

Wells Fargo Everyday Checking

September 30, 2021 ■ Page 1 of 5

WELLS
FARGO

YANG PAO THAO
KA XIONG
1732 VALLEY VIEW LN APT 2099
IRVING TX 75061-3567

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

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

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (569)
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 wells Fargo.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 type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 9/1	\$6,264.92
Deposits/Additions	8,518.12
Withdrawals/Subtractions	- 7,346.62
Ending balance on 9/30	\$7,436.42

Account number: **7527582675**

YANG PAO THAO
KA XIONG

Alaska account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 125200057

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Credit Card - XXXX-XXXX-XXXX-9815
- Savings - 000005508966537

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/1		Lincoln Heritage Ins Prem 210831 040002061550 Yang Pao Thao		52.40	6,212.52
9/3		Zelle From Thao Peng on 09/03 Ref # Pp0Cblkg4 Rent for September 2021 Trailer	600.00		6,812.52
9/7		Fglifeinsco Insur Prem 210907 P 06Lz318341 Thao, Yang P		90.00	6,722.52
9/9		Credit Union 1 Loanpay 210909 530122L6 Yang Thao		562.94	6,159.58
9/10		Purchase authorized on 09/10 Murphy7721Atwal Dallas TX P0000000077505410 Card 0312		34.50	
9/10		Peoples Electric Elec Pymts 0533402700 Yang Thao		58.39	
9/10		Nuvision Fcu Loan Paymt 091021 0137008413 Yang Thao		1,914.75	4,151.94
9/15		IRS Treas 310 Childtc 091521 xxxxxxxxxx00989 Thao, Yang P & Ka Xion	600.00		
9/15		Nuu Mobile Corp. Payroll 210915 01820000-0339-0 Yang Thao	2,307.76		7,059.70
9/16		21St Mortgage CO Mortg Pmt 210914 0516719 Thao Yang P		536.75	6,522.95
9/17		Forisus_Metrcobk Cardtobank 210916 From Card to Bank Account	2,702.58		9,225.53
9/20		Lowes Payment 210919 798267502300507 7982675023005079		204.14	9,021.39
9/22		State Farm Ro 27 Sfpp 15 S 1083058715 Thao Yang		14.94	
9/22		State Farm Ro 27 Sfpp 08 S 1393393408 Yang Thao		108.84	8,897.61
9/23		Brighthouse Inspremium 208206290Usu Zoua Vang		267.72	8,629.89
9/24		Citi Card Online Payment 210923 430544960514590 Yang P Thao		3,000.00	5,629.89
9/27		Purchase authorized on 09/25 Latta Gas N Go Ada OK S381269013811413 Card 0312		30.25	
9/27		Paypal Inst Xfer 210925 Tis_Shortyy Yang Thao		70.00	
9/27		Home Depot Auto Pymt 210926 710543347943070 Thao P Yang		129.00	5,400.64
9/28		Fglifeinsco Insur Prem 210928 P 06Lz318340 Thao, Yang P		158.00	5,242.64
9/29		Citi Autopay Payment 210928 080550386860319 Yang P Thao		114.00	5,128.64
9/30		Nuu Mobile Corp. Payroll 210930 01820000-0339-0 Yang Thao	2,307.78		7,436.42
Ending balance on 9/30					7,436.42
Totals			\$8,518.12	\$7,346.62	

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 disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Monthly service fee summary (continued)

Fee period 09/01/2021 - 09/30/2021

Standard monthly service fee \$10.00

You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

Minimum required

This fee period

\$500.00

\$4,151.94 ☒

\$500.00

\$7,918.12 ☒

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☐**IMPORTANT ACCOUNT INFORMATION**

We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close

your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.

- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.

- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.

Other Wells Fargo Benefits

Effective December 1, 2021, there is no outgoing wire fee when customers send an outgoing international wire in foreign currency using the Wells Fargo Mobile® app or Wells Fargo Online®. Otherwise, the outgoing international foreign currency wire fee is \$35.

In addition to the transfer fee, Wells Fargo makes money when it converts one currency to another currency for you. For additional information related to Wires and foreign currency, please see wellsfargo.com/online-banking/transfers/online-wires-terms-upcoming.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile



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- Contacting the phone number at the top of your statement
 - Visiting a branch

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.