,247.82
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.78
Interest paid this year	\$1.78
Total interest paid in 2021	\$13.97

# **Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		Purchase authorized on 12/30 Uber Trip Help.Uber.Com CA		59.25	
		S461364789832154 Card 6470			
1/3		Purchase authorized on 12/31 Uber Eats Help. Uber. Com CA		49.77	
		S462001011006419 Card 6470			
1/3		Purchase authorized on 12/31 Uber Eats 8005928996 CA		8.03	
		S382001068848877 Card 6470			
1/3		Purchase authorized on 01/01 Uber Eats Help. Uber. Com CA		44.18	
		S382001842022199 Card 6470			
1/3		Purchase authorized on 01/01 Instacart Httpsinstacar CA		80.00	
		S462001844587969 Card 6470			
1/3		Purchase authorized on 01/01 Instacart Httpsinstacar CA		4.45	
		S462002013712178 Card 6470			
1/3		Purchase authorized on 01/02 Uber Eats Help. Uber. Com CA		27.39	
		S302002858838218 Card 6470			
1/3		Purchase authorized on 01/02 Uber Eats 8005928996 CA		5.97	
		S382003052684353 Card 6470			
1/3		Payment for Amz Storecard 123021 xxxxx1871 N		93.13	
		6045781128505145			
1/3		Pwp Apple.Com/B Privacycom TN: 1170579 (844) 771-8229		4.98	
1/3		Pwp Amzn Mktp U Privacycom TN: 1412233 (844) 771-8229		8.50	
1/3		Pwp Dnh*Godaddy Privacycom TN: 2863985 (844) 771-8229		9.03	
1/3		Pwp Amazon.Com* Privacycom TN: 4454793 (844) 771-8229		13.12	
1/3		Pwp Amazon.Com* Privacycom TN: 5216067 (844) 771-8229		32.82	
1/3		Pwp Amazon.Com* Privacycom TN: 3114085 (844) 771-8229		37.12	
1/3		Pwp Amazon.Com* Privacycom TN: 9730906 (844) 771-8229		41.60	
1/3		Pwp Amazon.Com* Privacycom TN: 3670551 (844) 771-8229		65.69	
1/3		Pwp Amazon.Com* Privacycom TN: 7781367 (844) 771-8229		230.48	295,773.81
1/4		Pwp Amazon.Com Privacycom TN: 8945885 (844) 771-8229	230.48		·
1/4		WT Fed#08895 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	4,000.00		
		3152922004Es Trn#220104043719 Rfb# Boh of 22/01/04			
1/4		Wire Trans Svc Charge - Sequence: 220104043719 Srf#		15.00	
		3152922004Es Trn#220104043719 Rfb# Boh of 22/01/04			
1/4		Purchase authorized on 01/03 Wholefds Oxn #1031 Oxnard CA		19.08	
		S382004184256470 Card 6470			
1/4		So Cal Edison CO Bill Paymt 220103 700413266120 Braget M Kurt		69.61	
1/4		Chase Credit Crd Epay 220103 5705426179 Kurtis Michael Braget		886.51	
1/4		Pwp Amazon.Com* Privacycom TN: 5074318 (844) 771-8229		12.03	
1/4		Pwp Amazon Web Privacycom TN: 5153350 (844) 771-8229		19.18	
1/4		Pwp Amazon.Com* Privacycom TN: 3646662 (844) 771-8229		20.79	
1/4		Pwp Pinata Clou Privacycom TN: 9767026 (844) 771-8229		34.20	



