

# Complete Advantage® Checking

November 30, 2023 ■ Page 1 of 8

WELLS  
FARGO

KURTIS M BRAGET  
EXPENSE ACCOUNT  
662 MOUNTAIN VIEW ST  
FILLMORE CA 93015-1438

## 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](#)

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	<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"/>

## Tips on wiring money

Wiring money is just like sending cash. Help protect yourself by knowing how to spot the signs of a scam. Red flags include pressure to send right away, investments that promise high returns, unexpected requests from impersonators posing as well-known organizations, and last-minute changes to established wire instructions. Consider consulting a banker before you wire money.

Learn more at [wellsfargo.com/stopwirescams](#)

## Statement period activity summary

Beginning balance on 11/1	\$280,148.37
Deposits/Additions	12,131.96
Withdrawals/Subtractions	- 35,284.11
<b>Ending balance on 11/30</b>	<b>\$256,996.22</b>

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	\$2.16
Average collected balance	\$262,531.99
Annual percentage yield earned	0.01%
Interest earned this statement period	\$2.16
Interest paid this year	\$28.20

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Recurring Payment authorized on 10/31 Doordash Dashpass WWW.Doordash. CA S383304794573279 Card 6470		9.99	
11/1		Purchase authorized on 10/31 Sp Mudmixer Shop.Mudmixer TX S383305226110747 Card 6470		3,437.14	
11/1		Pwp Twitter Pai Privacycom TN: 2324663 (844) 771-8229		8.00	
11/1		Pwp Chatgpt Sub Privacycom TN: 1217875 (844) 771-8229		20.00	
11/1		Pwp Google*Doma Privacycom TN: 3761648 (844) 771-8229		24.00	
11/1		Pwp Sentry Privacycom TN: 1777512 (844) 771-8229		29.00	
11/1		Pwp Amazon.Com* Privacycom TN: 8333975 (844) 771-8229		61.20	
11/1		Pwp Dnr*Godaddy Privacycom TN: 1437130 (844) 771-8229		64.34	
11/1		Mortgage Serv CT Mtg Paymt 110123 4010877753 K4Braget		4,353.67	272,141.03
11/2		Recurring Payment authorized on 11/01 Google*Gsuite Fake CC Google.Com CA S303305476360465 Card 6470		93.60	
11/2		Pwp Amzn Mktp U Privacycom TN: 7323131 (844) 771-8229		5.33	
11/2		Pwp Amzn Mktp U Privacycom TN: 1564870 (844) 771-8229		14.96	
11/2		Pwp Ecm, A Lega Privacycom TN: 4413942 (844) 771-8229		29.00	
11/2		Pwp Amzn Mktp U Privacycom TN: 1547751 (844) 771-8229		40.50	
11/2		Pwp Quicknode Privacycom TN: 7120464 (844) 771-8229		49.00	
11/2		Pwp Amzn Mktp U Privacycom TN: 1440446 (844) 771-8229		64.34	271,844.30
11/3		Purchase authorized on 11/02 Ikea Burbank Burbank CA P383307158268609 Card 6470		460.25	
11/3		Zelle to Lawn Ramon on 11/03 Ref #Rp0Rpddjm6 Lawn		200.00	
11/3		Pwp Google Clou Privacycom TN: 7213846 (844) 771-8229		0.37	
11/3		Pwp Elevenlabs. Privacycom TN: 5607349 (844) 771-8229		99.00	271,084.68
11/6		Pwp Amzn Mktp U Privacycom TN: 1444525 (844) 771-8229	20.00		
11/6		Pwp Amzn Mktp U Privacycom TN: 6591120 (844) 771-8229	355.18		
11/6		Purchase authorized on 11/02 Chipotle Online 949-524-4000 CA S383306658544795 Card 6470		228.55	
11/6		Purchase authorized on 11/02 Tst* Nothing Bundt Ventura CA S303306690891961 Card 6470		54.50	
11/6		Purchase authorized on 11/02 Wholefds Val 10178 Santa Clarita CA S583307182411643 Card 6470		66.58	
11/6		Purchase authorized on 11/03 Chipotle Online 949-524-4000 CA S303307635043455 Card 6470		29.26	
11/6		Purchase authorized on 11/03 Target 0002 Oxnard CA S303307812143607 Card 6470		43.69	
11/6		Purchase authorized on 11/03 Wholefds Oxn #1031 Oxnard CA S583307831167598 Card 6470		127.25	
11/6		Purchase authorized on 11/03 Chipotle 3640 Moorpark CA S463308066558340 Card 6470		2.95	

