

# Wells Fargo Everyday Checking

November 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 10/18	\$132.53
Deposits/Additions	5,476.11
Withdrawals/Subtractions	- 5,359.85
<b>Ending balance on 11/15</b>	<b>\$248.79</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>
10/19		Purchase authorized on 10/18 Sonic Drive IN #42 Nashville TN S303291749500502 Card 6673		4.35	
10/19		Purchase authorized on 10/18 Sonic Drive IN #32 Antioch TN S383291796954347 Card 6673		3.27	
10/19		Purchase authorized on 10/18 Amazon Prime*Tp56L Amzn.Com/Bill WA S383292241528964 Card 6673		8.20	116.71
10/20		Purchase authorized on 10/20 Kroger #574 2284 Murfrees Nashville TN P463293477150873 Card 6673		12.55	104.16
10/23		Money Transfer authorized on 10/19 Apple Cash Sent MO 1InfiniLoop CA S303293069801786 Card 6673		20.00	
10/23		Purchase authorized on 10/20 Cash App*Peso*Add 415-375-3176 CA S463293678987474 Card 6673		13.12	
10/23		Purchase authorized on 10/20 Murfreesboro Pike Wine Nashville TN P00000683398837 Card 6673		11.53	
10/23		Purchase authorized on 10/22 Kroger #574 2284 Murfrees Nashville TN P303295441478067 Card 6673		8.68	
10/23		Purchase authorized on 10/22 WM Superc Wal-Mart Sup Antioch TN P00000180946319 Card 6673		10.45	
10/23		Purchase authorized on 10/23 Shell Service Station Nashville TN P303296257532053 Card 6673		20.00	20.38
10/24		Purchase authorized on 10/23 McDonald's F11953 Nashville TN S303296511741570 Card 6673		4.36	16.02
10/25		Money Transfer authorized on 10/24 From Peso NA TN S463298218075381 Card 6673	19.65		
10/25		Purchase authorized on 10/24 Shell Service Station Nashville TN P463298220412070 Card 6673		23.07	12.60
10/26		Money Transfer authorized on 10/26 From Peso NA TN S303299861025582 Card 6673	83.51		
10/26		Purchase authorized on 10/24 Wendys 621 Nashville TN S303298231150701 Card 6673		5.46	
10/26		Recurring Payment authorized on 10/25 Hulu 877-8244858 C Hulu.Com/Bill CA S383298272027753 Card 6673		10.94	
10/26		Zelle to Campbell Sabrina on 10/25 Ref #Rp0Rnp9T8N		187.28	
10/26		Purchase authorized on 10/25 7-Eleven 41084 Nashville TN P000000175065968 Card 6673		67.86	
10/26		Purchase authorized on 10/26 Wal-Mart Super Center Antioch TN P000000087736422 Card 6673		64.36	
10/26		Nes Electric BILLPAY 231026 15553770526240 Patrick Anderson		175.49	-415.28
10/27		Skywest-Payroll Payroll 084996 Anderson Patrick	2,426.28		
10/27		Purchase authorized on 10/25 Wendys 621 Nashville TN S583299229950396 Card 6673		23.14	
10/27		Purchase authorized on 10/26 McDonald's F11953 Nashville TN S303299810952801 Card 6673		19.52	
10/27		Purchase authorized on 10/26 Walgreens #3401 Nashville TN S383299845187469 Card 6673		3.95	
10/27		Money Transfer authorized on 10/26 Cash App*Lashay WA 800-9691940 CA S463300006066815 Card 6673		75.00	
10/27		Credit One Bank Payment 231025 49732424 Patrick Anderson		30.00	
10/27		Self Lender Inc Payments 99180154 Pat Anderson		35.00	1,824.39
10/30		Skywest-Payroll Payroll 084996 Anderson Patrick	92.35		
10/30		Purchase authorized on 10/26 Wendys 621 Nashville TN S303300237503301 Card 6673		5.46	