D-1-	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description The 4400007 (044) 774 0000	Additions	Subtractions	balance
1/4		Pwp Amzn Mktp U Privacycom TN: 1466207 (844) 771-8229		36.12	
1/4		Pwp Amzn Mktp U Privacycom TN: 9006636 (844) 771-8229		41.54	
1/4 1/4		Pwp Amzn Mktp U Privacycom TN: 9478545 (844) 771-8229		230.48	207.062.07
1/5		Pwp Amazon.Com* Privacycom TN: 7197111 (844) 771-8229 WT Fed#05105 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	2,000.00	655.91	297,963.84
1/3		3349872005Es Trn#220105129355 Rfb# Boh of 22/01/05	2,000.00		
1/5		Wire Trans Svc Charge - Sequence: 220105129355 Srf#		15.00	
1/3		3349872005Es Trn#220105129355 Rfb# Boh of 22/01/05		13.00	
1/5		Purchase authorized on 01/04 Instacart Httpsinstacar CA		22.96	
170		S302005091923800 Card 6470		22.00	
1/5		Pwp Amzn Mktp U Privacycom TN: 1230917 (844) 771-8229		12.14	
1/5		Pwp Amzn Mktp U Privacycom TN: 4390215 (844) 771-8229		26.24	
1/5		Pwp Amzn Mktp U Privacycom TN: 3437221 (844) 771-8229		38.47	299,849.03
1/6		Medium.Com Medium.Com St-N3H0I6K0J5Z9 Kurt Braget	0.41		•
1/6		WT Fed#02280 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	5,000.00		
		3427342006Es Trn#220106167671 Rfb# Boh of 22/01/06			
1/6		Wire Trans Svc Charge - Sequence: 220106167671 Srf#		15.00	
		3427342006Es Trn#220106167671 Rfb# Boh of 22/01/06			
1/6		Purchase authorized on 01/04 Uber Eats Help. Uber. Com CA		11.94	
		S582005237628644 Card 6470			
1/6		Pwp Hlu*Hulu 19 Privacycom TN: 8280931 (844) 771-8229		6.99	
1/6		Pwp Amazon.Com* Privacycom TN: 1903667 (844) 771-8229		53.81	304,761.70
1/7		Wire Trans Svc Charge - Sequence: 220107021465 Srf#		30.00	
		Ow00001885624091 Trn#220107021465 Rfb#			
		Ow00001885624091			
1/7		WT Fed#01664 Ally Bank /Ftr/Bnf=Marcelo Ely DE Oliveira Srf#		1,990.00	
		Ow00001885624091 Trn#220107021465 Rfb#			
4 /7		Ow00001885624091		0.00	000 700 74
1/7 1/10		Pwp Prime Video Privacycom TN: 8126565 (844) 771-8229 Wire Trans Svc Charge - Sequence: 220110117370 Srf#		2.99 30.00	302,738.71
1/10		0000927008611587 Trn#220110117370 Rfb#		30.00	
1/10		Purchase authorized on 01/08 Uber Eats Help.Uber.Com CA		11.94	
1/10		S302008320485075 Card 6470		11.54	
1/10		Purchase authorized on 01/08 Wholefds Oxn #1031 Oxnard CA		25.18	
1710		S382008842292173 Card 6470		20.10	
1/10		Purchase authorized on 01/08 Wholefds Oxn #1031 Oxnard CA		17.24	
.,		S382009138537179 Card 6470			
1/10		Purchase authorized on 01/08 Lowe's #1941 Oxnard CA		706.55	
		P582009206623314 Card 6470			
1/10		Purchase authorized on 01/09 Uber Eats Help. Uber. Com CA		23.39	
		S462009801898475 Card 6470			
1/10		Purchase authorized on 01/09 Uber Eats Help. Uber. Com CA		44.99	
		S462010129830887 Card 6470			
1/10		Purchase authorized on 01/09 Uber Eats 8005928996 CA		9.70	
		S382010183684079 Card 6470			
1/10		WT Fed#01770 First American Tru /Ftr/Bnf=First American Title		135,780.00	
		Company Srf# 0000927008611587 Trn#220110117370 Rfb#			
1/10		So Cal Gas Paid Scgc 220107 0129111487 301601474186809953		66.40	
1/10		Pwp Amzn Mktp U Privacycom TN: 1176093 (844) 771-8229		9.84	
1/10		Pwp Amazon.Com* Privacycom TN: 2830672 (844) 771-8229		19.62	
1/10		Pwp Dnh*Godaddy Privacycom TN: 6964190 (844) 771-8229		24.99	
1/10		Pwp Apple Com B Privacycom TN: 9021096 (844) 771-8229		32.97	
1/10 1/10		Pwp Amazon.Com* Privacycom TN: 4025244 (844) 771-8229		38.70 75.00	
		Pwp Hoo*Hootsui Privacycom TN: 1180131 (844) 771-8229 Pwp Quicknode A Privacycom TN: 7627339 (844) 771-8229			165 500 00
1/10 1/11		Recurring Payment authorized on 01/10 WWW.Twitter.Com		299.00 2.99	165,523.20
1/ 1 1		Httpswww.Twit CA S462010713985791 Card 6470		2.99	
1/11		Pwp Apple.Com/B Privacycom TN: 1849036 (844) 771-8229		4.99	
1/11		Pwp Amazon Tips Privacycom TN: 5582321 (844) 771-8229		5.00	165,510.22
		1 mp / mid25/1 hp5 1 hvdoy00/11 114. 5502021 (077) 17 1-0225			100,010.22
1/12		Purchase authorized on 01/10 Uber Eats Help. Uber. Com CA		35.42	



Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/12		Purchase authorized on 01/11 Target.Com * 800-591-3869 MN S582012032563818 Card 6470		384.80	
1/12		Recurring Payment authorized on 01/11 Tesla, Inc. Palo Alto CA S302012178032758 Card 6470		9.99	
1/12		Purchase authorized on 01/11 Wholefds Oks 10204 Thousand Oaks CA S382012178394002 Card 6470		76.64	
1/12		Stash Capital (S ACH Jan 12 20220111062174 Kurt Braget		1.00	
1/12		Chase Credit Crd Epay 220111 5720744973 Kurtis Michael Braget		1,837.15	
1/12		Pwp Google*Doma Privacycom TN: 2925197 (844) 771-8229		24.00	
1/12		Pwp Amzn Mktp U Privacycom TN: 2700218 (844) 771-8229		256.05	
1/12		Pwp Heroku Dec- Privacycom TN: 5656574 (844) 771-8229		514.00	162,371.17
1/13		WT Fed#00948 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3052202013Es Trn#220113019058 Rfb# Boh of 22/01/13	5,000.00		
1/13		Wire Trans Svc Charge - Sequence: 220113019058 Srf# 3052202013Es Trn#220113019058 Rfb# Boh of 22/01/13		15.00	
1/13		Purchase authorized on 01/11 City of Fillmore P 805-524-1500 CA S302011659865159 Card 6470		230.00	
1/13		Purchase authorized on 01/12 Pp*Anywayzmovi Fillmore CA S382012856573200 Card 6470		880.00	
1/13		Purchase authorized on 01/12 Uber Eats Help.Uber.Com CA S582012857978921 Card 6470		106.93	
1/13		Pwp Amzn Mktp U Privacycom TN: 8120694 (844) 771-8229		35.17	
1/13		Pwp Heroku Nov- Privacycom TN: 4215265 (844) 771-8229		348.53	
1/13		Pwp Heroku Dec- Privacycom TN: 5020017 (844) 771-8229		348.54	165,407.00
1/14		Popstand Inc Payroll 220114 01820000-0339-0 Kurt Braget	2,210.83		
1/14		Gusto Pay 022414 220114 6Semjr1Kb4U Kurt Braget	5,239.22		
1/14		Purchase authorized on 01/13 Porta-Stor Ventura CA S582013746820574 Card 6470		220.00	
1/14	<	Business to Business ACH Debit - Truebill Premium St-Y3M3Y6P9A8H1 Truebill Inc		7.00	
1/14		Pwp Amazon.Com* Privacycom TN: 1290441 (844) 771-8229		181.19	
1/14		Wells Fargo Auto Fee & Pmts 011422 1310169003 Kurt,,Braget		632.10	171,816.76
1/18		Purchase Return authorized on 01/14 Target 0001 Moorpark CA S612015687752195 Card 6470	384.80		
1/18		WT Fed#00262 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3479422018Es Trn#220118135000 Rfb# Boh of 22/01/18	2,000.00		
1/18		Wire Trans Svc Charge - Sequence: 220118135000 Srf# 3479422018Es Trn#220118135000 Rfb# Boh of 22/01/18		15.00	
1/18		Recurring Payment authorized on 01/15 AT&T 1x 800-331-0500 TX S582016118358229 Card 6470		181.89	
1/18		Recurring Payment authorized on 01/16 Instacart*Subscrip Httpsinstacar CA S582016335695970 Card 6470		99.00	
1/18		Purchase authorized on 01/18 Erewhon Venice Venice CA P382019015503676 Card 6470		22.63	
1/18		Pwp A Medium CO Privacycom TN: 8042622 (844) 771-8229		5.00	
1/18		Pwp Apple.Com/B Privacycom TN: 2911208 (844) 771-8229		5.99	
1/18		Pwp Amazon.Com* Privacycom TN: 9668745 (844) 771-8229		6.41	
1/18		Pwp Dnh*Godaddy Privacycom TN: 9548168 (844) 771-8229		9.03	
1/18		Pwp Apple.Com/B Privacycom TN: 3089651 (844) 771-8229		9.98	
1/18		Pwp Apple.Com/B Privacycom TN: 3664925 (844) 771-8229		9.99	
1/18		Pwp Amzn Mktp U Privacycom TN: 4275909 (844) 771-8229		10.70	
1/18		Pwp Google*Doma Privacycom TN: 8642344 (844) 771-8229		12.00	
1/18		Pwp Google*Doma Privacycom TN: 8800741 (844) 771-8229		12.00	
1/18		Pwp Apple.Com/B Privacycom TN: 9877983 (844) 771-8229		19.99	
1/18		Pwp Amzn Mktp U Privacycom TN: 8220915 (844) 771-8229 Pwp Amazon.Com* Privacycom TN: 9663020 (844) 771-8229		26.37	
1/18 1/18		Pwp Amazon.Com* Privacycom TN: 9663020 (844) 771-8229  Pwp Amzn Mktp U Privacycom TN: 5712472 (844) 771-8229		35.37 36.20	
1/18		Pwp Amzn Mktp U Privacycom TN: 4337107 (844) 771-8229		42.89	
1/18		Pwp Amzn Mktp U Privacycom TN: 8823284 (844) 771-8229		55.39	
1, 10		· · · · · · · · · · · · · · · · · · ·			
1/18		Pwp Amzn Mktp U Privacycom TN: 7954152 (844) 771-8229		101.83	



Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/19	rvarriber	Purchase authorized on 01/18 Wholefds Hol 10109 West	Additions	21.45	balario
1/10		Hollywoo CA S462019134311117 Card 6470		21.40	
1/19		Pwp Amzn Mktp U Privacycom TN: 1970692 (844) 771-8229		43.91	173,134.49
1/20		Purchase authorized on 01/19 Uber Eats Help.Uber.Com CA		54.82	,
		S462020139008407 Card 6470			
1/20		Pwp Amzn Mktp U Privacycom TN: 6935127 (844) 771-8229		188.71	172,890.9
1/21		WT Fed#07052 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	2,000.00		,
		3417212021Es Trn#220121186578 Rfb# Boh of 22/01/21			
1/21		Wire Trans Svc Charge - Sequence: 220121186578 Srf#		15.00	
		3417212021Es Trn#220121186578 Rfb# Boh of 22/01/21			
1/21		Chase Credit Crd Epay 220120 5736540246 Kurtis Michael Braget		1,319.73	
1/21		Pwp Apple.Com/B Privacycom TN: 1561475 (844) 771-8229		2.99	
1/21		Pwp Apple.Com/B Privacycom TN: 6965253 (844) 771-8229		2.99	
1/21		Pwp Amzn Mktp U Privacycom TN: 2849432 (844) 771-8229		148.99	
1/21		Pwp Amzn Mktp U Privacycom TN: 4974223 (844) 771-8229		321.74	173,079.5
1/24		Purchase authorized on 01/20 The Home Depot #66 Simi Valley		296.85	
		CA S302021084834032 Card 6470			
1/24		Purchase authorized on 01/20 Uber Trip Help. Uber. Com CA		67.34	
		S302021253826175 Card 6470			
1/24		Purchase authorized on 01/21 Uber Trip Help.Uber.Com CA		69.72	
_		S382021739682353 Card 6470			
1/24		Purchase authorized on 01/22 Wholefds Ven 10333 Venice CA		44.98	
		S462023091799793 Card 6470			
1/24		Purchase authorized on 01/22 Ikea.Com 404755662		312.40	
		888-434-4532 MD S302023249720093 Card 6470			
1/24		Pwp Apple.Com/B Privacycom TN: 8711261 (844) 771-8229		3.99	
1/24		Pwp Kraken.lo Privacycom TN: 4772194 (844) 771-8229		9.00	
1/24		Pwp Apple.Com/B Privacycom TN: 7721357 (844) 771-8229		9.99	
1/24		Pwp Amzn Mktp U Privacycom TN: 1018470 (844) 771-8229		10.69	
1/24 1/24		Pwp Amazon.Com* Privacycom TN: 2805957 (844) 771-8229		13.48	
1/24 1/24		Pwp Dnh*Godaddy Privacycom TN: 6165485 (844) 771-8229		18.06 19.69	
1/24 1/24		Pwp Amazon.Com* Privacycom TN: 3454967 (844) 771-8229 Pwp Amazon.Com* Privacycom TN: 7832086 (844) 771-8229		22.49	
1/24		Pwp Amazon.Com* Privacycom TN: 8937071 (844) 771-8229		24.10	
1/24		Pwp Dnh*Godaddy Privacycom TN: 6999416 (844) 771-8229		24.10	
1/24		Pwp Amazon.Com* Privacycom TN: 6897245 (844) 771-8229		26.86	
1/24		Pwp Amazon.Com* Privacycom TN: 7609645 (844) 771-8229		27.12	
1/24		Pwp Amzn Mktp U Privacycom TN: 1462053 (844) 771-8229		40.54	
1/24		Pwp Amazon.Com* Privacycom TN: 1762721 (844) 771-8229		52.18	
1/24		Pwp Amzn Mktp U Privacycom TN: 9553305 (844) 771-8229		112.79	171,872.26
1/25		Pwp Amzn Mktp U Privacycom TN: 6983250 (844) 771-8229		8.14	,0.2.2.2
1/25		Pwp Amzn Mktp U Privacycom TN: 8158756 (844) 771-8229		67.45	171,796.67
1/26		Pwp Amzn Mktp U Privacycom TN: 8214319 (844) 771-8229		90.49	,
1/26		Pwp Amazon.Com* Privacycom TN: 6239926 (844) 771-8229		118.52	
1/26		Pwp Amzn Mktp U Privacycom TN: 8265827 (844) 771-8229		423.64	171,164.02
1/27		WT Fed#00805 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	4,000.00		,
		3052142027Es Trn#220127019687 Rfb# Boh of 22/01/27	,		
1/27		WT Fed#05470 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	1,500.00		
		3218002027Es Trn#220127086017 Rfb# Boh of 22/01/27			
1/27		Wire Trans Svc Charge - Sequence: 220127019687 Srf#		15.00	
		3052142027Es Trn#220127019687 Rfb# Boh of 22/01/27			
1/27		Wire Trans Svc Charge - Sequence: 220127086017 Srf#		15.00	
		3218002027Es Trn#220127086017 Rfb# Boh of 22/01/27			
1/27		Pwp Apple.Com/B Privacycom TN: 7161759 (844) 771-8229		9.99	
1/27		Pwp Netflix.Com Privacycom TN: 8579994 (844) 771-8229		13.99	
1/27		Pwp Apple.Com/B Privacycom TN: 5979076 (844) 771-8229		15.99	
1/27		Pwp Gitbook Privacycom TN: 9700873 (844) 771-8229		40.00	176,554.0
1/28		WT Fed#08442 Jpmorgan Chase Ban /Org=Popstand, Inc Srf#	1,500.00		
		3501022028Es Trn#220128187139 Rfb# Boh of 22/01/28			
1/28		Wire Trans Svc Charge - Sequence: 220128187139 Srf#		15.00	
		3501022028Es Trn#220128187139 Rfb# Boh of 22/01/28			