***Transaction history (continued)***

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/6		Purchase authorized on 11/03 Target 0001 Moorpark CA S383308080470446 Card 6470		85.89	
11/6		Purchase authorized on 11/05 Uber Eats Help.Uber.Com CA S583309732067814 Card 6470		88.65	
11/6		Pwp Amazon Web Privacycom TN: 1180381 (844) 771-8229		1.09	
11/6		Pwp Midjourney Privacycom TN: 8991839 (844) 771-8229		60.00	
11/6		Venmo Payment 231104 1030424754403 Jojo McFly		150.00	270,521.45
11/7		Purchase authorized on 11/06 Tesla Inc Supercha 877-7983752 CA S583310363161498 Card 6470		4.83	
11/7		Recurring Payment authorized on 11/06 Geico *Auto 800-841-3000 DC S583310518102332 Card 6470		306.45	
11/7		Pwp Dnh*Godaddy Privacycom TN: 1180437 (844) 771-8229		22.17	
11/7		Pwp Amzn Mktp U Privacycom TN: 6628109 (844) 771-8229		30.66	
11/7		Pwp Amzn Mktp U Privacycom TN: 4136197 (844) 771-8229		31.09	
11/7		Pwp Santa Clara Privacycom TN: 5770073 (844) 771-8229		99.38	
11/7		So Cal Gas Paid Scgc 231106 1555137283 301601474239193430		156.30	269,870.57
11/8		Purchase authorized on 11/06 Apple.Com/Bill 866-712-7753 CA S463310760648392 Card 6470		19.99	
11/8		Recurring Payment authorized on 11/06 Apple.Com/Bill 866-712-7753 CA S303310760656532 Card 6470		6.99	
11/8		Purchase authorized on 11/07 Sunbelt Rentals #1 Fillmore CA S303311730093811 Card 6470		1,600.00	
11/8		Pwp Amzn Mktp U Privacycom TN: 1032451 (844) 771-8229		11.79	
11/8		Pwp City of Fil Privacycom TN: 4394133 (844) 771-8229		338.66	267,893.14
11/9		Recurring Payment authorized on 11/07 Google *Google Sto 855-836-3987 CA S38331177833144 Card 6470		1.99	
11/9		Pwp Netflix.Corn Privacycom TN: 1284000 (844) 771-8229		15.49	
11/9		Pwp Amzn Mktp U Privacycom TN: 7904675 (844) 771-8229		24.12	
11/9		Pwp Heroku* Oct Privacycom TN: 1500427 (844) 771-8229		65.85	
11/9		Pwp City of Fil Privacycom TN: 1128258 (844) 771-8229		116.51	267,669.18
11/10		Purchase authorized on 11/09 Sq *Santa Paula MA Santa Paula CA S383313654981595 Card 6470		2,750.03	
11/10		Purchase authorized on 11/09 Tesla Inc Supercha 877-7983752 CA S463314016096519 Card 6470		9.25	
11/10		Purchase authorized on 11/09 Tesla Inc Supercha 877-7983752 CA S303314125728633 Card 6470		26.46	264,883.44
11/13		Purchase Return authorized on 11/10 Sunbelt Rentals #1 Fillmore CA S613315795080096 Card 6470	902.20		
11/13		Purchase authorized on 11/09 Tst* Tsujita LA AR Los Angeles CA S463314101286644 Card 6470		47.78	
11/13		Purchase authorized on 11/09 Beard Papa's West Los Ange CA S583314143304455 Card 6470		4.50	
11/13		Purchase authorized on 11/10 Sq *Blue Bottle CO Los Angeles CA S303314624554973 Card 6470		14.66	
11/13		Purchase authorized on 11/10 Apple.Com/Bill 866-712-7753 CA S583314688733103 Card 6470		74.99	
11/13		Purchase authorized on 11/11 Erewhon Los Angeles CA S463316107117349 Card 6470		85.16	
11/13		Recurring Payment authorized on 11/11 Tesla Palo Alto CA S303316177795184 Card 6470		9.99	
11/13		Purchase authorized on 11/11 Apple.Com/Bill 866-712-7753 CA S303316219309743 Card 6470		11.97	
11/13		Purchase authorized on 11/12 Uber Eats Help.Uber.Com CA S303316728110915 Card 6470		59.20	
11/13		Pwp Microsoft#G Privacycom TN: 1694030 (844) 771-8229		1.22	
11/13		Pwp Twitter Pai Privacycom TN: 1136346 (844) 771-8229		8.00	
11/13		Pwp Google *Dom Privacycom TN: 5361715 (844) 771-8229		14.40	
11/13		Pwp Openrouter, Privacycom TN: 8401379 (844) 771-8229		20.00	
11/13		Pwp Github, Inc Privacycom TN: 4903387 (844) 771-8229		24.00	
11/13		Pwp Amazon.Com* Privacycom TN: 1723949 (844) 771-8229		129.30	
11/13		Stash Capital (S ACH Nov 13 2023110225459 Kurt Braget		3.00	265,277.47

