

Complete Advantage® Checking

February 29, 2024 ■ 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"/>

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	\$1.70
Average collected balance	\$214,554.81
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.70
Interest paid this year	\$3.66
Total interest paid in 2023	\$30.28

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/1		Purchase authorized on 01/31 Apple.Com/Bill 866-712-7753 CA S584031377556174 Card 6470		19.99	
2/1		Recurring Payment authorized on 01/31 Doordash Dashpass WWW.Doordash. CA S464031793077521 Card 6470		9.99	
2/1		Purchase authorized on 01/31 Ipic* Pasadena WWW.Ipic.Com FL S464032274776454 Card 6470		51.00	
2/1		Pwp Chatgpt Sub Privacycom TN: 6442510 (844) 771-8229		20.00	
2/1		Pwp Heroku* Dec Privacycom TN: 6404508 (844) 771-8229		39.28	
2/1		Mortgage Serv CT Mtg Paymt 020124 4010877753 K4Braget		4,353.67	219,818.13
2/2		Purchase authorized on 01/31 President Thai Pasadena CA S304032151797543 Card 6470		70.73	
2/2		Purchase authorized on 01/31 Wholefds Bbk#10545 Burbank CA S464032221343709 Card 6470		56.02	
2/2		Purchase authorized on 02/01 Bkghotel at Bookin 147-036-3250 NY S584032328631026 Card 6470		585.30	
2/2		Recurring Payment authorized on 02/01 Google*Gsuite Fake CC Google.Com CA S584032497746050 Card 6470		100.80	
2/2		Purchase authorized on 02/01 Laz Parking 670600 Pasadena CA S464033211015189 Card 6470		10.00	
2/2		Pwp Google *Gsu Privacycom TN: 8262092 (844) 771-8229		5.57	
2/2		Pwp Ecm, A Lega Privacycom TN: 1773222 (844) 771-8229		29.00	
2/2		Pwp Amzn Mktp U Privacycom TN: 3704420 (844) 771-8229		35.38	
2/2		Pwp Amazon.Com* Privacycom TN: 1242402 (844) 771-8229		42.89	
2/2		Pwp Quicknode Privacycom TN: 3928334 (844) 771-8229		49.00	
2/2		Pwp Patreon* ME Privacycom TN: 1027671 (844) 771-8229		100.00	218,733.44
2/5		Purchase authorized on 02/01 MI Piace Pasadena CA S304033087506538 Card 6470		145.17	
2/5		Purchase authorized on 02/01 Ipic Pasadena - Ci Pasadena CA S584033110056815 Card 6470		18.19	
2/5		Purchase authorized on 02/02 Ladot Meter Parkin Los Angeles CA S304033787274625 Card 6470		0.50	
2/5		Purchase authorized on 02/02 Sq *Blue Bottle CO Los Angeles CA S304033808483624 Card 6470		37.90	
2/5		Purchase authorized on 02/02 Mizza Santa Barbara CA S584034102532875 Card 6470		129.87	
2/5		Purchase authorized on 02/02 City of Sb Parking Santa Barbara CA S304034114061140 Card 6470		3.00	
2/5		Purchase authorized on 02/02 Tesla Inc Supercha 877-7983752 CA S584034165444775 Card 6470		20.80	
2/5		Purchase authorized on 02/02 Coast Range Solvang CA S304034207375066 Card 6470		16.76	
2/5		Purchase authorized on 02/03 Sq *Good Seed Coff Solvang CA S584034693286318 Card 6470		7.05	
2/5		Purchase authorized on 02/03 Sq *Juice Ranch LI Solvang CA S464034699045768 Card 6470		11.50	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/5		Purchase authorized on 02/03 Sq *Aebleskivehuse Solvang CA S464034722862612 Card 6470		6.95	
2/5		Purchase authorized on 02/03 Daedo Restaurant Los Angeles CA S464035068602144 Card 6470		146.63	
2/5		Purchase authorized on 02/03 Jons Marketplace #1 Los Angeles CA P584035170423770 Card 6470		8.17	
