



Premier

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	15,867.90
Your Qualification Balance this month:	\$15,867.90

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

Update your account security settings

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up or fine tune account alerts*, and enable biometric sign on for the Wells Fargo Mobile® app, if you haven't done so yet. Learn more at www.wellsfargo.com/securitytools.

*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.



Premier

Wells Fargo Premier Checking

This is your primary checking account

Statement period activity summary

Balance on 1/1	20,736.09
Deposits/Additions	5,803.41
Withdrawals/Subtractions	- 10,671.60
Balance on 1/31	\$15,867.90

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	\$15,084.36
Annual percentage yield earned	0.01%
Interest paid this year	\$0.13
Total interest paid in 2024	\$13.03

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
1/2	Purchase Authorized On 12/31 DD *Doordashdashpa WWW.Doordash. CA S304366756752381 Card 6470			9.99	
1/2	Recurring Payment Authorized On 01/01 Google Gsuite_Fake 650-2530000 CA S465001404127023 Card 6470			57.60	20,668.50
1/3	Purchase Authorized On 01/01 Vons #2442 Fillmore CA S385002078703135 Card 6470			14.58	
1/3	Stash Financial Stash Subs 250102 6B1D580FD61145B Braget, Kurt			3.00	
1/3	Pwp Ecm, A Lega Privacycom TN: 6162950 (844) 771-8229			32.00	20,618.92
1/6	Recurring Payment Authorized On 01/04 Claude.Ai Subscrip Anthropic.Com CA S465004770972022 Card 6470			20.00	
1/6	Recurring Payment Authorized On 01/04 Apple.Com/Bill 866-712-7753 CA S305004820468600 Card 6470			40.98	
1/6	Purchase Authorized On 01/04 The Disney Store # Camarillo CA S305005063326579 Card 6470			110.44	
1/6	Purchase Authorized On 01/04 Wholefcs Oxn #1031 Oxnard CA S465005140683493 Card 6470			98.18	
1/6	Purchase Authorized On 01/04 Chevron 0097983 Fillmore CA S305005162082141 Card 6470			95.18	
1/6	Recurring Payment Authorized On 01/05 Apple.Com/Bill 866-712-7753 CA S465005689163237 Card 6470			10.99	20,243.15
1/7	Purchase Authorized On 01/05 Vons #2442 Fillmore CA S385006194556922 Card 6470			62.15	
1/7	Purchase Authorized On 01/06 Apple.Com/Bill 866-712-7753 CA S585006324415201 Card 6470			7.98	
1/7	Purchase Authorized On 01/06 Bmc/So Cal Gas Com 800-427-2200 CA S585006723058799 Card 6470			39.75	
1/7	Recurring Payment Authorized On 01/06 Apple.Com/Bill 866-712-7753 CA S465006761768968 Card 6470			9.99	
1/7	Freedom Mtg Pymts 010625 0158276394 Kurtis M Braget			5,282.11	
1/7	Applecard Gsbank Payment 010625 Xxxxx2043 Kurtis Braget			333.16	14,508.01
1/8	Purchase Authorized On 01/06 City of Fillmore 805-524-1500 CA S585006709826969 Card 6470			450.33	
1/8	Purchase Authorized On 01/06 City of Fillmore 805-524-1500 CA S585006712516256 Card 6470			85.41	13,972.27
1/9	Recurring Payment Authorized On 01/07 Google *Google One 855-836-3987 CA S465007778839534 Card 6470			1.99	13,970.28
1/13	Recurring Payment Authorized On 01/11 Tesla Subscription Palo Alto CA S305012177987891 Card 6470			9.99	



