

Wells Fargo® Preferred Checking

Account number: **9154827803** ■ February 10, 2018 - March 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 2/10	\$15,907.61
Deposits/Additions	4,768.36
Withdrawals/Subtractions	- 3,548.21
Ending balance on 3/9	\$17,127.76

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	\$16,790.96
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.13
Interest paid this year	\$0.39
Total interest paid in 2017	\$0.98

Interest withheld

Interest withheld this period	\$0.03
Interest withheld this year	\$0.09
Total interest withheld in 2017	\$0.22

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/14		Purchase authorized on 02/11 Lufthansa 220708 Fremont CA NY S088043192322681 Card 9698		996.00	14,911.61
2/15		Xavient Digital Payroll 75042300012460x Vishvakarma, Rahul	1,716.90		16,628.51
2/20		Transfer From Sahni Nagendra on 02/18 Ref # Pp0499TT8C Rent Expanses December Sheet	621.20		
2/20		Transfer From Sahni Nagendra on 02/18 Ref # Pp0499Tyq6 Jan Sheet Rent and Exp	712.22		
2/20		Transfer to Vishvakarma Rahul Ref #Pp049Bqvr6 Testing		1.00	
2/20		Dcu Transfer 180220 1216085423 Rahul Vishvakarma		600.00	17,360.93
2/21		Dcu Transfer 180221 1216925195 Rahul Vishvakarma		600.00	16,760.93
2/23		Recurring Transfer to Vishvakarma R Ref #Op049Q3T3H Way2Save Savings Per Month 25 Savings		25.00	16,735.93
2/26		Transfer to Mohd Shariq on 02/24 Ref #Pp049Vh6Dq Till Feb 24 Final Hisab		21.82	
2/26		Transfer to Tiwari Sachidanad on 02/24 Ref #Pp049Vhc5Y Final Hisab Till 24 Feb 18		8.23	16,705.88
2/28		Xavient Digital Payroll 75208100027711x Vishvakarma, Rahul	1,716.91		18,422.79
3/1		Transfer to Gandhi Kandarp on 03/01 Ref #Rp04BG9Dnp Amazon 4 Items		71.01	
3/1		Xcel Energy-PSCO Xcelenergy 00115956996 Rahul Vishvakarma		35.79	18,315.99
3/2		Strataeg-89991Ba Web Pmts 030218 Lzclt2 Rahulvishvakarma		1,139.32	17,176.67
3/5		Intermountain Ru ACH Drft 0101 Um95524604 Rahul Vishvakarma		40.01	17,136.66
3/6		Reverse Transfer to Vishvakarma Rahul Ref #Pp049Bqvr6 Testing	1.00		17,137.66
3/9		Purchase authorized on 03/08 Google *Voice G.CO/Helppay# CA S588067565806695 Card 9698		10.00	
3/9		Interest Payment	0.13		
3/9		Federal Tax Withheld		0.03	17,127.76
Ending balance on 3/9					17,127.76
Totals			\$4,768.36	\$3,548.21	

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 02/10/2018 - 03/09/2018	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	\$3,433.81 <input checked="" type="checkbox"/>

Monthly service fee summary (continued)

How to avoid the monthly service fee

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

Minimum required
1
\$10,000.00

This fee period
0 ☐
\$15,244.68 ☒

JD/JD



IMPORTANT ACCOUNT INFORMATION

We are committed to serve you. That is why we are committed to ensuring you understand how interest accrues and is paid on your account. Interest is calculated and accrued daily based on the daily collected balances in the account. While interest accrues daily, it is considered earned and will be paid only when the total interest accrued is \$0.01 or more. In any month the amount of accrued interest is less than \$0.01, periodic statements will show no interest earned though it continues to accrue.

If you have questions, please contact your local banker or call the phone number listed at the top of your statement. We appreciate your business and look forward to continuing to serve your financial needs.

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.

Your Wells Fargo Preferred Checking account offers the option to avoid the monthly service fee with a combined balance. If you want to use the combined balance option to avoid the monthly service fee, you need the proper accounts connected or linked. We want to remind you of how the combined balance option works.

- Currently the accounts that allow combined balance options are Wells Fargo At Work Checking, Wells Fargo Advantage Checking, Complete Advantage Checking, Wells Fargo Preferred Checking, Crown Banking, Crown Classic Banking, and Premium Membership Checking.
- The balance in your Wells Fargo Preferred Checking account can only count towards this specific account for combined balance purposes. It cannot count towards another checking account with a combined balance option.
- You can link other eligible accounts to your Wells Fargo Preferred Checking account for combined balances. However, you can only link eligible accounts to one combined balance account.
- If you own multiple combined balance accounts, each eligible account can be linked to the combined balance account you designate.

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.