***Transaction history (continued)***

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/14		Purchase authorized on 11/12 Gelson's Markets # Valley Villag CA S583317105125398 Card 6470		41.41	
11/14		Purchase authorized on 11/13 Tuff Shed 999 800-2898833 CO S463317686104893 Card 6470		3,332.49	
11/14		Purchase authorized on 11/13 Ikea 446063464 888-434-4532 MD S383318162136565 Card 6470		220.44	
11/14		Zelle to Damian on 11/14 Ref #Rp0Rq8B2Ng Hot Tub Wiring		870.00	
11/14		Pwp Amzn Mktip U Privacycom TN: 8763857 (844) 771-8229		13.93	
11/14		Pwp Dnh*Godaddy Privacycom TN: 8749447 (844) 771-8229		22.17	260,777.03
11/15		Purchase Return authorized on 11/14 Ikea 446063464 888-434-4532 MD S463319046907921 Card 6470	220.44		
11/15		Nft Genius Inc Payroll 04670100026836x Braget, Kurtis M	5,227.83		
11/15		Recurring Payment authorized on 11/14 ATT* Bill Payment 800-331-0500 TX S303318575920134 Card 6470		213.17	
11/15		Purchase authorized on 11/14 Canteen Vend2 1800 Hunt Valley MD S583319064479000 Card 6470		2.25	
11/15		Purchase authorized on 11/14 Ikea Burbank Burbank CA P383319077379431 Card 6470		55.07	
11/15		Purchase authorized on 11/14 Laz Parking 670154 Los Angeles CA S583319190972875 Card 6470		15.00	
11/15		Pwp Amzn Mktip U Privacycom TN: 8987440 (844) 771-8229		13.93	
11/15		Pwp Amazon.Com* Privacycom TN: 6311009 (844) 771-8229		67.71	
11/15		Pwp Amzn Mktip U Privacycom TN: 1643086 (844) 771-8229		340.86	265,517.31
11/16		Purchase authorized on 11/14 Pressed Juicery - Los Angeles CA S303319123522019 Card 6470		7.70	
11/16		Purchase authorized on 11/14 Blue Ribbon Sushi Los Angeles CA S383319175938473 Card 6470		190.98	
11/16		Purchase authorized on 11/14 Wholefds Hol 10109 West Hollywoo CA S303319196890986 Card 6470		9.98	
11/16		Purchase authorized on 11/15 IN *Prime Accounti 800-262-3246 CA S583319692667908 Card 6470		154.50	
11/16		Pwp Amzn Mktip U Privacycom TN: 7986730 (844) 771-8229		9.22	
11/16		Pwp Amzn Mktip U Privacycom TN: 7585987 (844) 771-8229		26.80	
11/16		<Business to Business ACH Debit - Lowes Brc Syf Paymnt Nov 16 798213105186101 Popstand Inc		1,116.20	264,001.93
11/17		Purchase authorized on 11/16 Sq *Christmas Ranc Gosq.Com CA S583320645339541 Card 6470		401.40	
11/17		Purchase authorized on 11/16 Sq *Blue Bottle CO Century City CA S303321103824633 Card 6470		50.31	
11/17		Purchase authorized on 11/16 Eataly LA Catapult Los Angeles CA P463321155536306 Card 6470		22.64	
11/17		Purchase authorized on 11/16 Laz Parking 670880 Los Angeles CA S383321160779976 Card 6470		7.00	
11/17		Pwp Amazon.Com* Privacycom TN: 3033759 (844) 771-8229		5.67	
11/17		Pwp Amzn Mktip U Privacycom TN: 8243706 (844) 771-8229		19.09	
11/17		Pwp Amzn Mktip U Privacycom TN: 8412212 (844) 771-8229		22.47	
11/17		Pwp Amazon.Com* Privacycom TN: 1754468 (844) 771-8229		22.97	263,450.38
11/20		Purchase authorized on 11/16 OR Dept of Revenue Salem OR S383320702379680 Card 6470		498.00	
11/20		Purchase authorized on 11/16 Kiehl's Century Ci Los Angeles CA S383321112694643 Card 6470		136.88	
11/20		Purchase authorized on 11/17 Apple.Com/Bill 866-712-7753 CA S303321384654148 Card 6470		11.00	
11/20		Purchase authorized on 11/18 Ikea Burbank Rest Burbank CA P463322743964301 Card 6470		31.22	
11/20		Purchase authorized on 11/18 Wholefds Oxn #1031 Oxnard CA S463323017102864 Card 6470		15.35	
11/20		Purchase authorized on 11/18 Sq *The Container Oxnard CA S463323037112940 Card 6470		32.75	
11/20		Purchase authorized on 11/18 Tesla Inc Supercha 877-7983752 CA S583323039066830 Card 6470		16.28	

