

# Wells Fargo Everyday Checking

January 17, 2024 ■ 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"/>

## Statement period activity summary

Beginning balance on 12/16	\$20.92
Deposits/Additions	6,810.25
Withdrawals/Subtractions	- 6,908.11
<b>Ending balance on 1/17</b>	<b>-\$76.94</b>

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>
12/18		Money Transfer authorized on 12/16 From Anderson, Patrick CA S583350716606284 Card 6673	49.12		
12/18		Money Transfer authorized on 12/16 From Anderson, Patrick CA S383351083141008 Card 6673	24.56		
12/18		ATM Cash Deposit on 12/17 618 Thompson Ln Nashville TN 0001546 ATM ID 6566M Card 6673	40.00		
12/18		ATM Cash Deposit on 12/18 618 Thompson Ln Nashville TN 0001559 ATM ID 6566M Card 6673	190.00		
12/18		Recurring Payment authorized on 12/16 Cricket Wireless 855-246-2461 FL S463350615753014 Card 6673		63.00	
12/18		Purchase authorized on 12/16 Lyft 1 Ride 12-1 855-865-9553 CA S303351090253121 Card 6673		12.99	
12/18		Purchase authorized on 12/18 Kroger #5 2284 Murfree Nashville TN P000000886068071 Card 6673		15.27	233.34
12/19		Purchase authorized on 12/17 Lyft 1 Ride 12-1 855-865-9553 CA S303351472854682 Card 6673		14.74	
12/19		Money Transfer authorized on 12/18 Cash App*Lashay WA 800-9691940 CA S583352357222646 Card 6673		25.00	
12/19		Money Transfer authorized on 12/18 Cash App*Lashay WA 800-9691940 CA S383352722353920 Card 6673		190.00	
12/19		Purchase authorized on 12/18 Csc Servicework Nashville TN S583352741620988 Card 6673		2.00	1.60
12/21		ATM Cash Deposit on 12/21 618 Thompson Ln Nashville TN 0001951 ATM ID 6566M Card 6673	65.00		
12/21		Withdrawal Made In A Branch/Store		2,100.00	-2,033.40
12/22		Comcast Corporat Cable Svc 231221 3023703 Patrick Anderson *Ande	41.60		
12/22		Skywest-Payroll Payroll 084996 Anderson Patrick	2,278.82		
12/22		ATM Cash Deposit on 12/22 618 Thompson Ln Nashville TN 0002027 ATM ID 6566M Card 6673	70.00		
12/22		Purchase authorized on 12/21 Dairyland 800-334-0090 WI S463355579093124 Card 6673		106.69	
12/22		Purchase authorized on 12/21 Cash App*Peso*Add 800-9691940 CA S303355581107511 Card 6673		52.50	
12/22		Purchase authorized on 12/21 McDonald's F11953 Nashville TN S383355774124340 Card 6673		14.29	
12/22		Purchase authorized on 12/21 365 Market 888 432 Troy MI S463356116638304 Card 6673		7.02	
12/22		Money Transfer authorized on 12/22 Cash App*Lashay WA San Francisco CA S583356328558662 Card 6673		41.00	
12/22		Purchase authorized on 12/22 Wal-Mart #5058 Antioch TN P000000286021012 Card 6673		7.60	
12/22		Credit One Bank Payment 231221 49732424 Patrick Anderson		30.00	
12/22		Self Lender Inc Payments xxxxx7550 Pat Anderson		35.00	62.92
12/26		ATM Cash Deposit on 12/23 618 Thompson Ln Nashville TN 0002230 ATM ID 6566M Card 6673	100.00		
12/26		ATM Cash Deposit on 12/23 618 Thompson Ln Nashville TN 0002431 ATM ID 6566M Card 6673	14.00		
12/26		Zelle From Ehis Murphy on 12/24 Ref # 0Nq0Rbq1Gc41 No Memo Provided.	200.00		
12/26		Purchase authorized on 12/22 Vcn*Davidson CO Tr 866-2551857 TN S463356542797729 Card 6673		44.99	
12/26		Purchase authorized on 12/22 Roma Pizza Donelso Nashville TN S583357259383653 Card 6673		15.30	
12/26		ATM Withdrawal authorized on 12/23 618 Thompson Ln Nashville TN 0002231 ATM ID 6566M Card 6673		40.00	
12/26		Purchase authorized on 12/23 Vcn*Davidson CO Tr 866-2551857 TN S463358272958361 Card 6673		65.18	