Totals			\$40,306.74	\$155,564.49	
Ending bala	ance on 1/31				181,331.57
1/31		Interest Payment	1.78		181,331.57
1/31	·	Pwp Amzn Mktp U Privacycom TN: 3655499 (844) 771-8229	·	124.66	
1/31		Pwp Amzn Mktp U Privacycom TN: 9895449 (844) 771-8229		67.52	
1/31	•	Pwp Terminal PR Privacycom TN: 1278439 (844) 771-8229	•	40.00	·
1/31		Pwp Github Privacycom TN: 6991907 (844) 771-8229		36.00	
1/31		Pwp Audible*R03 Privacycom TN: 5789564 (844) 771-8229		14.95	
1/31		Pwp Slack T0265 Privacycom TN: 8678453 (844) 771-8229		8.00	
1,01		S462031097501403 Card 6470		57.11	
1/31		P000000786625132 Card 6470 Purchase authorized on 01/30 Uber Eats Help.Uber.Com CA		57.11	
1/31		Purchase authorized on 01/29 Ck Dealer # 01462 423 Filmore CA		39.79	
1/0.1		S382029831155989 Card 6470		00.70	
1/31		Purchase authorized on 01/29 Uber Eats Help. Uber. Com CA		81.48	
1/31		Gusto Pay 353731 220131 6Semjr4963O Kurt Braget	5,239.22		
1/28		Pwp Amazon.Com* Privacycom TN: 6894412 (844) 771-8229		47.84	176,560.08
1/28		Pwp Google*Doma Privacycom TN: 5721115 (844) 771-8229		6.00	
1/28		Pwp Apple.Com/B Privacycom TN: 2747954 (844) 771-8229		5.99	
1/28		Chase Credit Crd Epay 220127 5748695908 Kurtis Michael Braget		1,282.55	
1/28		Purchase authorized on 01/27 Ikea Burbank Burbank CA P382028187241703 Card 6470		136.59	
Date	Number	Description	Additions	Subtractions	balance
	Check		Deposits/	Withdrawals/	Ending daily