***Transaction history (continued)***

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/20		Purchase authorized on 11/18 Target T-2760 2850 N Oxna Oxnard CA P303323061777930 Card 6470	105.55		
11/20		Purchase authorized on 11/18 Wholefds Oxn #1031 Oxnard CA S583323087200012 Card 6470	187.10		
11/20		Purchase authorized on 11/18 Apple.Com/Bill 866-712-7753 CA S583323278970243 Card 6470	27.97		
11/20		Recurring Payment authorized on 11/19 Apple.Com/Bill 866-712-7753 CA S58332366476236 Card 6470	2.99		
11/20		Recurring Payment authorized on 11/19 Apple.Com/Bill 866-712-7753 CA S463323672251131 Card 6470	2.99		
11/20		Purchase authorized on 11/19 Apple.Com/Bill 866-712-7753 CA S303323790703517 Card 6470	17.98		
11/20		Recurring Payment authorized on 11/19 Pablochat Httpsdiscord. CA S463324093387695 Card 6470	20.00		
11/20		Zelle to Raphael on 11/20 Ref #Rp0Rqqm8Vg Concretee	3,000.00		
11/20		Pwp Amazon Tips Privacycom TN: 1487578 (844) 771-8229	7.00		
11/20		Pwp Blink Privacycom TN: 1689256 (844) 771-8229	10.00		
11/20		Pwp Amzn Mktp U Privacycom TN: 1456823 (844) 771-8229	10.70		
11/20		Pwp Dnh*Godaddy Privacycom TN: 1596187 (844) 771-8229	11.99		
11/20		Pwp Dnh*Godaddy Privacycom TN: 1059926 (844) 771-8229	22.17		
11/20		Pwp Amazon.Com* Privacycom TN: 1766505 (844) 771-8229	26.54		
11/20		Pwp Amazon.Com* Privacycom TN: 1157131 (844) 771-8229	34.84		
11/20		Venmo Payment 231119 1030728737153 Jojo McFly	51.87		
11/20		Pwp Amazon.Com* Privacycom TN: 1798610 (844) 771-8229	58.98		
11/20		Pwp Dnh*Godaddy Privacycom TN: 4601033 (844) 771-8229	76.97		
11/20		Pwp Amzn Mktp U Privacycom TN: 7635069 (844) 771-8229	77.21		
11/20		Pwp Amazon.Com* Privacycom TN: 1263401 (844) 771-8229	105.51		
11/20		Pwp Amzn Mktp U Privacycom TN: 9828248 (844) 771-8229	309.82		
11/20		Pwp Sp Humane Privacycom TN: 1129468 (844) 771-8229	763.63		
