

Wells Fargo Everyday Checking

December 15, 2023 ■ Page 1 of 6



PATRICK ANDERSON
7854 TANKARD DR
MEMPHIS TN 38125-3153

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. (373)
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 checked="" 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 11/16	\$248.79
Deposits/Additions	7,001.96
Withdrawals/Subtractions	- 7,229.83
Ending balance on 12/15	\$20.92

Account number: **5477251598**

PATRICK ANDERSON

Tennessee account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 064003768



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

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/17		Recurring Payment authorized on 11/16 Cricket Wireless 855-246-2461 FL S463320550900645 Card 6673		63.00	
11/17		Purchase authorized on 11/16 McDonald's F11953 Nashville TN S583320593239457 Card 6673		11.88	173.91
11/20		Recurring Payment authorized on 11/17 Paramount+ 888-274-5343 CA S383321702663657 Card 6673		13.13	
11/20		Purchase authorized on 11/17 Cash App*Peso*Add 800-9691940 CA S583321789634784 Card 6673		5.25	
11/20		Purchase authorized on 11/17 Wendys 618 Nashville TN S383321791820205 Card 6673		16.39	
11/20		Purchase authorized on 11/17 McDonald's F11953 Nashville TN S463321802912422 Card 6673		19.75	
11/20		Money Transfer authorized on 11/17 Cash App*Lashay WA 800-9691940 CA S303321863836555 Card 6673		10.00	
11/20		Money Transfer authorized on 11/17 Cash App*Lashay WA 800-9691940 CA S303322003451007 Card 6673		10.00	
11/20		Purchase authorized on 11/18 365 Market 888 432 Troy MI S383323162575301 Card 6673		2.93	
11/20		Purchase authorized on 11/18 Amazon Prime*PY2Za Amzn.Com/Bill WA S303323239444068 Card 6673		8.20	
11/20		Purchase authorized on 11/19 Publix Super Mar 2324 Leb Nashville TN P303323712817057 Card 6673		14.19	
11/20		Purchase authorized on 11/20 WM Superc Wal-Mart Sup Antioch TN P000000882843497 Card 6673		8.73	
11/20		Purchase authorized on 11/20 Wal-Mart #5058 Antioch TN P00000080919409 Card 6673		17.46	
11/20		Purchase Return authorized on 11/19 Target T- 3171 Lebanon Nashville TN P000000683534727 Card 6673	54.61		102.49
11/21		Purchase authorized on 11/20 Amazon.Com*Om79G61 Seattle WA S463324327473665 Card 6673		38.23	
11/21		Purchase authorized on 11/20 365 Market 888 432 Troy MI S383324430962475 Card 6673		1.37	
11/21		Credit One Bank Payment 231119 49732424 Patrick Anderson		30.00	
11/21		Self Lender Inc Payments 99890389 Pat Anderson		35.00	-2.11
11/22		Nes Electric BILLPAY 231122 15553770526240 Patrick Anderson		293.37	-295.48
11/24		Skywest-Payroll Payroll 084996 Anderson Patrick	2,480.60		
11/24		Money Transfer authorized on 11/23 From Peso NA TN S583327588116847 Card 6673	174.88		
11/24		Money Transfer authorized on 11/24 From Peso NA TN S303328662380985 Card 6673	39.30		
11/24		Purchase authorized on 11/22 Dairyland Auto 800-334-0090 WI S383326676529570 Card 6673		106.69	
11/24		Money Transfer authorized on 11/22 Cash App*Lashay WA 800-9691940 CA S383326774688009 Card 6673		60.00	
11/24		Purchase authorized on 11/22 Uber Eats Help.Uber.Com CA S463326808835041 Card 6673		23.15	
11/24		Purchase authorized on 11/22 DD Doordash McDona 855-973-1040 CA S383326816380130 Card 6673		18.17	
11/24		Money Transfer authorized on 11/22 Cash App*Lashay WA 800-9691940 CA S463326821261723 Card 6673		100.00	
11/24		ATM Withdrawal authorized on 11/23 618 Thompson Ln Nashville TN 0007648 ATM ID 6566M Card 6673		1,000.00	


