

Complete Advantage[®] Checking

March 31, 2022 ■ Page 1 of 7

**WELLS
FARGO**

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

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-742-4932

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.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](https://www.wellsfargo.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

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](https://www.wellsfargo.com/personalloan).

Statement period activity summary

Beginning balance on 3/1	\$229,866.93
Deposits/Additions	44,361.20
Withdrawals/Subtractions	- 37,318.96
Ending balance on 3/31	\$236,909.17

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	\$1.95
Average collected balance	\$229,903.91
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.95
Interest paid this year	\$5.38
Total interest paid in 2021	\$13.97

Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
3/1		Gusto Pay 026346 220301 6Semjr9Msct Kurt Braget	5,204.60		
3/1		Purchase authorized on 02/27 Pymnts Dapper Online Gbr S462058858377271 Card 6470		1,051.88	
3/1		Pwp Amazon Tips Privacycom TN: 5564999 (844) 771-8229		5.00	
3/1		Pwp Google*Doma Privacycom TN: 3792512 (844) 771-8229		6.00	
3/1		Pwp Amazon.Com* Privacycom TN: 8936523 (844) 771-8229		164.52	
3/1		Chase Credit Crd Epay 220227 5807386326 Kurtis Michael Braget		1,134.73	
3/1		Chase Credit Crd Epay 220228 5809159513 Kurtis Michael Braget		1,134.73	231,574.67
3/2		Purchase authorized on 03/01 Wholefds Val 10178 Santa Clarita CA S302061188238590 Card 6470		131.05	
3/2		Pwp Slack T0265 Privacycom TN: 2365926 (844) 771-8229		8.00	
3/2		Pwp Amazon.Com* Privacycom TN: 9069649 (844) 771-8229		225.21	231,210.41
3/3		Purchase authorized on 03/02 Apple.Com/Bill 866-712-7753 CA S302061583738898 Card 6470		78.97	
3/3		Purchase authorized on 03/02 Geico *Auto 800-841-3000 DC S302061740488458 Card 6470		195.98	
3/3		Purchase authorized on 03/02 Wholefds Brt 10074 Los Angeles CA S462062023851564 Card 6470		15.13	
3/3		Purchase authorized on 03/02 Uber Trip Help.Uber.Com CA S582062197709078 Card 6470		76.93	
3/3		Pwp Amazon Tips Privacycom TN: 4199377 (844) 771-8229		10.00	
3/3		Pwp Amzn Mktp U Privacycom TN: 6436560 (844) 771-8229		31.05	
3/3		Pwp Chainstack Privacycom TN: 7579096 (844) 771-8229		49.00	
3/3		Pwp Amazon.Com* Privacycom TN: 3339342 (844) 771-8229		64.11	
3/3		Pwp Amzn Mktp U Privacycom TN: 8101539 (844) 771-8229		84.03	230,605.21
3/4		Pwp Quicknode A Privacycom TN: 2732147 (844) 771-8229		99.00	230,506.21
3/7		Purchase authorized on 03/04 Wholefds Val 10178 Santa Clarita CA S382063778886285 Card 6470		19.33	
3/7		Purchase authorized on 03/04 Apple.Com/Bill 866-712-7753 CA S462064141567989 Card 6470		89.98	
3/7		Purchase authorized on 03/04 Erewhon Los Angeles Los Angeles CA P462064173565653 Card 6470		23.71	
3/7		Recurring Payment authorized on 03/05 Apple.Com/Bill 866-712-7753 CA S382064416209155 Card 6470		74.99	
3/7		Purchase authorized on 03/05 Erewhon Los Angeles CA P382065159433298 Card 6470		101.31	230,196.89
3/8		WT Fed#05301 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3200102067Es Trn#220308059737 Rfb# Boh of 22/03/08	7,000.00		
3/8		Wire Trans Svc Charge - Sequence: 220308059737 Srf# 3200102067Es Trn#220308059737 Rfb# Boh of 22/03/08		15.00	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/8		Purchase authorized on 03/06 Cinepolis CA - Web 877-363-4537 CA S462065733463795 Card 6470		90.00	
