

Wells Fargo Combined Statement of Accounts

Primary account number: **6862725055** ■ February 19, 2015 - March 17, 2015 ■ Page 1 of 6

**WELLS
FARGO**

BRANDON C GARCIA
15379 SW 112TH TER
MIAMI FL 33196-4354

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (287)
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 checked="" 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"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Way2Save® Checking	2	6862725055		
Wells Fargo Way2Save® Savings	4	6531491915		
Total deposit accounts				

Wells Fargo Way2Save® Checking**Activity summary**

Beginning balance on 2/19
Deposits/Additions
Withdrawals/Subtractions
Ending balance on 3/17

Account number: **6862725055****BRANDON C GARCIA***Florida account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 063107513

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 store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/19		Purchase authorized on 02/17 Old Union Cafe Stanford CA S385048804996587 Card 8414			
2/19		Purchase authorized on 02/17 Old Union Cafe Stanford CA S305049021237362 Card 8414			
2/19		Purchase authorized on 02/18 Bytes Cafe Stanford CA S385050033190979 Card 8414			
2/20		Stanford Univers Payroll 150215 05716700 Garcia,Brandon Christo	1		
2/20		Recurring Payment authorized on 02/14 Freelancer Com Wil Ch S005045798214974 Card 8414			
2/20		Purchase authorized on 02/19 Coupa Cafe Y2E2 Stanford CA S385051006372035 Card 8414			
2/20		Recurring Payment authorized on 02/19 Postmates.Com 800-882-6106 CA S465051121835638 Card 8414			
2/25		Purchase authorized on 02/24 Downtownapp 6507962405 CA S465055649463244 Card 8414			
2/27		Purchase authorized on 02/26 Bytes Cafe Stanford CA S465058020663079 Card 8414			
2/27		Purchase authorized on 02/26 USA*Coupa Cafe Lat Stanford CA S305058242088181 Card 8414			
3/2		Purchase authorized on 02/25 Old Union Cafe Stanford CA S305057143943797 Card 8414			
3/2		Purchase authorized on 02/27 Kivuto Solutions 888-396-1447 DE S465058400984636 Card 8414			
3/3		Purchase authorized on 03/01 Tresidder Dining Stanford CA S305060834492901 Card 8414			
3/3		Purchase authorized on 03/02 Stanford Prkng Per Stanford CA S305061854755537 Card 8414			
3/3		Purchase authorized on 03/02 Starbucks #17211 S Stanford CA S465062005401984 Card 8414			
3/3		Recurring Transfer to Garcia B Ref #Opetwlnnts Way2Save Savings Auto Transfer			
3/4		Recurring Payment authorized on 03/03 LinkedIn.Com 650-687-3555 CA S165062667946067 Card 8414			
3/5		Recurring Transfer From Garcia B Ref #Opexsnv8Hb Way2Save Savings Auto Transfer Back			
3/5		Purchase authorized on 03/04 Coupa Cafe Y2E2 Stanford CA S585063635456216 Card 8414			
3/5		Recurring Payment authorized on 03/04 Dsc*Dollar Shave C 866-2232780 CA S385063243371350 Card 8414			

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/6		Purchase authorized on 03/05 Coho Stanford CA S465064670594409 Card 8414			
3/6		Purchase authorized on 03/05 Jessie Garage San Francisco CA S305064847008680 Card 8414			
3/6		Purchase authorized on 03/05 Cvs 03935 03935--855 E Palo Alto CA P00585065198388622 Card 8414			
3/9		Purchase authorized on 03/06 Starbucks #17211 S Stanford CA S465066013697659 Card 8414			
3/9		Recurring Payment authorized on 03/07 Ameriprise Ins Aut 800-5352001 WI S465066398946494 Card 8414			
3/9		Purchase authorized on 03/07 Campus Valero Serv Stanford CA S305066639042070 Card 8414			
3/9		Purchase authorized on 03/07 Sq *Midtown Hair S Palo Alto CA S585066772447820 Card 8414			
3/10		Purchase authorized on 03/07 Philz Coffee Inc Palo Alto CA S585066790458711 Card 8414			
3/10		Purchase authorized on 03/08 Philz Coffee Inc Palo Alto CA S465068016883275 Card 8414			
3/10		Purchase authorized on 03/09 IN-N-Out Burger #1 Mountain View CA S285068286787101 Card 8414			
3/10		Purchase authorized on 03/09 Starbucks #17211 S Stanford CA S585068773686323 Card 8414			
3/10		Purchase authorized on 03/09 Stanford/Assu Stor Stanford CA S585069099910310 Card 8414		135.00	
3/10		Purchase authorized on 03/09 Campus Bookstor 519 LA Stanford CA P00465069105123034 Card 8414		16.31	
3/10		Purchase authorized on 03/10 Safeway Store 1709 Menlo Park CA P00465069562910768 Card 8414			
3/11		Purchase authorized on 03/09 Tresidder Dining Stanford CA S585068759071983 Card 8414			
3/11		Purchase authorized on 03/10 Coupa Cafe Y2E2 Stanford CA S585069842848563 Card 8414			
3/13		Deposit Made In A Branch/Store			
3/16		Purchase authorized on 03/12 Philz Coffee Inc Palo Alto CA S305071852394045 Card 8414			
3/17		Purchase authorized on 03/16 Red Brick Cafe Palo Alto CA S285075266026533 Card 8414			
Ending balance on 3/17					
Totals					