11/20		So Cal Edison CO Bill Paymt 231117 700706813075 Braget M Kurt	343.88		257,433.21
11/21		Purchase authorized on 11/19 Apple.Com/Bill 866-712-7753 CA S383323666450073 Card 6470	74.99		257,358.22
11/22		Recurring Payment authorized on 11/21 Doordash Dashpass WWW.Doordash. CA S463325687332838 Card 6470	9.99		
11/22		Pwp Twitter Pai Privacycom TN: 1809047 (844) 771-8229	6.02		
11/22		Pwp Amazon.Com* Privacycom TN: 1559109 (844) 771-8229	48.25		257,293.96
11/24		Pwp Amazon.Com Privacycom TN: 9029049 (844) 771-8229	58.98		
11/24		Purchase authorized on 11/13 Homedepot.Com 800-430-3376 GA S463318046350461 Card 6470	2,717.72		
11/24		Purchase authorized on 11/21 Cinnabon 311 Redondo Beach CA S463326075357963 Card 6470	6.49		
11/24		Purchase authorized on 11/22 Sq *Blue Bottle CO Los Angeles CA S383326650697849 Card 6470	7.25		
11/24		Purchase authorized on 11/22 Costco Whse #0420 Oxnard CA P303327162802625 Card 6470	120.00		
11/24		Purchase authorized on 11/22 Costco Whse #0420 Oxnard CA P463327168154832 Card 6470	895.12		
11/24		Purchase authorized on 11/22 Wholefds Oxn #1031 Oxnard CA S583327181663736 Card 6470	35.67		
11/24		Purchase authorized on 11/23 Sams Liquor Simi Valley CA P303328178995285 Card 6470	2.50		
11/24		Purchase authorized on 11/23 Sams Liquor Simi Valley CA S303328180418920 Card 6470	4.00		
11/24		Pwp Elevenlabs. Privacycom TN: 1326961 (844) 771-8229	282.16		253,282.03
11/27		Zelle From Laura Jean Cousineau on 11/27 Ref # 0J60Ubt1G9M8 Phone Bill	117.35		
11/27		Purchase authorized on 11/23 Apple.Com/Bill 800-275-2273 CA S383328106920625 Card 6470	6.98		
11/27		Purchase authorized on 11/23 Liquor Time Liquor West Hollywoo CA S303328119770757 Card 6470	7.29		
11/27		Purchase authorized on 11/24 Tesla Inc Supercha 877-7983752 CA S383328291767115 Card 6470	3.57		

