



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: wells Fargo.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	26,758.86
Your Qualification Balance this month:	\$26,758.86

Accounts linked in Summary will be provided a separate statement.



Important Account Information

(A) If your Premier Checking account is closed or converted to another checking product, all linked accounts are delinked from the Premier Checking account and effective immediately, your Premier Checking relationship benefits no longer apply, including associated benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time. For time accounts (CDs), this change will occur at renewal. (B) If you or we delink an account from your Premier Checking account, but other accounts remain linked, the loss of all benefits and the other consequences described above in (A) will immediately apply to the delinked account. Benefits available to your Premier Checking account and any remaining linked accounts will continue.

Important Account Information

The balances within the "Accounts linked to your Wells Fargo Premier Checking account" section of your statement may not match your statement of record for investment products due to differences in statement periods between this statement and the statement for your investment products. This section shows balance information from (1) consumer bank deposit accounts, bank fiduciary and custody accounts, (2) investment accounts with Wells Fargo Advisors, which is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, registered broker-dealers and separate non-bank affiliates of Wells Fargo & Company.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
 - Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
 - Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
- Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513668.1.1

Other Wells Fargo Benefits

Keep your accounts and money safe. Know how to spot a scam with these two tips.

1. Question unusual payment requests.

Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

Learn more at wellsfargo.com/saferpayments

2. Don't allow anyone remote access to your devices.

Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.

It's your money and your personal information. Protect it.

Learn more at wellsfargo.com/scams



Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 4/1	15,606.58
Deposits/Additions	19,833.24
Withdrawals/Subtractions	- 8,680.96
Balance on 4/30	\$26,758.86

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	\$0.13
Interest earned this statement period	\$0.13
Average collected balance	\$15,706.65
Annual percentage yield earned	0.01%
Interest paid this year	\$0.46

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
4/1	WT Fed#05406 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3199085091Es Trn#250401028283 Rfb# Boh of 25/04/01		200.00		
4/1	WT Fed#05823 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3955545091Es Trn#250401176051 Rfb# Boh of 25/04/01		500.00		16,306.58
4/2	Recurring Payment Authorized On 04/01 Google *Gsuite_Fak CC@Google.Com CA S465091383443287 Card 6470			49.93	
4/2	Zelle to Colato Marvin On 04/02 Ref #Rp0Yp64Scl Notary			40.00	
4/2	Pwp Ecm, A Lega Privacycom TN: 1002565 (844) 771-8229			32.00	16,184.65
4/3	Stash Financial Stash Subs 250402 175Ad48C570F4B1 Braget, Kurt			3.00	
4/3	Freedom Mtg Pymts 040325 0158276394 Kurtis M Braget			5,282.11	10,899.54
4/4	Popstand Inc Direct Dep 250404 9444338473156Yo Braget,Kurt		3,003.67		
4/4	Purchase Authorized On 04/03 Nic*Malibu Creek S Calabasas CA S585093830095650 Card 6470			12.00	
4/4	Applecard Gsbank Payment 040325 Xxxxx2043 Kurtis Braget			333.24	13,557.97
4/7	Recurring Payment Authorized On 04/04 Claude.Ai Subscrip Anthropic.Com CA S585094771272518 Card 6470			20.00	
4/7	Recurring Payment Authorized On 04/05 Apple.Com/Bill 866-712-7753 CA S585095653787996 Card 6470			10.99	
4/7	Recurring Payment Authorized On 04/06 Geico *Auto 800-841-3000 DC S585096484572232 Card 6470			432.55	
4/7	Recurring Payment Authorized On 04/06 Apple.Com/Bill 866-712-7753 CA S585096724798567 Card 6470			9.99	13,084.44
4/8	Purchase Authorized On 04/07 Chevron 0097983 Fillmore CA S465098113190452 Card 6470			95.65	
4/8	Purchase Authorized On 04/07 The Home Depot #1055 Santa Clarita CA P465098154280305 Card 6470			587.33	
4/8	Purchase Authorized On 04/07 Wholefdfs Val 10178 Santa Clarita CA S585098164827488 Card 6470			41.95	12,359.51
4/9	Recurring Payment Authorized On 04/07 Google *Google One 855-836-3987 CA S465097778836918 Card 6470			1.99	
4/9	Purchase Authorized On 04/08 Apple.Com/Bill 866-712-7753 CA S385098637427148 Card 6470			24.98	
4/9	Purchase Authorized On 04/08 Apple.Com/Bill 866-712-7753 CA S385098637432913 Card 6470			3.99	
4/9	Pwp Amazon Mktp Privacycom TN: 1704815 (844) 771-8229			29.96	12,298.59
4/10	Recurring Payment Authorized On 04/08 Primo Brands/Water 800-274-5282 CA S465098839978481 Card 6470			9.64	12,288.95



