

# Wells Fargo® Preferred Checking

Account number: **9154827803** ■ July 12, 2018 - August 9, 2018 ■ Page 1 of 4

**WELLS  
FARGO**

RAHUL VISHVAKARMA  
17249 WATERHOUSE CIR  
UNT C  
PARKER CO 80134-5364

## 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](http://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](http://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"/>



## IMPORTANT ACCOUNT INFORMATION

In the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the question "How do we process (post) transactions to your account?", we are replacing the paragraph beginning with "Your available balance will be reduced by pending withdrawals" to include a new fee waiver, as follows:

Your available balance will be reduced by pending withdrawals, such as debit card transactions we have authorized and must pay when they are sent to us for payment. If your account has insufficient funds as reflected by your available balance, the bank may assess overdraft and/or non-sufficient funds (NSF) fees on transactions we pay or return during nightly processing. A pending transaction will typically remain pending until we receive it for payment from your account, but we must release the pending transaction hold after three business days for most transactions. These pending transactions may be sent to us for payment after they have dropped from your account, but we must pay them when we receive them for payment.

In some circumstances, previously-authorized transactions may be paid into overdraft if other transactions or fees have reduced your balance before the pending transactions are sent to us for payment. To minimize the number of overdraft fees in these circumstances, we track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these

transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft.

In addition, in the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the heading "IMPORTANT INFORMATION ABOUT FEES," we added the following:

We track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

### Activity summary

Beginning balance on 7/12	\$12,479.52
Deposits/Additions	3,783.88
Withdrawals/Subtractions	- 16,263.40
<b>Closing balance on 8/2</b>	<b>\$0.00</b>

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	\$0.07
Average collected balance	\$11,867.79
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.07
Interest paid this year	\$0.90

### Interest withheld

Interest withheld this period	\$0.01
Interest withheld this year	\$0.18

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/13		Xavient Digital Payroll 77136600001959x Vishvakarma, Rahul	1,716.91		14,196.43
7/19		Purchase authorized on 07/17 Google *Voice G.CO/Helpay# CA S388199227451447 Card 9698		10.00	14,186.43
7/23		Purchase authorized on 07/22 Einstein Bros Bage Englewood CO S468203629501271 Card 9698		6.08	14,180.35
7/24		Remitly Inc Remittance 072318 Tqpj7Zx5Qmbw4Kn Rahul Vishvakarma		2,999.00	11,181.35
7/25		Transfer to Dubey Vivek on 07/25 Ref #Pp04Wc852N Rent		400.00	10,781.35
7/26		Xcel Energy-PSCO Xcelenergy 00115956996 Rahul Vishvakarma		19.06	
7/26		Remitly Inc Remittance 072518 7Cp8Cz7Ch5Beld5 Rahul Vishvakarma		2,999.00	7,763.29
7/27		Recurring Transfer to Vishvakarma R Ref #Op04Wjd3Yq Way2Save Savings Per Month 25 Savings		25.00	7,738.29
7/30		Transfer From Tripathi Sachchida on 07/30 Ref # Pp04Wwjyxr	350.00		8,088.29
7/31		Xavient Digital Payroll 77365400039786x Vishvakarma, Rahul	1,716.90		9,805.19
8/2		Interest Payment	0.07		
8/2		Federal Tax Withheld		0.01	



**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/2		Withdrawal Made In A Branch/Store		9,756.52	
8/2		Intermountain Ru ACH Drft 0101 Um95524604 Rahul Vishvakarma		48.73	0.00
<b>Ending balance on 8/9</b>					<b>0.00</b>
<b>Totals</b>			<b>\$3,783.88</b>	<b>\$16,263.40</b>	

*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.*

**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
<b>Total</b>	<b>\$</b> _____

**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
<b>Total</b>	<b>\$</b> _____

**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.