

Wells Fargo® Preferred Checking

Account number: **9154827803** ■ January 11, 2018 - February 9, 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 1/11	\$14,438.48
Deposits/Additions	3,502.54
Withdrawals/Subtractions	- 2,033.41
Ending balance on 2/9	\$15,907.61

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	\$0.13
Average collected balance	\$15,829.40
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.13
Interest paid this year	\$0.26
Total interest paid in 2017	\$0.98

Interest withheld

Interest withheld this period	\$0.03
Interest withheld this year	\$0.06
Total interest withheld in 2017	\$0.22

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/12		Xavient Digital Payroll 74574500020303x Vishvakarma, Rahul	1,629.38		16,067.86
1/16		Transfer From Tripathi Sachchida on 01/15 Ref # Pp045Yxbxd Friday Party	21.38		16,089.24
1/22		Purchase authorized on 01/19 Google *Voice G.CO/Helppay# CA S308019374945855 Card 9698		10.00	
1/22		Dcu Transfer 180122 1197695543 Rahul Vishvakarma		100.00	
1/22		Dcu Transfer 180122 1197695293 Rahul Vishvakarma		600.00	15,379.24
1/26		Recurring Transfer to Vishvakarma R Ref #Op046W88Yq Way2Save Savings Per Month 25 Savings		25.00	15,354.24
1/29		Xcel Energy-PSCO Xcelenergy 00115956996 Rahul Vishvakarma		34.05	15,320.19
1/31		Xavient Digital Payroll 74822500000922x Vishvakarma, Rahul	1,717.03		17,037.22
2/1		Transfer From Malhotra Sunil on 02/01 Ref # Pp047Lvb4R Party and Wings	32.43		
2/1		Intermountain Ru ACH Drft 0101 Um95524604 Rahul Vishvakarma		43.27	17,026.38
2/2		Transfer From Sahoo Smruti on 02/02 Ref # Pp047Qjyzx Mensaurabh4Partynwings	76.36		
2/2		Transfer From Pandey Satya on 02/02 Ref # Pp047Qsm7R Party	10.23		
2/2		Transfer From Sankhla Mukesh on 02/02 Ref # Pp047Qszhx	10.23		
2/2		Transfer From Tripathi Sachchida on 02/02 Ref # Pp047Qvnzk Party	5.37		
2/2		Strataeg-89991Ba Web Pmts 020218 7D35R2 Rahulvishvakarma		1,200.00	15,928.57
2/5		Strataeg-89991Ba Web Pmts 020518 Wysxr2 Rahulvishvakarma		11.06	15,917.51
2/8		Purchase authorized on 02/07 Google *Voice G.CO/Helppay# CA S468038215722551 Card 9698		10.00	15,907.51
2/9		Interest Payment	0.13		
2/9		Federal Tax Withheld		0.03	15,907.61
Ending balance on 2/9					15,907.61

Totals	\$3,502.54	\$2,033.41
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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 01/11/2018 - 02/09/2018	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	\$3,346.41 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>

Monthly service fee summary (continued)

How to avoid the monthly service fee

- Combined balances in linked accounts, which may include
- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts

Minimum required
\$10,000.00

This fee period
\$14,746.55 ☒

JD/JD



IMPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold on your account and track the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 overdraft and/or NSF fees per day.

To help you manage your account balance and avoid overdrafts, we recently enhanced our balance alert by including a new automatic "zero balance" feature for customers who are enrolled in online banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer of immediately available funds before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your available balance online or via mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees. Keep in mind that your available balance does not include transactions that we don't know about yet, for example checks you have just written or the automatic payments you have previously authorized.

Important information about legal process fees.

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.



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.

[illegible]

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.