**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>
10/30		Purchase authorized on 10/27 Cash App*Peso*Add 415-375-3176 CA S583300696517530 Card 6673		13.13	
10/30		Recurring Payment authorized on 10/28 Apple.Com/Bill 866-712-7753 CA S383301484760899 Card 6673		2.99	
10/30		Purchase authorized on 10/28 Mapco 3311 553 Murfreesbo Nashville TN P583302045114147 Card 6673		60.49	
10/30		Purchase authorized on 10/28 Vibes Bar & Lounge 615-9682000 TN S463302087878964 Card 6673		10.80	
10/30		Purchase authorized on 10/28 Sq *Smoke House MA Nashville TN S383302094858673 Card 6673		49.68	
10/30		Purchase authorized on 10/28 Sq *Moo Moo Dogs Nashville TN S463302097040335 Card 6673		8.74	
10/30		Purchase authorized on 10/28 7-Eleven 41053 Nashville TN P00000885998648 Card 6673		1.41	
10/30		Purchase authorized on 10/29 Kroger Fuel #984 150 McGA Nashville TN P383302694984750 Card 6673		1.08	
10/30		Comcast Corporat Cable Svc 231027 6099527 Patrick Anderson *Ande		85.00	1,677.96
11/1		Heron Pointe Web Pmts 110123 Tgzcrb Patrick Anderson		1,688.39	-10.43
11/2		Overdraft Fee for a Transaction Posted on 11/01 \$1,688.39 Heron Pointe Web Pmts 110123 Tgzcrb Patrick Anderson		35.00	-45.43
11/8		Recurring Payment authorized on 11/07 Netflix.Com 408-5403700 CA S583311513968235 Card 6673		21.89	-67.32
11/9		Skywest-Payroll Payroll 084996 Anderson Patrick	2,544.26		2,476.94
11/13		Purchase authorized on 11/10 365 Market 888 432 Troy MI S583314293979858 Card 6673		2.89	
11/13		Purchase authorized on 11/10 Cash App*Peso*Add 800-9691940 CA S463314710691671 Card 6673		4.25	
11/13		Purchase authorized on 11/11 Kroger Fuel #957 2284 Mur Nashville TN P383315474208349 Card 6673		34.51	
11/13		Money Transfer authorized on 11/11 Cash App*Lashay WA 800-9691940 CA S303315774400461 Card 6673		55.00	
11/13		Money Transfer authorized on 11/11 Cash App*Lashay WA 800-9691940 CA S383315774722204 Card 6673		55.00	
11/13		Money Transfer authorized on 11/11 Cash App*Lashay WA 800-9691940 CA S463315794459615 Card 6673		10.00	
11/13		Purchase authorized on 11/12 Target T- 3171 Lebanon Nashville TN P000000531095873 Card 6673		306.18	
11/13		Purchase authorized on 11/13 The Home Depot #0733 Hermitage TN P583317506431120 Card 6673		32.74	
11/13		ATM Withdrawal authorized on 11/13 618 Thompson Ln Nashville TN 0006253 ATM ID 6566M Card 6673		1,000.00	
11/13		Purchase Return authorized on 11/12 Target T- 3171 Lebanon Nashville TN P000000977855359 Card 6673	54.61		1,030.96
11/14		Purchase authorized on 11/12 Famous Dave's #212 Hermitage TN S303316826426226 Card 6673		71.83	
11/14		Purchase authorized on 11/13 McDonald's F11953 Nashville TN S303317764232271 Card 6673		19.52	
11/14		ATM Withdrawal authorized on 11/14 618 Thompson Ln Nashville TN 0006346 ATM ID 6566M Card 6673		800.00	139.63
11/15		Money Transfer authorized on 11/15 From Peso NA TN S463319681561671 Card 6673	195.52		
11/15		Money Transfer authorized on 11/15 From Peso NA TN S583319750993571 Card 6673	44.21		
11/15		Money Transfer authorized on 11/15 From Peso NA TN S383319754916834 Card 6673	15.72		
11/15		Purchase authorized on 11/14 Csc Servicework Nashville TN S383318518984202 Card 6673		2.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/15		Purchase authorized on 11/14 McDonald's F11953 Nashville TN S383318562038531 Card 6673		11.00	
11/15		Purchase authorized on 11/15 Wal-Mart #5058 Antioch TN P000000770569138 Card 6673		133.29	248.79
<b>Ending balance on 11/15</b>					<b>248.79</b>
<b>Totals</b>			<b>\$5,476.11</b>	<b>\$5,359.85</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	\$35.00	\$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 10/18/2023 - 11/15/2023	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	-\$415.28 <input type="checkbox"/>
· Total amount of qualifying electronic deposits	\$500.00	\$5,421.50 <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**

**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:



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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](http://www.wellsfargo.com/debit-card/terms-and-conditions).

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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/](http://wellsfargo.com/online-banking/consumer-account-fees/).

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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.

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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](http://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.