Premier

=> 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>
1/13	Recurring Payment Authorized On 01/12 Netflix.Com 866-5797172 CA S465012401750306 Card 6470			22.99	13,937.30
1/15	WT Fed#08652 Jpmorgan Chase Ban /Org=Popstand, Inc Srf# 3330465015Es Trn#250115087232 Rfb# Boh of 25/01/15		1,000.00		
1/15	Purchase Authorized On 01/14 Apple.Com/Bill 866-712-7753 CA S465014513868285 Card 6470			7.98	
1/15	Recurring Payment Authorized On 01/14 ATT* Bill Payment 800-331-0500 TX S385014621409268 Card 6470			159.18	
1/15	Purchase Authorized On 01/14 Ikea Burbank Rest Burbank CA P385015083535941 Card 6470			22.60	
1/15	Purchase Authorized On 01/14 Wholefds Val 10178 Santa Clarita CA S585015187850431 Card 6470			56.46	
1/15	So Cal Edison CO Bill Paymt 250114 700706813075 Braget M Kurt			889.12	13,801.96
1/17	Recurring Payment Authorized On 01/15 4Te*Culligan of Ve 805-383-9250 CA S585015767840225 Card 6470			209.00	
1/17	Recurring Payment Authorized On 01/16 Framer.Com Amsterdam Nld S585016839712625 Card 6470			40.00	
1/17	Purchase Authorized On 01/17 Target T-0883 777 E Color Pasadena CA P585017820898822 Card 6470			91.93	13,461.03
1/21	Purchase Return Authorized On 01/19 Airbnb * Hmd5Qzr2P 4158005959 CA S385019854468385 Card 6470		274.59		
1/21	Zelle From Laura Jean Cousineau On 01/20 Ref # 0J60Lb11Hfdu		75.50		
1/21	Purchase Authorized On 01/17 Airbnb * Hmd5Qzr2P Airbnb.Com CA S385017682975336 Card 6470			316.19	
1/21	Purchase Authorized On 01/17 Wholefds Arr 10237 Pasadena CA S385017844692709 Card 6470			185.54	
1/21	Purchase Authorized On 01/17 City Pasadena Pasadena CA S465018054477176 Card 6470			3.00	
1/21	Purchase Authorized On 01/17 Erewhon Pasadena Pasadena CA S465018060218036 Card 6470			39.79	
1/21	Purchase Authorized On 01/17 Arco42430001 Fillmore CA P000000072603879 Card 6470			89.17	
1/21	Purchase Authorized On 01/18 Uber *Eats Help.Uber.Com CA S385018763248455 Card 6470			31.68	
1/21	Recurring Payment Authorized On 01/18 Ic* Instacart*Subs Httpsinstacar CA S385019093195598 Card 6470			99.00	
1/21	Recurring Payment Authorized On 01/19 Apple.Com/Bill 866-712-7753 CA S385019671459860 Card 6470			2.99	
1/21	Purchase Authorized On 01/19 Uber *Eats Help.Uber.Com CA S305020064309287 Card 6470			26.90	
1/21	Purchase Authorized On 01/19 Uber *Eats Help.Uber.Com CA S385020065599833 Card 6470			9.03	
1/21	Recurring Payment Authorized On 01/19 Pablochat Discord.Gg/Qy CA S465020091200173 Card 6470			20.00	
1/21	Purchase Authorized On 01/20 Wholefds Val 10178 Santa Clarita CA S385021126863139 Card 6470			17.63	
1/21	Purchase Authorized On 01/20 Sq *Wanderlust Cre Los Angeles CA S465021230577072 Card 6470			14.95	
1/21	Purchase Authorized On 01/20 Tesla Supercharger 877-7983752 CA S585021246075415 Card 6470			13.24	
1/21	Purchase Authorized On 01/21 Erewhon Los Angeles CA P305021826434739 Card 6470			59.74	
1/21	Pwp Amazon Mktp Privacycom TN: 7679613 (844) 771-8229			6.42	
1/21	Pwp Amazon Mktp Privacycom TN: 1098610 (844) 771-8229			53.61	12,822.24
1/22	Purchase Authorized On 01/20 P1 Lax Smartparkin Los Angeles CA S465021210509220 Card 6470			9.00	
1/22	Purchase Authorized On 01/21 DD *Doordashdashpa WWW.Doordash. CA S305021650733655 Card 6470			9.99	
1/22	Purchase Authorized On 01/21 422 Lush Glendale Glendale CA S585022030588415 Card 6470			57.32	
1/22	Purchase Authorized On 01/21 Wholefds Val 10178 Santa Clarita CA S305022098875915 Card 6470			8.16	12,737.77
1/23	Purchase Authorized On 01/21 Tst*Bacari - Glend Glendale CA S305021779479434 Card 6470			49.36	