3/8		Purchase authorized on 03/06 The Stonehaus 818-8890230 CA S302065806048389 Card 6470		28.43	
3/8		Recurring Payment authorized on 03/07 Apple.Com/Bill 866-712-7753 CA S462066730948779 Card 6470		47.98	
3/8		Zelle to Everardo on 03/08 Ref #Rp0Qb2Dxsw		600.00	
3/8		So Cal Edison CO Bill Paymt 220307 700706813075 Braget M Kurt		36.86	
3/8		Pwp Amzn Mktp U Privacycom TN: 2031172 (844) 771-8229		56.79	236,321.83
3/9		Purchase authorized on 03/08 Trader Joe's # 044 Granadahills CA P302068157736413 Card 6470		3.99	236,317.84
3/10		Purchase authorized on 03/09 Apple.Com/Bill 866-712-7753 CA S302068680790759 Card 6470		2.99	
3/10		Recurring Payment authorized on 03/09 Apple.Com/Bill 866-712-7753 CA S462068680801373 Card 6470		4.99	
3/10		Pwp Netflix.Com Privacycom TN: 3604512 (844) 771-8229		15.49	
3/10		Pwp Amazon.Com* Privacycom TN: 8040779 (844) 771-8229		100.01	
3/10		Pwp WWW.Make.CO Privacycom TN: 1297598 (844) 771-8229		108.00	236,086.36
3/11		Purchase authorized on 03/10 Airbnb Hm95K4Trr2 Airbnb.Com CA S382069349309102 Card 6470		505.70	
3/11		Purchase Bank Check OR Draft		12,912.00	
3/11		Pwp Heroku Feb- Privacycom TN: 7868517 (844) 771-8229		2.75	
3/11		Pwp Amazon Tips Privacycom TN: 8156457 (844) 771-8229		7.00	
3/11		Pwp Amazon.Com* Privacycom TN: 8899258 (844) 771-8229		116.95	
3/11	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 030922 xxxxx5961 N 7982131051861016		675.37	221,866.59
3/14		Purchase authorized on 03/11 Erewhon Market Stuido City CA P462071111460381 Card 6470		281.08	
3/14		Recurring Payment authorized on 03/11 Tesla, Inc. Palo Alto CA S582071177851796 Card 6470		9.99	
3/14		Purchase authorized on 03/11 Sq *The Perch Pine Mountain CA S462071225371845 Card 6470		115.00	
3/14		Zelle to Ed on 03/13 Ref #Pp0Qbbw6Hj		3,000.00	
3/14		Stash Capital (S ACH Mar 14 20220311111032 Kurt Braget		1.00	
3/14		Pwp Amazon Tips Privacycom TN: 3310354 (844) 771-8229		7.00	
3/14	<	Business to Business ACH Debit - Truebill Premium St-I5U1Q0F4Y8S4 Truebill Inc		7.00	
3/14		Pwp Amzn Mktp U Privacycom TN: 5333890 (844) 771-8229		95.73	218,349.79
3/15		Popstand Inc Payroll 220315 01820000-0339-0 Kurt Braget	2,210.83		
3/15		Gusto Pay 339464 220315 6Semjrcerj2 Kurt Braget	5,239.22		
3/15		Purchase authorized on 03/13 Mimis Cafe (Valenc Santa Clarita CA S302072699187860 Card 6470		42.74	
3/15		Pwp Amazon.Com* Privacycom TN: 5247502 (844) 771-8229		183.71	
3/15		So Cal Edison CO Bill Paymt 220314 700706813075 Braget M Kurt		210.20	225,363.19
3/16		Purchase authorized on 03/14 Uber Trip Help.Uber.Com CA S302074072601861 Card 6470		70.86	
3/16		Purchase authorized on 03/14 Uber Trip Help.Uber.Com CA S582074226276124 Card 6470		74.44	
3/16		Recurring Payment authorized on 03/15 ATT* Bill Payment 800-331-0500 TX S302074531120809 Card 6470		121.27	
3/16		Recurring Payment authorized on 03/15 Apple.Com/Bill 866-712-7753 CA S582074619291164 Card 6470		9.99	
3/16	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 031422 xxxxx7290 N 7982131051861016		156.01	
3/16		Chase Credit Crd Epay 220315 5840033146 Kurtis Michael Braget		1,454.86	
3/16		Pwp Heroku Jan- Privacycom TN: 2189020 (844) 771-8229		333.28	
3/16		Pwp Heroku Feb- Privacycom TN: 2657859 (844) 771-8229		351.34	222,791.14
3/17		Pwp Amazon Tips Privacycom TN: 1048251 (844) 771-8229		10.00	
3/17		Pwp Amazon.Com* Privacycom TN: 9897830 (844) 771-8229		42.88	222,738.26
3/18		WT Fed#06233 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3162262077Es Trn#220318046837 Rfb# Boh of 22/03/18	5,000.00		