**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>
12/26		Purchase authorized on 12/24 365 Market 888 432 Troy MI S583358318981701 Card 6673		3.97	
12/26		Recurring Payment authorized on 12/25 Hulu 877-8244858 C Hulu.Com/Bill CA S383359374881285 Card 6673		10.94	
12/26		ATM Withdrawal authorized on 12/25 3049 Hamilton Church Rd Antioch TN 0002098 ATM ID 0990Q Card 6673		100.00	
12/26		Money Transfer authorized on 12/25 Cash App*Lashay WA 800-9691940 CA S383359837430064 Card 6673		95.00	1.54
12/27		ATM Cash Deposit on 12/27 3049 Hamilton Church Rd Antioch TN 0002275 ATM ID 0990Q Card 6673	210.00		
12/27		Purchase authorized on 12/27 Kroger #5 2284 Murfree Nashville TN P000000476371816 Card 6673		22.19	189.35
12/28		Purchase authorized on 12/27 The Superior Shop 901-9229416 TN S463361857038089 Card 6673		182.00	7.35
12/29		Recurring Payment authorized on 12/28 Apple.Com/Bill 866-712-7753 CA S583362521327986 Card 6673		2.99	4.36
1/2		Money Transfer authorized on 12/31 From Anderson, Patrick CA S584001009935543 Card 6673	49.12		
1/2		Money Transfer authorized on 12/31 Cash App*Lashay WA San Francisco CA S383365828750135 Card 6673		4.00	49.48
1/3		Purchase authorized on 01/02 Uber Eats Help.Uber.Com CA S464002551347160 Card 6673		27.36	22.12
1/4		Purchase authorized on 01/02 DD Doordash Whatab 855-973-1040 CA S304003021276147 Card 6673		15.48	
1/4		ATM Withdrawal authorized on 01/04 618 Thompson Ln Nashville TN 0003889 ATM ID 6566M Card 6673		600.00	-593.36
1/5		Skywest-Payroll Payroll 084996 Anderson Patrick	2,318.81		
1/5		ATM Cash Deposit on 01/05 618 Thompson Ln Nashville TN 0004039 ATM ID 6566M Card 6673	24.00		
1/5		ATM Cash Deposit on 01/05 618 Thompson Ln Nashville TN 0004040 ATM ID 6566M Card 6673	40.00		
1/5		Purchase authorized on 01/04 Ebay O*21-11001-70 San Jose CA S464004506792185 Card 6673		71.01	
1/5		Heron Pointe Web Pmts 010524 T7Gs0C Patrick Anderson		1,699.94	18.50
1/8		ATM Cash Deposit on 01/06 618 Thompson Ln Nashville TN 0004269 ATM ID 6566M Card 6673	20.00		
1/8		Purchase authorized on 01/05 Cash App*Peso*Add 800-9691940 CA S384005724585381 Card 6673		13.13	
1/8		Recurring Payment authorized on 01/06 Netflix 1 8445052993 CA S384006446755420 Card 6673		25.17	0.20
1/12		ATM Cash Deposit on 01/11 618 Thompson Ln Nashville TN 0004992 ATM ID 6566M Card 6673	30.00		
1/12		Self Lender Inc Makegood xxxxx7744 Pat Anderson	0.41		
1/12		Recurring Payment authorized on 01/11 Spred Prague 4 Cze S384011696186598 Card 6673		9.99	20.62
1/16		ATM Cash Deposit on 01/13 3049 Hamilton Church Rd Antioch TN 0004265 ATM ID 0990Q Card 6673	40.00		
1/16		ATM Cash Deposit on 01/13 618 Thompson Ln Nashville TN 0005335 ATM ID 6566M Card 6673	500.00		
1/16		ATM Cash Deposit on 01/13 618 Thompson Ln Nashville TN 0005336 ATM ID 6566M Card 6673	280.00		
1/16		Purchase authorized on 01/12 Cash App*Peso*Add 800-9691940 CA S584012760187008 Card 6673		13.12	
1/16		Purchase authorized on 01/13 Cracker Barrel #23 615-889-4325 TN S584013506923544 Card 6673		38.17	
1/16		Zelle to Campbell Sabrina on 01/13 Ref #Rp0Rvy8Kjh		4.37	
1/16		Purchase authorized on 01/14 Prime Video Channe Amzn.Com/Bill WA S584015016135291 Card 6673		13.13	
1/16		Carmax Auto Finance 240114 Carmax082859173 Campbellsabrina		776.21	-4.38
1/17		Money Transfer authorized on 01/17 From Anderson, Patrick CA S304017352548050 Card 6673	137.55		



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/17		Money Transfer authorized on 01/17 From Anderson, Patrick CA S384017354700789 Card 6673	83.51		
1/17		Money Transfer authorized on 01/17 From Anderson, Patrick CA S584017356463351 Card 6673	3.75		
1/17		Purchase authorized on 01/15 Perfect Plant Mark 615-9537679 TN S464016094838035 Card 6673		62.15	
1/17		Recurring Payment authorized on 01/16 Cricket Wireless 855-246-2461 FL S464016577846156 Card 6673		63.00	
1/17		Nes Electric BILLPAY 240117 15553770526240 Patrick Anderson		172.22	-76.94
<b>Ending balance on 1/17</b>					<b>-76.94</b>
<b>Totals</b>			<b>\$6,810.25</b>	<b>\$6,908.11</b>	

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 [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/16/2023 - 01/17/2024	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following each fee period		
· Minimum daily balance	\$500.00	-\$2,033.40 <input type="checkbox"/>
· Total amount of qualifying electronic deposits	\$500.00	\$4,987.25 <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"/>

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.

**Everyday Checking update:**



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Account owners now have another way to avoid the Everyday Checking account monthly service fee. You can avoid the monthly service fee when your account has a qualifying, monthly, non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program.

You'll receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your Everyday Checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit [wellsfargo.com/military/worldwide-military-banking](https://wellsfargo.com/military/worldwide-military-banking) or [wellsfargo.com/depositdisclosures](https://wellsfargo.com/depositdisclosures)

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### **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](https://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
<b>Total</b>	<b>\$</b> _____

**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
<b>Total</b>	<b>\$</b> _____

**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](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

