

Wells Fargo Everyday Checking

October 24, 2024 ■ Page 1 of 4



DUILIO E CORI
GABRIELA M GAMERO
JR MICHIGAN 760 RINCONADA DEL LAGO
LA MOLINA
LIMA
PERU

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Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-742-4932

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (287)
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 type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

It's Cybersecurity Awareness Month. Look out for these tell-tale signs to help spot an imposter scam.

Imposters may contact you with a message that:

- is unexpected.
- appears to be from a legitimate source but could be spoofed.
- claims to be urgent and asks you to act right away.
- uses language that manipulates your emotions.
- asks you to pay in an unusually specific way such as gift cards, cryptocurrency or payment apps.

Remember, caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered. If you have doubts about the message call the company or government agency directly to find out if there really is a problem. And if they're impersonating Wells Fargo, call us right away or you can always check your account in the Wells Fargo Mobile® app* or online banking.

Learn more at www.wellsfargo.com/scams/



*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 9/26	\$79,818.06
Deposits/Additions	24,685.03
Withdrawals/Subtractions	- 3,555.00
Ending balance on 10/24	\$100,948.09

Account number: 2085372676
 DUILIO E CORI
 GABRIELA M GAMERO
Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 063107513

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006084943007

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/27		Hcc Medical Insu Commission 22585-0003 Duilio E. Cori Coloma	7.03		79,825.09
9/30		Recurring Transfer to Cori D Way2Save Savings Ref #Op0Pqbgqwww xxxxxx3007		25.00	79,800.09
10/2		Zelle to Cori Francesco on 10/02 Ref #Rp0Y43Q6Vj Pago Opt Acelerado		2,155.00	77,645.09
10/7		WT S06428104Ea101 Standard Bank Is /Org=1/Kng International Advisors LLC Srf# S06428104Ea101 Trn#241007020567 Rfb# Kng Commissions	2,664.00		80,309.09
10/10		Zelle to Cori Francesco on 10/10 Ref #Rp0Y4Qnphk Mes DE Octubre Mas Un Premio Por Cfa		1,300.00	79,009.09
10/15		WT S0642890042901 Standard Bank Is /Org=1/Kng International Advisors LLC Srf# S0642890042901 Trn#241015051511 Rfb# Kng Commissions	1,464.00		80,473.09
10/21		Zelle to Cori Francesco on 10/21 Ref #Rp0Y5Msc2D		75.00	80,398.09
10/22		WT Fed#01013 HSBC Uk Bank Plc /Org=Woodville Consultants Limited Srf# xxxxx6474 Trn#241022029825 Rfb# Rbh22104lvr43Qpt	20,550.00		100,948.09
Ending balance on 10/24					100,948.09
Totals			\$24,685.03	\$3,555.00	

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.

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 09/26/2024 - 10/24/2024	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	\$77,645.09 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$7.03 <input type="checkbox"/>



Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
<ul style="list-style-type: none"> • Age of primary account owner • Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card 	<p>17 - 24</p> <p>1</p>	<p><input type="checkbox"/></p> <p>0 <input type="checkbox"/></p>

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.

Updated limits on Overdraft Fees

Effective October 1, 2024, we will no longer assess overdraft fees on items of \$10 or less. Additionally, if both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed your transactions, we won't assess an overdraft fee on those items.

As a reminder, your Everyday Checking account monthly service fee is \$10 per fee period. You can avoid the \$10 monthly service fee if you meet any one of the following conditions during each fee period*:

\$500 minimum daily balance

\$500 or more in total qualifying electronic deposits**

The primary account owner is 17 - 24 years old***

A linked Wells Fargo Campus ATM Card or Campus Debit Card****

A non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program*****

*The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement and in the Monthly Service Fee Summary section through Wells Fargo Online® in your Activity Summary or Wells Fargo Mobile® in Routing & Details.

**A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

***When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.

****Eligibility is based on university and college participation in the Wells Fargo Campus Card program. Ask a banker or visit wellsfargo.com/campuscard for additional details.

*****You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo 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 or wellsfargo.com/depositdisclosures.

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, 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.
 - Tell us your name and account number (if any).
 - 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.
 - 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.