=> 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>
1/23	Purchase Authorized On 01/22 Airbnb * Hmedm3Jjp Airbnb.Com CA S305022727276848 Card 6470			291.00	
1/23	Purchase Authorized On 01/22 Vons #2442 Fillmore CA P000000573424513 Card 6470			62.79	12,334.62
1/24	Purchase Authorized On 01/23 Tesla Supercharger 877-7983752 CA S385023808340101 Card 6470			12.24	
1/24	Purchase Authorized On 01/23 Wholefds Gln 10179 Glendale CA S585024008788201 Card 6470			102.69	12,219.69
1/27	Purchase Authorized On 01/23 Apple.Com/Bill 866-712-7753 CA S585023790978524 Card 6470			43.96	
1/27	Recurring Payment Authorized On 01/24 Apple.Com/Bill 866-712-7753 CA S465025003850617 Card 6470			6.99	
1/27	Purchase Authorized On 01/24 Uber *Eats Help.Uber.Com CA S465025176569756 Card 6470			69.84	
1/27	Recurring Payment Authorized On 01/24 Google *Youtubepre G.CO/Helppay# CA S585025265940677 Card 6470			13.99	
1/27	Recurring Payment Authorized On 01/25 Playstation Networ 650-2956540 CA S585026067212184 Card 6470			14.99	
1/27	Recurring Payment Authorized On 01/26 Intuit *Qbooks Onl Cl.Intuit.Com CA S305026500310514 Card 6470			140.00	
1/27	Purchase Authorized On 01/26 Uber *Eats Help.Uber.Com CA S305027039806076 Card 6470			85.95	
1/27	Recurring Payment Authorized On 01/26 Spotify USA 877-7781161 NY S305027091762082 Card 6470			19.99	11,823.98
1/28	Popstand Inc Direct Dep 250128 6340945516406Yo Braget,Kurt		4,453.19		16,277.17
1/29	Purchase Authorized On 01/28 Airbnb * Hmbcatyq2 Airbnb.Com CA S585028653883633 Card 6470			291.00	15,986.17
1/30	Purchase Authorized On 01/28 Vons #2442 Fillmore CA S385029199248488 Card 6470			47.76	
1/30	Purchase Authorized On 01/29 Wholefds Val 10178 Santa Clarita CA S465030188150518 Card 6470			9.91	
1/30	Purchase Authorized On 01/30 7-Eleven Fillmore CA P465030388547527 Card 6470			10.38	15,918.12
1/31	Purchase Authorized On 01/29 Apple.Com/Bill 866-712-7753 CA S465030159409592 Card 6470			30.98	
1/31	Purchase Authorized On 01/30 Wholefds Val 10178 Santa Clarita CA S585030856601509 Card 6470			19.37	
1/31	Interest Payment		0.13		15,867.90
Totals			\$5,803.41	\$10,671.60	

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

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.



=> Wells Fargo Premier Checking (continued)

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

Important Account Information

Provision of Emergency Services to Wells Fargo Visa Debit Card Holders

We provide certain emergency services to our Wells Fargo Visa debit card holders, including a Cardholder Inquiry Service, Emergency Card Replacement, and Lost/Stolen Card Reporting. To obtain emergency services related to your Wells Fargo Visa Debit Card, please call the toll-free or international collect-call telephone number on the back of your card.

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:



=> Wells Fargo Premier Checking (continued)

- 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

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 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.

- Early Pay Day information

With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

- 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.