2/5		Purchase authorized on 02/03 West Town Bank T 8332572512 IL S464035183748478 Card 6470		57.55	
2/5		Purchase authorized on 02/03 Airbnb Hmmdcsnw3K Airbnb.Com CA S464035201115845 Card 6470		308.00	
2/5		Purchase authorized on 02/04 Laz Parking M17600 Pasadena CA S384035851830155 Card 6470		2.00	
2/5		Purchase authorized on 02/04 Wholefds Arr 10237 Pasadena CA S464036039522038 Card 6470		196.77	
2/5		Pwp Google *You Privacycom TN: 1639122 (844) 771-8229		13.99	
2/5		Pwp Amzn Mktp U Privacycom TN: 6644977 (844) 771-8229		35.38	
2/5		Pwp Google *Clo Privacycom TN: 2574154 (844) 771-8229		37.00	217,530.26
2/6		Recurring Payment authorized on 02/04 Apple.Com/Bill 866-712-7753 CA S464035820436228 Card 6470		19.99	
2/6		Purchase authorized on 02/04 City Pasadena Pasadena CA S584036069321040 Card 6470		2.50	
2/6		Pwp Midjourney Privacycom TN: 1475238 (844) 771-8229		60.00	
2/6		So Cal Gas Paid Scgc 240205 1555137283 301601474247144485		82.78	217,364.99
2/7		Recurring Payment authorized on 02/06 Geico *Auto 800-841-3000 DC S584037518997136 Card 6470		302.73	
2/7		Purchase authorized on 02/06 Sq *Before's, LLC Pasadena CA S384038213095934 Card 6470		19.48	
2/7		Purchase authorized on 02/06 Tesla Inc Supercha 877-7983752 CA S384038231302719 Card 6470		2.72	
2/7		Zelle to Man Donut on 02/07 Ref #Pp0Rxt3Zqn Donuts		10.00	
2/7		Pwp Google*Doma Privacycom TN: 5477844 (844) 771-8229		24.00	217,006.06
2/8		Recurring Payment authorized on 02/06 Apple.Com/Bill 866-712-7753 CA S584037760792128 Card 6470		9.99	216,996.07
2/9		Recurring Payment authorized on 02/07 Google *Google Sto G.CO/Helppay# CA S304038778884256 Card 6470		1.99	
2/9		Purchase authorized on 02/07 Alamo Dtla Retail 512-861-7000 TX S304039059088501 Card 6470		39.78	
2/9		Purchase authorized on 02/07 Alamo Dtla Rest Austin TX S464039266212953 Card 6470		67.45	
2/9		Purchase authorized on 02/08 Fig at 7th Parking Los Angeles CA S384039320649810 Card 6470		12.00	
2/9		Purchase authorized on 02/08 Sq *Luv'N Donuts Castaic CA S464039499343798 Card 6470		9.79	
2/9		Pwp Wasabi Tech Privacycom TN: 4810348 (844) 771-8229		7.22	
2/9		Pwp Spotify USA Privacycom TN: 3456508 (844) 771-8229		10.99	216,846.85
2/12		Purchase authorized on 02/08 Apple.Com/Bill 866-712-7753 CA S584040092513641 Card 6470		7.98	
2/12		Purchase authorized on 02/10 Apple.Com/Bill 866-712-7753 CA S384041288409024 Card 6470		5.99	
2/12		Purchase authorized on 02/10 Wholefds Val 10178 Santa Clarita CA S304041759553608 Card 6470		15.06	
2/12		Purchase authorized on 02/10 City of Santa Moni Santa Monica CA S384041839942538 Card 6470		10.00	
2/12		Purchase authorized on 02/10 Sq *Perry's 1200 Santa Monica CA S464041844215806 Card 6470		15.85	
2/12		Purchase authorized on 02/10 Nine & Nine Pasadena CA S384042119605248 Card 6470		40.57	
2/12		Purchase authorized on 02/10 Carmela Ice Cream Pasadena CA S464042215914881 Card 6470		14.55	
2/12		Zelle to Man Donut on 02/10 Ref #Pp0Ry5Z5Rr Donut		5.00	
2/12		Purchase authorized on 02/11 H&M0686 Thousand Oaks CA S584043072757320 Card 6470		95.47	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/12		Purchase authorized on 02/11 Wholefds Oks 10204 Thousand Oaks CA S584043104468021 Card 6470		66.85	
