

Wells Fargo® Preferred Checking

Account number: **9154827803** ■ March 10, 2018 - April 10, 2018 ■ Page 1 of 4

**WELLS
FARGO**

RAHUL VISHVAKARMA
17030 CARLSON DR APT 1416
PARKER CO 80134-6837

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. (163)

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 checked="" type="checkbox"/>

Activity summary

Beginning balance on 3/10	\$17,127.76
Deposits/Additions	3,962.96
Withdrawals/Subtractions	- 7,341.31
Ending balance on 4/10	\$13,749.41

Account number: **9154827803**

RAHUL VISHVAKARMA

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

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.

Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$14,264.93
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.12
Interest paid this year	\$0.51

Interest withheld

Interest withheld this period	\$0.02
Interest withheld this year	\$0.11

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/12		Remitly Inc Remittance 031118 98Udg9Prxwpcjcl Rahul Vishvakarma		2,999.00	14,128.76
3/15		Xavient Digital Payroll 75422600001214x Vishvakarma, Rahul	1,716.90		15,845.66
3/19		Remitly Inc Remittance 031818 Xpzzz3Sy6J9Pj5T Rahul Vishvakarma		2,999.00	12,846.66
3/21		Tax Products Pe1 Sbtpg LLC 180320 xxxxx3752 Vishvakarma Rahul	529.03		13,375.69
3/28		Xcel Energy-PSCO Xcelenergy 00115956996 Rahul Vishvakarma		33.52	13,342.17
3/30		Xavient Digital Payroll 75641800034541x Vishvakarma, Rahul	1,716.91		
3/30		Recurring Transfer to Vishvakarma R Ref #Op04F9Dy59 Way2Save Savings Per Month 25 Savings		25.00	15,034.08
4/2		Intermountain Ru ACH Drft 0101 Um95524604 Rahul Vishvakarma		25.13	
4/2		Strataeg-89991Ba Web Pmts 040218 Hdf4x2 Rahulvishvakarma		1,059.64	13,949.31
4/10		Dcu Transfer 180410 1249803005 Rahul Vishvakarma		200.00	
4/10		Interest Payment	0.12		
4/10		Federal Tax Withheld		0.02	13,749.41
Ending balance on 4/10					13,749.41
Totals			\$3,962.96	\$7,341.31	

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.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/10/2018 - 04/10/2018	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Total amount of qualifying direct deposits	\$1,000.00	\$3,962.84 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$13,204.73 <input checked="" type="checkbox"/>
- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

JD/JD

**IMPORTANT ACCOUNT INFORMATION**



The following addendum to the "Your account ownership" section of the Consumer Account Agreement under the question "What if an account owner or authorized signer is declared incompetent or dies?" is effective April 30, 2018:

We may accept and comply with court orders and legal documents, and take direction from affiants or court appointed personal representatives, guardians, or conservators from your state of residence, even if different than where your account was opened except as otherwise required by applicable law or court order. We may require additional documentation be provided to us before complying with the directions given by affiants or court appointed personal representatives, guardians, or conservators. We reserve the right to require U.S. court documents for customers who reside outside of the U.S. at time of incompetence or death.

Important information about the Wells Fargo Rewards[®] Program Terms and Conditions for the Wells Fargo Propel American Express[®] Card. These changes are effective June 23, 2018. These changes do not impact the Wells Fargo Propel 365 American Express[®] Card or Wells Fargo Propel World American Express[®] Card.

You will no longer earn a relationship bonus on your Wells Fargo Propel American Express Card. If you own a Wells Fargo consumer checking, savings or Portfolio by Wells Fargo[®] account the last day you will earn your relationship bonus will be May 31, 2018. You will receive your last relationship bonus payout no later than June 24, 2018.

Points earned on this credit card account will not expire as long as this credit card account remains open.

As of June 15, 2018, linked credit accounts that were linked to your combined balance accounts that are now closed will no longer count toward your eligible combined balances to avoid the monthly service fee for this account.

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. = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.

■ **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.