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.



Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Deposit Account Agreement ("Account Agreement") dated October 15, 2021. Effective February 15, 2022, the following applies to wire transfers transactions: the section titled "Funds Transfer Services" has revisions to the introductory paragraph, we added subsections titled "Funds Transfer Security Procedure" and "Rejecting a Funds Transfer Request", and the subsection titled "Your duty to report unauthorized or erroneous funds transfers" has been revised.

If you are enrolled in Wells Fargo Online®, Wells Fargo Business Online®, Wells Fargo Mobile®, or Wells Fargo Advisors® online services, you reviewed and accepted our Online Access Agreement ("OAA") when you enrolled in those services. We have added a new section 15(c) Transfers Security Procedures (Business Customers and Online Wire Transfers) to the OAA to provide more clarity regarding the security procedures that apply to certain online transactions and the various addenda agreements. The updated version of the OAA will go into effect on February 15, 2022.

No, you don't need to take any action. This notice is simply to let you know that certain terms in the Account Agreement and the OAA have been updated. Your continued use of your account and, if enrolled, in the above online services will be your acceptance to these updated terms. Please review the Account Agreement and OAA, and only continue to use the above online services if you agree to all terms.

Susiness 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.



For more details, please access the Consumer Account Addenda at www.wellsfargo.com/online-banking/consumer-account-fees/ or the complete OAA at www.wellsfargo.com/online-banking/online-access-agreement/upcoming.

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### Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.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



#### 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	Am	ount	
Total	\$		<b>+</b> \$

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.

C Add A and B to calculate the subtotal.

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.

Number/Description	Amount
	ı
	ı
	ı
	ı
Total	\$

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has 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 any automatic payments you receive. 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).
  - 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.