2/12		Recurring Payment authorized on 02/11 Tesla Palo Alto CA S384043177855645 Card 6470		9.99	
2/12		Pwp Microsoft G Privacycom TN: 2661650 (844) 771-8229		0.25	
2/12		Pwp Github, Inc Privacycom TN: 1806282 (844) 771-8229		10.00	
2/12		Pwp Twitter Pai Privacycom TN: 7978618 (844) 771-8229		16.00	
2/12		Pwp Heroku* Jan Privacycom TN: 5828975 (844) 771-8229		45.01	
2/12		Stash Capital (S ACH Feb 12 20240209233475 Kurt Braget		3.00	216,485.28
2/13		Pwp Github, Inc Privacycom TN: 9527289 (844) 771-8229		24.00	216,461.28
2/14		Purchase authorized on 02/13 Wood Ranch Moorpar Moorpark CA S304044857405594 Card 6470		54.59	
2/14		Pwp Google*Doma Privacycom TN: 1298258 (844) 771-8229		14.40	
2/14		Pwp Chatgpt Sub Privacycom TN: 5599681 (844) 771-8229		20.00	216,372.29
2/15		Recurring Payment authorized on 02/14 ATT* Bill Payment 800-331-0500 TX S584045486532492 Card 6470		155.22	
2/15		Purchase authorized on 02/14 Wholefds Val 10178 Santa Clarita CA S304046111177762 Card 6470		67.59	216,149.48
2/16		Purchase authorized on 02/15 California Donuts Los Angeles CA S304046354460130 Card 6470		19.64	216,129.84
2/20		Popstand Inc Direct Dep 240220 9415298182456Yo Braget,Kurt	2,224.58		
2/20		Wire Trans Svc Charge - Sequence: 240220058995 Srf# Ow00004172477607 Trn#240220058995 Rfb# Ow00004172477607		25.00	
2/20		Purchase authorized on 02/15 Vons #2442 Fillmore CA S304047114980122 Card 6470		25.72	
2/20		Recurring Payment authorized on 02/16 Framer.Com Amsterdam Nld S584047839742541 Card 6470		20.00	
2/20		Purchase authorized on 02/16 H&H Brazilian Stea Los Angeles CA S384048154259803 Card 6470		202.94	
2/20		Purchase authorized on 02/16 Starbucks Store 24 Los Angeles CA S304048180019568 Card 6470		7.95	
2/20		Purchase authorized on 02/16 83044 - Broadway S Los Angeles CA S304048199379021 Card 6470		22.00	
2/20		Purchase authorized on 02/17 County of LA Beach Marina Del Re CA S464049160932743 Card 6470		5.00	
2/20		Purchase authorized on 02/17 Sushi Enya - Marin Marina Del Re CA S464049206561739 Card 6470		138.92	
2/20		Purchase authorized on 02/18 Sq *Service Los Angeles CA S304050158371226 Card 6470		9.75	
2/20		Purchase authorized on 02/18 Tst* Silverlake RA Los Angeles CA S584050170270876 Card 6470		9.69	
2/20		Purchase authorized on 02/18 Izakaya Osen Los Angeles CA S384050201122419 Card 6470		137.88	
2/20		Recurring Payment authorized on 02/19 Apple.Com/Bill 866-712-7753 CA S584050671371434 Card 6470		2.99	
2/20		Recurring Payment authorized on 02/19 Pablochat Httpsdiscord. CA S464051091275983 Card 6470		20.00	
2/20		WT Fed#04708 Jpmorgan Chase Ban /Ftr/Bnf=Michele Maccarone Srf# Ow00004172477607 Trn#240220058995 Rfb# Ow00004172477607	5,000.00		
2/20		Pwp Ai Top Rank Privacycom TN: 4734477 (844) 771-8229		7.00	
2/20		Pwp Blink Privacycom TN: 7911609 (844) 771-8229		10.00	
2/20		Pwp Dnh*Godaddy Privacycom TN: 1455424 (844) 771-8229		11.99	
2/20		Pwp Amazon.Com* Privacycom TN: 1374238 (844) 771-8229		47.82	
2/20		Venmo Payment 240219 1032635811983 Jojo McFly		51.87	