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 02/19/2015 - 03/17/2015	Standard monthly service fee \$12.00	You paid \$0.00
How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period
1) Have any ONE of the following account requirements		
· Minimum daily balance	\$2,000.00	\$27.95 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$750.00	\$132.43 <input type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	35 <input checked="" type="checkbox"/>
2) Complete the package requirements		
· Have qualifying linked accounts or services in separate categories*	3	<input checked="" type="checkbox"/>

Monthly service fee summary (continued)**Monthly service fee discount(s) (applied when box is checked)**Online only statements (\$2.00 discount) ☒*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.
JC/JC**Other Wells Fargo Benefits**

We're committed to hiring military veterans. Visit wellsfargo.com/careers to find out how your military experience can translate to a rewarding career at Wells Fargo.*

* Relevant military experience is considered for veterans and transitioning service men and women.

Wells Fargo is an Affirmative Action and Equal Opportunity Employer, Minority/Female/Disabled/Veteran/Gender Identity/Sexual Orientation.

Wells Fargo Way2Save[®] Savings**Activity summary**

Beginning balance on 2/19	\$0.00
Deposits/Additions	25.00
Withdrawals/Subtractions	- 25.00
Ending balance on 3/17	\$0.00

Account number: **6531491915****BRANDON C GARCIA***California account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 121042882

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$1.85
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Total interest paid in 2014	\$0.00

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
3/3	Recurring Transfer From Garcia B Ref #Opetwlnnts Way2Save Checking Auto Transfer	25.00		25.00
3/5	* Recurring Transfer to Garcia B Ref #Opexsnv8Hb Way2Save Checking Auto Transfer Back		25.00	0.00
Ending balance on 3/17				0.00
Totals		\$25.00	\$25.00	

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.

* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.



Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 02/19/2015 - 03/17/2015

Standard monthly service fee \$5.00

You paid \$0.00

The bank has waived, or partially waived, the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account
- Monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00

\$0.00 ☐

\$1.00

\$0.00 ☐ ^

\$1.00

\$0.00 ☐

\$25.00

\$25.00 ☒

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM

Important information on how we calculate monthly service fees

The fee period is the period we use to calculate monthly service fees. The dates of your fee period are located in the section on your statement called "Monthly service fee summary" for each account.

Monthly service fees are calculated using account balances and transactions occurring during the fee period. Included transactions must be received in our records during the fee period.

The following scenarios illustrate when a transaction is included in the monthly service fee calculation:

- Transactions received before the applicable cutoff time are included in the monthly service fee calculation on the same business day.
- Transactions received after the applicable cutoff time or on a non-business day are included in the monthly service fee calculation on the next business day.
- Regularly scheduled automated banking transactions, such as an automatic transfer from your checking account to savings account, on a non-business day are included in the monthly service fee calculation on the next business day.
- Pending transactions shown in Online Banking are included in the monthly service fee calculation on the day the transaction posts.
- Save As You Go® transfers to savings account triggered by a qualified debit card purchase, online bill pay transaction, or automatic payment are included in the monthly service fee calculation on the day the transfer posts, which is the next business day after the qualified transaction posts.
- Account changes, such as signing up for online statements, completed after the applicable cutoff time or on a non-business day are included in the monthly service fee calculation when our system is updated on the next business day.
- For checking accounts with a combined balance monthly service fee waiver, the information above applies when an account is linked or a transaction occurs on linked accounts until the combined balance cutoff. The combined balance cutoff occurs one day prior to the last business day of your fee period.

Monthly service fees are calculated and posted to your account on the last business day of the fee period. An exception to this rule is on accounts with the option to waive the monthly service fee with a combined balance. We determine your combined balance one day prior to the last business day of your fee period. We use the most current balances we have available on that date.

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