

Wells Fargo Everyday Checking

November 15, 2023 ■ Page 1 of 4

WELLS
FARGO

ERIN MINO
961 LORIMER ST
APT. 1
BROOKLYN NY 11222-3103

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: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (345)
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](https://www.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 type="checkbox"/>	Auto Transfer/Payment	<input 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 type="checkbox"/>

Tips on wiring money

Wiring money is just like sending cash. Help protect yourself by knowing how to spot the signs of a scam. Red flags include pressure to send right away, investments that promise high returns, unexpected requests from impersonators posing as well-known organizations, and last-minute changes to established wire instructions. Consider consulting a banker before you wire money.

Learn more at [wellsfargo.com/stopwirescams](https://www.wellsfargo.com/stopwirescams)

Statement period activity summary

Beginning balance on 10/18	\$3,116.15
Deposits/Additions	6,636.74
Withdrawals/Subtractions	- 6,675.56
Ending balance on 11/15	\$3,077.33

Account number: **1010289247217**

ERIN MINO

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503



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 branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		Venmo Payment 231019 1030090529853 Erin Mino		30.00	3,086.15
10/20		Infinity Global, Direct Dep 231020 656088221868Kzc Mino,Erin E	2,501.01		5,587.16
10/23		Venmo Cashout 231022 1030159297742 Erin Mino	69.00		5,656.16
10/25		Non-WF ATM Withdrawal authorized on 10/25 627 Manhattan Avenue Brooklyn NY 463298791211241 ATM ID C393464 Card 9406		102.00	
10/25		Non-Wells Fargo ATM Transaction Fee		2.50	5,551.66
10/27		Venmo Payment 231027 1030257361409 Erin Mino		20.00	5,531.66
10/31		Online Transfer Ref #Ib0L6Gsqkm to Platinum Card XXXXXXXXXXXX0759 on 10/31/23		383.13	
10/31		Discover E-Payment 231031 9729 Mino Erin		644.15	
10/31		Capital One Mobile Pmt 231031 3Sm5L9Rpdfc6M66 Erin E Mino		1,443.78	3,060.60
11/2		Goldman Sachs Cu Transfer 231102 Rm17968007 Erin Mino		200.00	
11/2		Capital One N.A. Capitalone 000000143396945 Mino,Erin E		500.00	2,360.60
11/3		Infinity Global, Direct Dep 231103 737066232708Kzc Mino,Erin E	2,501.02		4,861.62
11/6		Venmo Cashout 231105 1030428096880 Erin Mino	33.25		4,894.87
11/7		Zelle From Daniel Degaetano on 11/07 Ref # Jpm99A4Peerw	1,350.00		6,244.87
11/8	352	Check		2,950.00	3,294.87
11/9		Zelle From Daniel Degaetano on 11/09 Ref # Jpm99A4Skdye	150.00		3,444.87
11/14		Paypal Transfer 231113 1030604405982 Erin Mino	32.46		
11/14		Venmo Payment 231114 1030623744142 Erin Mino		400.00	3,077.33
Ending balance on 11/15					3,077.33
Totals			\$6,636.74	\$6,675.56	

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
352	11/8	2,950.00

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 10/18/2023 - 11/15/2023		Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee		Minimum required	This fee period
Have any ONE of the following each fee period			
• Minimum daily balance		\$500.00	\$2,360.60 <input checked="" type="checkbox"/>
• Total amount of qualifying electronic deposits		\$500.00	\$5,136.74 <input checked="" type="checkbox"/>
• Age of primary account owner		17 - 24	<input type="checkbox"/>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card		1	0 <input type="checkbox"/>

Monthly service fee summary (continued)

RC/RC



IMPORTANT ACCOUNT INFORMATION

Limits to your Card

Effective on or after August 28, 2023 in Selected Terms and Conditions for

- Wells Fargo Consumer debit and ATM cards
- Wells Fargo Campus debit and ATM cards
- Wells Fargo Business debit, ATM, and deposit cards
- Wells Fargo Advisors debit cards

In the section titled "Using your card," under subsection titled "Daily limits and funds available for using your Card" bullet titled "The limits for your Card" is deleted and replaced with:

The limits for your Card: We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card's daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the "Contact Us" section. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your Card, including the geographic location of the ATM or merchant.

Please see the Wells Fargo debit and ATM card terms and conditions applicable to your card, which can be found at www.wellsfargo.com/debit-card/terms-and-conditions.

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit wellsfargo.com/online-banking/consumer-account-fees/.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

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.

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. = \$ _____

Important Information You Should Know

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. 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 recurring deposits and payments to another account. 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.

■ **In case of errors or questions about other transactions (that are not electronic transfers):**

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