2/20		Popstand Inc Reversal 240220 9432292542146Yo Braget,Kurt	2,224.58		210,373.32
2/21		Purchase authorized on 02/19 Vons #2442 Fillmore CA S464051005913188 Card 6470		71.04	210,302.28
2/22		Purchase authorized on 02/20 City of Fillmore 805-524-1500 CA S384051840252770 Card 6470		146.12	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/22		Purchase authorized on 02/21 Apple.Com/Bill 866-712-7753 CA S584052329240967 Card 6470		59.99	
2/22		Recurring Payment authorized on 02/21 Doordash Dashpass WWW.Doordash. CA S584052687422788 Card 6470		9.99	
2/22		Purchase authorized on 02/21 Wholefds Val 10178 Santa Clarita CA S304053107827027 Card 6470		16.05	
2/22		Purchase authorized on 02/21 Wholefds Val 10178 Santa Clarita CA S584053129093009 Card 6470		30.31	
2/22		Pwp Kindle Svcs Privacycom TN: 1686914 (844) 771-8229		22.39	
2/22		Pwp Amzn Mktp U Privacycom TN: 9162050 (844) 771-8229		47.99	209,969.44
2/23		Zelle From Laura Jean Cousineau on 02/23 Ref # 0J60Qb71K165 Mommark Phone Bill	73.56		
2/23		Purchase authorized on 02/22 Sq *Access Parking Los Angeles CA S584054131703612 Card 6470		26.00	
2/23		Pwp LinkedIn PR Privacycom TN: 2434512 (844) 771-8229		17.50	
2/23		Pwp Dnh*Godaddy Privacycom TN: 1591703 (844) 771-8229		63.34	209,936.16
2/26		Purchase authorized on 02/22 Tst* Blvd Steak Sherman Oaks CA S464054128537898 Card 6470		178.38	
2/26		Purchase authorized on 02/23 Apple.Com/Bill 866-712-7753 CA S584054791068945 Card 6470		13.99	
2/26		Purchase authorized on 02/23 Vons #2442 Fillmore CA S584055254569401 Card 6470		36.29	
2/26		Recurring Payment authorized on 02/24 Apple.Com/Bill 866-712-7753 CA S304056003794581 Card 6470		6.99	
2/26		Purchase authorized on 02/24 Posers Los Angeles CA P000000173311603 Card 6470		153.30	
2/26		Purchase authorized on 02/24 Safety Park Marina Del Re CA S384056192705001 Card 6470		19.00	
2/26		Recurring Payment authorized on 02/24 Google *Youtubepre G.CO/Helppay# CA S384056265958564 Card 6470		13.99	
2/26		Recurring Payment authorized on 02/25 Playstation Networ 650-2956540 CA S304057066936136 Card 6470		14.99	
2/26		Pwp Play.Ht Privacycom TN: 1300164 (844) 771-8229		5.50	
2/26		Pwp Amazon.Com* Privacycom TN: 1865859 (844) 771-8229		15.00	
2/26		Venmo Payment 240226 1032778941009 Jojo McFly		4.99	209,473.74
2/27		Purchase authorized on 02/24 Spago Beverly Hill 310-3850880 CA S304056188777181 Card 6470		283.09	209,190.65
2/28		Purchase authorized on 02/26 Vons #2442 Fillmore CA S584058110836742 Card 6470		98.01	
2/28		Pwp Mailchimp Privacycom TN: 1137857 (844) 771-8229		13.00	
2/28		Pwp Huggingface Privacycom TN: 6734850 (844) 771-8229		20.00	
2/28		Pwp Twitter Onl Privacycom TN: 1460717 (844) 771-8229		213.55	208,846.09
2/29		Recurring Payment authorized on 02/28 Audible*Rz9Cv4Yv0 Amzn.Com/Bill NJ S584060054945481 Card 6470		14.95	
2/29		Pwp Google *Spo Privacycom TN: 5676564 (844) 771-8229		10.99	
2/29		Pwp Amzn Mktp U Privacycom TN: 8517759 (844) 771-8229		67.56	
2/29		Pwp Bitrise Lim Privacycom TN: 3041510 (844) 771-8229		71.07	
2/29		Interest Payment	1.70		208,683.22
Ending balance on 2/29					208,683.22
Totals			\$2,299.84	\$17,928.68	