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/18		WT Fed#08963 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3298282077Es Trn#220318107970 Rfb# Boh of 22/03/18	6,500.00		
3/18		Wire Trans Svc Charge - Sequence: 220318046837 Srf# 3162262077Es Trn#220318046837 Rfb# Boh of 22/03/18		15.00	
3/18		Wire Trans Svc Charge - Sequence: 220318107970 Srf# 3298282077Es Trn#220318107970 Rfb# Boh of 22/03/18		15.00	
3/18		Purchase authorized on 03/17 Turf Exchange, Inc 844-600-8873 CA S382076579928024 Card 6470		36.81	
3/18		Purchase authorized on 03/17 Wholefeds Oxn #1031 Oxnard CA S462076603400782 Card 6470		3.54	
3/18		Purchase Bank Check OR Draft		3,978.00	
3/18		Pwp Amazon.Com* Privacycom TN: 5863059 (844) 771-8229		98.73	
3/18	<	Business to Business ACH Debit - Lowes Brc CC Lowtelplay 031622 xxxxx1726 N 7982131051861016		255.27	229,835.91
3/21		WT Fed#05407 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3259732080Es Trn#220321104599 Rfb# Boh of 22/03/21	2,000.00		
3/21		Wire Trans Svc Charge - Sequence: 220321104599 Srf# 3259732080Es Trn#220321104599 Rfb# Boh of 22/03/21		15.00	
3/21		Purchase authorized on 03/18 Remitly* Kae8 WWW.Remitly.C WA S582077654687936 Card 6470		197.99	
3/21		Recurring Payment authorized on 03/19 Apple.Com/Bill 866-712-7753 CA S462078310541664 Card 6470		35.99	
3/21		Recurring Payment authorized on 03/19 Apple.Com/Bill 866-712-7753 CA S582078635610564 Card 6470		2.99	
3/21		Recurring Payment authorized on 03/19 Apple.Com/Bill 866-712-7753 CA S462078635626947 Card 6470		2.99	
3/21		Purchase authorized on 03/19 LA Michoacana Azte Santa Paula CA S582078774378281 Card 6470		4.99	
3/21		Purchase authorized on 03/20 Wholefeds Dla #1054 Los Angeles CA S382080068832737 Card 6470		19.86	
3/21		Purchase authorized on 03/20 Sq *Salt & Straw Los Angeles CA S582080143827630 Card 6470		39.69	
3/21		Purchase authorized on 03/20 Kiku Sushi Los Angeles CA P000000173121679 Card 6470		93.03	
3/21		Pwp Amazon Tips Privacycom TN: 9108095 (844) 771-8229		7.00	
3/21		Pwp Google *Dom Privacycom TN: 7681054 (844) 771-8229		48.00	
3/21		Pwp Amazon.Com* Privacycom TN: 9115221 (844) 771-8229		170.53	
3/21		Wells Fargo Auto Fee & Pmts 032122 1310169003 Kurt.,Braget		534.60	230,663.25
3/22		Purchase authorized on 03/21 Apple.Com/Bill 866-712-7753 CA S382080630033981 Card 6470		33.98	
3/22		Recurring Payment authorized on 03/21 Apple.Com/Bill 866-712-7753 CA S302080630041763 Card 6470		9.99	
3/22		Purchase authorized on 03/21 Uber Eats Help.Uber.Com CA S462080737440613 Card 6470		55.65	
3/22		Pwp Amazon.Com* Privacycom TN: 7313253 (844) 771-8229		88.44	230,475.19
3/23		WT Fed#06285 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3280112082Es Trn#220323107658 Rfb# Boh of 22/03/23	2,000.00		
3/23		Wire Trans Svc Charge - Sequence: 220323107658 Srf# 3280112082Es Trn#220323107658 Rfb# Boh of 22/03/23		15.00	
3/23		Purchase authorized on 03/22 Apple.Com/Bill 800-275-2273 CA S302081528139659 Card 6470		74.99	
3/23		Pwp Amazon Tips Privacycom TN: 3749131 (844) 771-8229		7.00	
3/23		Pwp Google *Dom Privacycom TN: 1556455 (844) 771-8229		12.00	232,366.20
3/24		WT Fed#05962 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3445072083Es Trn#220324178062 Rfb# Boh of 22/03/24	2,000.00		
3/24		Wire Trans Svc Charge - Sequence: 220324178062 Srf# 3445072083Es Trn#220324178062 Rfb# Boh of 22/03/24		15.00	
3/24		Purchase authorized on 03/23 Apple.Com/Bill 866-712-7753 CA S382082553831120 Card 6470		74.99	
3/24		Pwp Amzn Mktp U Privacycom TN: 1627056 (844) 771-8229		38.58	
3/24		Pwp Amzn Mktp U Privacycom TN: 2767047 (844) 771-8229		84.67	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/24	<	Business to Business ACH Debit - Lowes Brc CC Lowtelpay 032222 xxxxx0173 N 7982131051861016		951.33	233,201.63
3/25		Pwp Amazon.Com* Privacycom TN: 5415490 (844) 771-8229		13.90	
3/25		Pwp Amazon.Com* Privacycom TN: 1748785 (844) 771-8229		109.62	233,078.11
3/28		Purchase authorized on 03/26 Apple.Com/Bill 866-712-7753 CA S382085433319518 Card 6470		21.98	