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>
11/24		Purchase authorized on 11/23 Kroger #5 2284 Murfree Nashville TN P000000473753829 Card 6673		107.26	
11/24		Purchase authorized on 11/23 Kwik Stop Holdi Nashville TN P000000781433587 Card 6673		25.16	
11/24		Purchase authorized on 11/23 Mapco 3220 2827 Smith Spr Nashville TN P463327850751323 Card 6673		1.41	957.46
11/27		ATM Cash Deposit on 11/27 618 Thompson Ln Nashville TN 0008366 ATM ID 6566M Card 6673	60.00		
11/27		Purchase authorized on 11/24 Cash App*Peso*Add 800-9691940 CA S383328769441907 Card 6673		5.25	
11/27		Purchase authorized on 11/24 365 Market 888 432 Troy MI S583329112733502 Card 6673		4.42	
11/27		Recurring Payment authorized on 11/25 Hulu 877-8244858 C Hulu.Com/Bill CA S383329407411409 Card 6673		10.94	
11/27		ATM Withdrawal authorized on 11/25 618 Thompson Ln Nashville TN 0007996 ATM ID 6566M Card 6673		800.00	
11/27		Purchase authorized on 11/26 Wal-Mart Super Center Franklin TN P000000289760325 Card 6673		4.30	
11/27		Purchase authorized on 11/26 McDonald's F2994 Nashville TN S383330838522968 Card 6673		5.22	
11/27		Comcast Corporat Cable Svc 231124 4285874 Patrick Anderson *Ande		134.30	53.03
11/28		Money Transfer authorized on 11/28 From Peso NA TN S383332611519222 Card 6673	21.62		
11/28		Purchase authorized on 11/27 Sonic Drive IN #32 Antioch TN S383331838968595 Card 6673		5.78	
11/28		Purchase authorized on 11/28 Murphy6975Atwal Antioch TN P000000086455887 Card 6673		16.56	52.31
11/29		Purchase authorized on 11/27 Chick-Fil-A #04108 Nashville TN S303331813738499 Card 6673		45.00	
11/29		Recurring Payment authorized on 11/28 Apple.Com/Bill 866-712-7753 CA S583332522986578 Card 6673		2.99	4.32
12/1		Money Transfer authorized on 12/01 From Anderson, Patrick CA S303336049501736 Card 6673	1.75		6.07
12/4		ATM Cash Deposit on 12/04 618 Thompson Ln Nashville TN 0009466 ATM ID 6566M Card 6673	600.00		
12/4		ATM Cash Deposit on 12/04 618 Thompson Ln Nashville TN 0009467 ATM ID 6566M Card 6673	500.00		
12/4		ATM Cash Deposit on 12/04 618 Thompson Ln Nashville TN 0009468 ATM ID 6566M Card 6673	600.00		
12/4		ATM Cash Deposit on 12/04 618 Thompson Ln Nashville TN 0009469 ATM ID 6566M Card 6673	60.00		
12/4		Purchase authorized on 12/01 Cash App*Peso*Add 800-9691940 CA S383336055980889 Card 6673		5.25	
12/4		Purchase authorized on 12/04 Samsclub #8294 Nashville TN P000000087681396 Card 6673		29.90	1,730.92
12/5		Purchase authorized on 12/04 McDonald's F11953 Nashville TN S303338797054848 Card 6673		14.29	
12/5		Purchase authorized on 12/04 365 Market 888 432 Troy MI S303339113378286 Card 6673		2.78	1,713.85
12/6		ATM Cash Deposit on 12/05 618 Thompson Ln Nashville TN 0009729 ATM ID 6566M Card 6673	20.00		
12/6		Purchase authorized on 12/04 Wendys 618 Nashville TN S463338668793737 Card 6673		15.49	
12/6		Purchase authorized on 12/05 365 Market 888 432 Troy MI S463339289628467 Card 6673		1.37	
12/6		Heron Pointe Web Pmts 120623 Rqhfxb Patrick Anderson		1,703.70	13.29
12/7		Money Transfer authorized on 12/07 From Anderson, Patrick CA S383342071660241 Card 6673	19.65		
12/7		Recurring Payment authorized on 12/06 Netflix.Com 408-5403700 CA S383340361563469 Card 6673		30.64	2.30
12/8		Skywest-Payroll Payroll 084996 Anderson Patrick	2,343.80		



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/8		Purchase authorized on 12/07 Amzn Mktp US*DE9Zv Amzn.Com/Bill WA S383341488514165 Card 6673		10.36	
12/8		ATM Withdrawal authorized on 12/08 618 Thompson Ln Nashville TN 0000111 ATM ID 6566M Card 6673		1,000.00	1,335.74
12/11		Purchase authorized on 12/07 Wendys 621 Nashville TN S303342254323868 Card 6673		16.91	
12/11		Purchase authorized on 12/08 365 Market 888 432 Troy MI S463343115325171 Card 6673		4.23	
12/11		Purchase authorized on 12/09 365 Market 888 432 Troy MI S463343290687316 Card 6673		6.89	
12/11		ATM Withdrawal authorized on 12/09 618 Thompson Ln Nashville TN 0000120 ATM ID 6566M Card 6673		1,000.00	
12/11		Purchase authorized on 12/09 Kroger Fuel #957 2284 Mur Nashville TN P383343482585426 Card 6673		33.49	
12/11		Purchase authorized on 12/09 365 Market 888 432 Troy MI S463344146851862 Card 6673		4.33	
12/11		Purchase authorized on 12/09 McDonald's F7397 Nashville TN S383344259860731 Card 6673		14.73	
12/11		ATM Withdrawal authorized on 12/10 618 Thompson Ln Nashville TN 0000315 ATM ID 6566M Card 6673		100.00	
12/11		ATM Withdrawal authorized on 12/10 618 Thompson Ln Nashville TN 0000316 ATM ID 6566M Card 6673		50.00	105.16
12/12		Money Transfer authorized on 12/12 From Anderson, Patrick CA S383346816154120 Card 6673	5.75		
12/12		Money Transfer authorized on 12/11 Cash App*Lashay WA 800-9691940 CA S303346172664796 Card 6673		100.00	10.91
12/13		Recurring Payment authorized on 12/12 Spred Prague 4 Cze S383346687554122 Card 6673		9.99	0.92
12/14		ATM Cash Deposit on 12/14 618 Thompson Ln Nashville TN 0000829 ATM ID 6566M Card 6673	20.00		20.92
Ending balance on 12/15					20.92
Totals			\$7,001.96	\$7,229.83	

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 Overdraft Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$70.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees 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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/16/2023 - 12/15/2023	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	-\$295.48 <input type="checkbox"/>



Monthly service fee summary (continued)

How to avoid the monthly service fee

- Total amount of qualifying electronic deposits
- Age of primary account owner
- Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card

Minimum required
 \$500.00
 17 - 24
 1

This fee period
 \$5,087.35

 0

RC/RC



IMPORTANT ACCOUNT INFORMATION

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.

Tax Season Reminder: Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year. For example, if you have interest in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

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.