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

Your checking account is changing - welcome to Premier Checking

We want our checking account options to provide relevant and convenient benefits to our customers. As part of this effort, we're updating our checking accounts and your current account type is no longer being offered. To ensure you're getting the most from your relationship with us, your account will change to a Premier Checking account and its premier level of banking benefits.

On April 9, 2024, your account will become a Premier Checking account.

We think you'll appreciate all the benefits that come with a Premier Checking account, but if you decide another account is best for you, you can easily switch to a different checking account by signing on to [wellsfargo.com](#).

Your day-to-day banking stays the same

Your account number, debit card, and checks will remain the same. Your automatic bill payments and direct deposits will continue without interruption, and you'll still be able to use online banking and the Wells Fargo Mobile® app as you do today.

Your account will be updated automatically, so you don't need to take any action.

We're already waiving the monthly service fee on your checking account today and we'll continue to waive the monthly service fee when your account changes to Premier Checking.

What's changing

While the \$35 monthly service fee for Premier Checking will already be waived for you, the fee could also be avoided by maintaining \$250,000 in statement-ending qualifying balances.* ** *** You can link other eligible Wells Fargo accounts and have the combined balances go towards meeting this minimum balance requirement to waive the monthly service fee.****

After your account converts on April 9, 2024, the statements for Premier Checking will be produced at month-end.

New premier level of banking benefits available to you

Premier Checking is an interest-bearing checking account with the following features:

No fees on many transactions

- No ATM fees worldwide and unlimited reimbursements for non-Wells Fargo ATM fees.****
- No fees on international purchase transactions when using your Wells Fargo debit card.
- No fees on incoming and outgoing wire transfers.

Relationship benefits

- Interest rate discounts on select new loans.
- No monthly service fees on certain linked checking and savings accounts.* **
- Relationship Interest Rates for eligible linked CDs and savings accounts.*****

Premier service

- Access to Premier bankers who work with you to help meet your financial needs and goals.
- Priority banking support available to you 24/7.

In addition to these banking benefits, you'll also receive investment benefits from Wells Fargo Advisors.*****

We're here to help you make the most of your relationship with us

We hope you'll enjoy the many benefits of having a Premier Checking account. If you have any questions or concerns, you can call our dedicated phone number for Premier clients anytime at **1-800-742-4932** or visit a local branch.

For more information about Premier Checking, visit [wellsfargo.com/premier](#)

Please Note: The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

*The monthly service fee for Premier Checking can be waived by maintaining \$250,000 or more in statement-ending qualifying linked account balances. The statement-ending qualifying balances include linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (investments available through our affiliate Wells Fargo Advisors, applicable bank fiduciary and custody accounts).

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

***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.

****Surcharge fees imposed by non-Wells Fargo ATM owners or operators may apply. For the Prime Checking and Premier Checking accounts, Wells Fargo will waive its own ATM access fee (U.S. and international) when you withdraw cash from a non-Wells Fargo ATM. In addition, for Prime Checking you will be reimbursed for one surcharge fee incurred at a non-Wells Fargo ATM located in the U.S. and one surcharge fee incurred at a non-Wells Fargo ATM located outside the U.S. per fee period. For Premier Checking, you will be reimbursed for all surcharge fees. Where the surcharge fee for ATM cash withdrawals assessed by a non-Wells Fargo ATM

owner/operator is not provided to Wells Fargo, Prime Checking and Premier Checking customers will receive a \$4.00 reimbursement per cash withdrawal.

*****The Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For time accounts, the change will occur upon renewal. To receive the Relationship Interest Rate/Relationship APY, the eligible savings or time account must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Time Accounts must be linked at account open and at every renewal.

*****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 nonbank 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-04042025-5999045.1.1

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.

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 in your browser on either your computer or mobile device.

