



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	25,222.36
Your Qualification Balance this month:	\$25,222.36

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.
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Other Wells Fargo Benefits

Fraud and scam tips to help keep your money safe: Check fraud and government impersonator scams

Quickly spot check fraud and scams:

- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

Government impersonation scams are on the rise.

Scammers impersonate government agencies to get at your money or personal information.

What to know:

- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. If you get an unexpected call from the IRS, hang up right away, even if the caller already has your Social Security number.
- If someone asks you to move your money to another account for any reason, it's probably a scam.

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



Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 5/1	26,758.86
Deposits/Additions	4,544.52
Withdrawals/Subtractions	- 6,081.02
Balance on 5/31	\$25,222.36

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	\$0.20
Interest earned this statement period	\$0.20
Average collected balance	\$23,906.58
Annual percentage yield earned	0.01%
Interest paid this year	\$0.66

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
5/2	Purchase Authorized On 04/30 Otto & Sons Nurser Fillmore CA S385120826775555 Card 8998			331.71	
5/2	Recurring Payment Authorized On 05/01 Pablochat Discord.Gg/Qy CA S585121379537819 Card 8998			20.00	
5/2	Zelle to B Kimmy On 05/01 Ref #Pp0Ys3Hnty Wyatt Competition			100.00	
5/2	Pwp Ecm, A Lega Privacycom TN: 1505358 (844) 771-8229			32.00	26,275.15
5/5	WT Fed#08784 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3479655125Es Trn#250505083269 Rfb# Boh of 25/05/05		300.00		
5/5	Stash Financial Stash Subs 250502 565D480F53Bd488 Braget, Kurt			3.00	26,572.15
5/6	Recurring Payment Authorized On 05/05 Stable Usestable.Com CA S585125652162231 Card 8998			24.50	
5/6	Freedom Mtg Pymts 050625 0158276394 Kurtis M Braget			5,282.11	21,265.54
5/8	WT Fed#05557 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3237555128Es Trn#250508073470 Rfb# Boh of 25/05/08		500.00		21,765.54
5/9	Purchase Authorized On 05/07 Google*Google One G.CO/Helppay# CA S305127778840280 Card 8998			1.99	21,763.55
5/12	Recurring Payment Authorized On 05/11 Tesla Subscription Palo Alto CA S385132177923879 Card 8998			9.99	21,753.56
5/13	Recurring Payment Authorized On 05/12 Netflix, Inc. 186-65797172 CA S585132342151820 Card 8998			24.99	21,728.57
5/15	Purchase Authorized On 05/14 ATT* Bill Payment 800-331-0500 TX S585134673078681 Card 8998			188.34	21,540.23
5/16	WT Fed#02736 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3233485136Es Trn#250516053374 Rfb# Boh of 25/05/16		1,000.00		22,540.23
5/19	WT Fed#03532 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3237795139Es Trn#250519015876 Rfb# Boh of 25/05/19		500.00		
5/19	Zelle From Mark D Cousineau On 05/19 Ref # OJ604Bs1367U Mom Amp Mark#8217S Phones		94.32		23,134.55
5/20	WT Fed#04556 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3248215140Es Trn#250520064781 Rfb# Boh of 25/05/20		2,000.00		
5/20	Recurring Payment Authorized On 05/19 Apple.Com/Bill 866-712-7753 CA S585139636080179 Card 8998			2.99	25,131.56
5/21	Purchase Authorized On 05/19 Apple.Com/Bill 866-712-7753 CA S385140220224823 Card 8998			23.97	25,107.59
5/23	Recurring Payment Authorized On 05/22 Pablochat Discord.Gg/Qy CA S305143055175482 Card 8998			20.00	25,087.59



=> 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>
5/27	WT Fed#07767 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3568315147Es Trn#250527134344 Rfb# Boh of 25/05/27		150.00		25,237.59
5/30	Purchase Authorized On 05/29 Tesla Supercharger 877-7983752 CA S305150104834715 Card 8998			15.43	
5/30	Interest Payment		0.20		25,222.36
Totals			\$4,544.52	\$6,081.02	

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.

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.



=> Wells Fargo Premier Checking (continued)

- 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

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.

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Other Wells Fargo Benefits

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

Important Account Information

Exclusive Wells Fargo Premier Client Events

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