=> Wells Fargo Premier Checking (continued)

<i>Date</i>	<i>Description</i>	<i>Check No.</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending Daily Balance</i>
4/11	Purchase Authorized On 04/11 Faststop #2 Val Verde Val Verde CA P000000877773458 Card 6470			6.78	12,282.17
4/14	Purchase Authorized On 04/10 Vons #2442 Fillmore CA S385100830142443 Card 6470			47.28	
4/14	Purchase Authorized On 04/11 DD *Doordashdashpa Doordash.Com CA S385102023812889 Card 6470			9.99	
4/14	Recurring Payment Authorized On 04/11 Tesla Subscription Palo Alto CA S585102178045693 Card 6470			9.99	
4/14	Recurring Payment Authorized On 04/12 Netflix.Com Netflix.Com CA S465102301347723 Card 6470			24.99	12,189.92
4/15	Popstand Inc Direct Dep 250415 0600920118986Yo Braget,Kurt		2,629.92		
4/15	Recurring Payment Authorized On 04/14 ATT* Bill Payment 800-331-0500 TX S305104383164572 Card 6470			160.10	
4/15	Purchase Authorized On 04/14 Apple.Com/Bill 866-712-7753 CA S305104476205569 Card 6470			32.97	
4/15	Pwp Amazon Mktp Privacycom TN: 1280407 (844) 771-8229			37.47	14,589.30
4/16	Purchase Authorized On 04/14 Vons #2442 Fillmore CA S465105130218500 Card 6470			23.58	14,565.72
4/18	WT Fed#00556 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3235875108Es Trn#250418045677 Rfb# Boh of 25/04/18		1,000.00		15,565.72
4/21	Zelle From Mark D Cousineau On 04/19 Ref # 0J602Bx1D6N1 Phones		76.16		
4/21	Zelle to Sals On 04/19 Ref #Pp0YqvlhJ3 Sago Palms			100.00	15,541.88
4/22	Popstand Inc Direct Dep 250422 5480967826986Yo Braget,Kurt		3,373.36		
4/22	So Cal Edison CO Bill Paymt 250421 700706813075 Braget M Kurt			609.56	18,305.68
4/24	WT Fed#03211 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3031145114Es Trn#250424018934 Rfb# Boh of 25/04/24		750.00		19,055.68
4/29	Zelle From Thomas Carter On 04/29 Ref # Bacamzv8Jhie		5,000.00		
4/29	Purchase Authorized On 04/28 The Home Depot #1055 Santa Clarita CA P305119093631486 Card 8998			53.31	
4/29	Purchase Authorized On 04/28 The Home Depot #1055 Santa Clarita CA P305119094432370 Card 8998			543.64	23,458.73
4/30	WT Fed#02194 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3344145120Es Trn#250430094230 Rfb# Boh of 25/04/30		3,000.00		
4/30	WT Fed#09772 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3387755120Es Trn#250430110295 Rfb# Boh of 25/04/30		300.00		
4/30	Interest Payment		0.13		26,758.86
Totals			\$19,833.24	\$8,680.96	

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.

Important Account Information

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.



=> Wells Fargo Premier Checking (continued)

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open.

Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.
- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Important Account Information

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. 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. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.



=> Wells Fargo Premier Checking (continued)

- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Important Account Information

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Important Account Information

The Wells Fargo Premier Checking account has a \$35 monthly service fee which can be avoided each fee period with \$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our brokerage affiliate Wells Fargo Advisors*, **, and applicable bank fiduciary and custody accounts.) Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes. Refer to the Wells Fargo Bank Consumer Account Fee and Information Schedule at wellsfargo.com/online-banking/consumer-account-fees/ for further information about the Premier Checking account and applicable bank fees.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

**Certain investments or investment accounts are not eligible for linking.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
 - Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
 - Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
- Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
RSNIP-07092026-7513678.1.1

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan. Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score. Get started at wellsfargo.com/personalloan.

Important Account Information



=> Wells Fargo Premier Checking (continued)

Exclusive Wells Fargo Premier Client Events

As a Wells Fargo Premier client, you may have access to a variety of events featuring industry specialists and thought leaders. Visit wellsfargo.com/premierevents to learn more.



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 Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. 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.

- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