3/28		Recurring Payment authorized on 03/26 Apple.Com/Bill 408-974-1010 CA S582085433334567 Card 6470		9.99	
3/28		Purchase authorized on 03/26 Rice Thai Cuisine Ventura CA S382085855801989 Card 6470		65.49	
3/28		Purchase authorized on 03/26 Iron and Resin 180-56289020 CA S462086001282753 Card 6470		107.75	
3/28		Purchase authorized on 03/26 Williams-Sonoma 0856 Thousand Oaks CA P302086056489897 Card 6470		155.46	
3/28		Purchase authorized on 03/26 Williams-Sonoma 0856 Thousand Oaks CA P462086057216139 Card 6470		18.95	
3/28		Purchase authorized on 03/26 Pho & Tea Thousand Oaks CA S302086069461980 Card 6470		10.03	
3/28		Purchase authorized on 03/26 Target 0001 Moorpark CA S382086116414297 Card 6470		25.94	
3/28		Pwp Google *Dom Privacycom TN: 1464070 (844) 771-8229		6.00	
3/28		Pwp Amazon Tips Privacycom TN: 2025725 (844) 771-8229		7.00	
3/28		Pwp Amazon Tips Privacycom TN: 5797147 (844) 771-8229		7.00	
3/28		Pwp Amazon Tips Privacycom TN: 6903943 (844) 771-8229		7.00	
3/28		Pwp Amzn Mktp U Privacycom TN: 1653531 (844) 771-8229		11.42	
3/28		Pwp Google *Dom Privacycom TN: 5238531 (844) 771-8229		24.00	
3/28		Pwp Amzn Mktp U Privacycom TN: 5595099 (844) 771-8229		41.09	
3/28		Pwp Amazon.Com* Privacycom TN: 5123700 (844) 771-8229		86.77	
3/28		Pwp Amazon.Com* Privacycom TN: 1576788 (844) 771-8229		121.35	
3/28		Chase Credit Crd Epay 220327 5861877886 Kurtis Michael Braget		1,578.76	230,772.13
3/29		WT Fed#05374 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3184152088Es Trn#220329061624 Rfb# Boh of 22/03/29	2,000.00		
3/29		Wire Trans Svc Charge - Sequence: 220329061624 Srf# 3184152088Es Trn#220329061624 Rfb# Boh of 22/03/29		15.00	
3/29		Purchase authorized on 03/27 Uber *Trip Help.Ub 800-5928996 CA S302086799774001 Card 6470		83.81	
3/29		Purchase authorized on 03/29 Wholefids Val 101 24130 VA Santa Clarita CA P382088614389753 Card 6470		7.04	232,666.28
3/30		Purchase authorized on 03/28 Uber Trip Help.Uber.Com CA S382088095848186 Card 6470		67.15	
3/30		Purchase authorized on 03/29 Uber Trip Help.Uber.Com CA S582088628517435 Card 6470		45.58	232,553.55
3/31		Gusto Pay 742737 220331 6Semjrfakgo Kurt Braget	5,204.60		
3/31		Purchase authorized on 03/29 Apple.Com/Bill 866-712-7753 CA S382089152502662 Card 6470		47.95	
3/31		Purchase authorized on 03/30 Geico *Auto 800-841-3000 DC S462089258405916 Card 6470		200.98	
3/31		Wells Fargo Auto Fee & Pmts 033122 1310169003 Kurt.,Braget		602.00	
3/31		Interest Payment	1.95		236,909.17
Ending balance on 3/31					236,909.17
Totals			\$44,361.20	\$37,318.96	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:**If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



IMPORTANT ACCOUNT INFORMATION

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

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

Elimination of Overdraft Protection transfer/advance fee(s) for Consumer Accounts: Under the terms of your account agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance Fee. **Effective March 7, 2022 (For Consumer Accounts only),** we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. **For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each advance. Overdraft fees will continue to apply to any items we pay into overdraft that are not covered by transfers/advances from your linked account(s).**

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

Effective March 31, 2022, the sentence "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits" in the first paragraph of the "Your ability to withdraw funds" section under the "Availability of funds policy" in the Deposit Account Agreement will be replaced by "Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits."

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	Amount
Total	\$

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

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 overdraw 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).
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.