

Wells Fargo Everyday Checking

October 31, 2021 ■ Page 1 of 5



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	<input type="checkbox"/>
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.

Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 10/1	\$7,436.42
Deposits/Additions	10,323.00
Withdrawals/Subtractions	- 11,643.72
Ending balance on 10/31	\$6,115.70

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
10/1		Lincoln Heritage Ins Prem 210930 040002061550 Yang Pao Thao		52.40	7,384.02
10/5		Zelle From Thao Peng on 10/05 Ref # Pp0Ckmy9Cq Rent October 2021	600.00		
10/5		Citi Card Online Payment 211004 430555057703783 Yang P Thao		4,412.16	3,571.86
10/6		Fglifeinsco Insur Prem 211006 P 06Lz318341 Thao, Yang P		90.00	3,481.86
10/7		Purchase authorized on 10/07 E-Z Mart #4039 Grand Prairi TX P0000000079544838 Card 0312		47.24	3,434.62
10/12		Online Transfer From Thao Y Savings xxxxxx6537 Ref #Ib0Cly8657 on 10/12/21	300.00		
10/12		Peoples Electric Elec Pymts 0533402700 Yang Thao		89.37	
10/12		Credit Union 1 Loanpay 211012 530122L6 Yang Thao		562.94	
10/12		Nuvision Fcu Loan Paymt 101021 0137008413 Yang Thao		1,914.75	1,167.56
10/14		Soa Pfd Division 2021 Pfd 211010 358020210317091 Thao, Yang P	1,114.00		
10/14		Soa Pfd Division 2021 Pfd 211010 358020210317103 Thao,*Kachia*R*505620210317103\	1,114.00		
10/14		Soa Pfd Division 2021 Pfd 211010 358020210317115 Thao,*Deynah*L*824620210317115\	1,114.00		4,509.56
10/15		IRS Treas 310 Childctc 101521 xxxxxxxxxx00989 Thao, Yang P & Ka Xion	600.00		
10/15		Nuu Mobile Corp. Payroll 211015 01820000-0339-0 Yang Thao	2,307.76		7,417.32
10/18		Purchase authorized on 10/16 WM Superc Wal-Mart Sup Ada OK P00000000572324456 Card 0312		29.20	
10/18		Purchase authorized on 10/17 The Home Depot 3918 Ada OK P00381290666208653 Card 0312		58.45	
10/18		Purchase authorized on 10/17 The Home Depot 3918 Ada OK P00581290669798713 Card 0312		3.87	
10/18		Purchase authorized on 10/17 McDonald's F32525 Sulphur OK S461291013505403 Card 0312		21.86	
10/18		21St Mortgage CO Mortg Pmt 211014 0516719 Thao Yang P		536.75	6,767.19
10/19		Edeposit IN Branch/Store 10/19/21 11:31:47 Am 900 W Airport Fwy Irving TX 0312	671.94		
10/19		Purchase authorized on 10/17 Finishline Sulphur Sulphur OK S461291024665586 Card 0312		20.12	
10/19		Lowes Payment 211018 798267502300507 7982675023005079		213.14	7,205.87
10/21		AK Dept of Labor Ui Payment 15375715 Thao, Yang P	232.00		
10/21		State Farm Ro 27 Sfpp 15 S 1083058715 Thao Yang		14.94	
10/21		State Farm Ro 27 Sfpp 08 S 1393393408 Yang Thao		147.68	7,275.25
10/22		Edeposit IN Branch/Store 10/22/21 03:26:06 Pm 900 W Airport Fwy Irving TX 0312	200.00		

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/22		Purchase authorized on 10/22 The Home Depot 3918 Ada OK P00301296003278311 Card 0312		5.45	7,469.80
10/25		Purchase authorized on 10/24 The Home Depot 3918 Ada OK P00301297561205354 Card 0312		29.54	
10/25		Brighthouse Inspremium 208206290Usu Zoua Vang		267.72	7,172.54
10/26		Home Depot Auto Pymt 211025 720547671790421 Thao P Yang		153.00	7,019.54
10/27		AK Dept of Labor Ui Payment 15381068 Thao, Yang P	466.00		7,485.54
10/28		Fglifeinsco Insur Prem 211028 P 06Lz318340 Thao, Yang P		158.00	
10/28		Robinhood Funds 211027 xxxxx5589 Yang Thao		2,000.00	
10/28	202	Check		653.00	4,674.54
10/29		Nuu Mobile Corp. Payroll 211029 01820000-0339-0 Yang Thao	1,603.30		
10/29		Citi Autopay Payment 211028 080576306700828 Yang P Thao		162.14	6,115.70
Ending balance on 10/31					6,115.70
Totals			\$10,323.00	\$11,643.72	

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.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
202	10/28	653.00

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.

Fee period 10/01/2021 - 10/31/2021	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 fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$500.00	\$1,167.56 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$8,551.06 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		<input type="checkbox"/>
The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.		
RC/RC		

**IMPORTANT ACCOUNT INFORMATION****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
- 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.

[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.
- **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- **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.