***Transaction history (continued)***

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/27		Recurring Payment authorized on 11/24 Apple.Com/Bill 866-712-7753 CA S583329003839530 Card 6470		6.99	
11/27		Purchase authorized on 11/24 Bestbuycom80682490 888Bestbuy MN S383329203303293 Card 6470		971.24	
11/27		Recurring Payment authorized on 11/24 Google *Youtubepre G.CO/Helppay# CA S383329265962581 Card 6470		13.99	
11/27		Pwp Github, Inc Privacycom TN: 4179897 (844) 771-8229		10.00	
11/27		Pwp Openai Privacycom TN: 3144509 (844) 771-8229		10.00	
11/27		Pwp Openai Privacycom TN: 4489666 (844) 771-8229		10.00	
11/27		Pwp Google *Dom Privacycom TN: 6114532 (844) 771-8229		12.00	
11/27		Pwp Amazon.Com* Privacycom TN: 1544231 (844) 771-8229		13.22	
11/27		Pwp Amazon.Com* Privacycom TN: 8907499 (844) 771-8229		116.90	
11/27		Pwp Amazon Prim Privacycom TN: 3387722 (844) 771-8229		149.08	252,068.12
11/28		Pwp Amazon.Com* Privacycom TN: 7603543 (844) 771-8229		84.20	251,983.92
11/29		Purchase authorized on 11/27 Starbucks Store 10 Torrance CA S583332134774848 Card 6470		8.95	
11/29		Purchase authorized on 11/27 Shake Shack - 1393 Torrance CA S383332147527759 Card 6470		7.31	
11/29		Recurring Payment authorized on 11/28 Audible*R62Wp4Zy3 Amzn.Com/Bill NJ S58333069451121 Card 6470		14.95	
11/29		Pwp Mailchimp Privacycom TN: 1032569 (844) 771-8229		13.00	
11/29		Pwp Amzn Mktp U Privacycom TN: 4447563 (844) 771-8229		20.45	251,919.26
11/30		Nft Genius Inc Payroll 04821800006578x Braget, Kurtis M	5,227.82		
11/30		Purchase authorized on 11/28 AMC Online 9640 888-440-4262 KS S46333096457448 Card 6470		47.04	
11/30		Purchase authorized on 11/29 at* Greatlazooass WWW.Lazoo.Org CA S583334255321318 Card 6470		64.00	
11/30		Pwp Apple.Com/B Privacycom TN: 1528559 (844) 771-8229		1.99	
11/30		Pwp Amzn Mktp U Privacycom TN: 4382614 (844) 771-8229		39.99	
11/30		Interest Payment	2.16		256,996.22
<b>Ending balance on 11/30</b>					<b>256,996.22</b>
<b>Totals</b>			<b>\$12,131.96</b>	<b>\$35,284.11</b>	

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

### Limits to your Card

Effective on or after August 28, 2023 in Selected Terms and Conditions for

- Wells Fargo Consumer debit and ATM cards
- Wells Fargo Campus debit and ATM cards
- Wells Fargo Business debit, ATM, and deposit cards
- Wells Fargo Advisors debit cards

In the section titled "Using your card," under subsection titled "Daily limits and funds available for using your Card" bullet titled "The limits for your Card" is deleted and replaced with:

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The limits for your Card: We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card's daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the "Contact Us" section. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your Card, including the geographic location of the ATM or merchant.

Please see the Wells Fargo debit and ATM card terms and conditions applicable to your card, which can be found at [www.wellsfargo.com/debit-card/terms-and-conditions](http://www.wellsfargo.com/debit-card/terms-and-conditions).

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This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit [wellsfargo.com/online-banking/consumer-account-fees/](http://wellsfargo.com/online-banking/consumer-account-fees/).

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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.

### 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 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 Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.