

Wells Fargo Everyday Checking

December 24, 2024 ■ Page 1 of 6



DUILIO E CORI
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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-TO-WELLS (1-800-869-3557)

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

3 Things to watch out for when shopping online for the holidays

1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.



Statement period activity summary

Beginning balance on 11/27	\$72,732.63
Deposits/Additions	283,380.65
Withdrawals/Subtractions	- 25,907.79
Ending balance on 12/24	\$330,205.49

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
11/29		WT S0643347F58501 Standard Bank Is /Org=1/Kng International Advisors LLC Srf# S0643347F58501 Trn#241129193391 Rfb# Kng Commissions	1,764.00		74,496.63
12/2		Recurring Transfer to Cori D Way2Save Savings Ref #Op0Qfmfpcy xxxxxx3007		25.00	74,471.63
12/5		Purchase authorized on 12/04 Airbnb * Hmmj5Jxqf Airbnb.Com CA S384339813929277 Card 2022		1,608.31	72,863.32
12/10		WT Fed#01580 HSBC Uk Bank Plc /Org=Woodville Consultants Limited Srf# xxxxx6308 Trn#241210053602 Rfb# Rbh10124H9VIt7Sz	440.00		73,303.32
12/11		WT 2024121000632648 Banco Bbva Peru /Org=Duilio Edgardo Cori Coloma Srf# 2024121000632648 Trn#241211002439 Rfb#	269,890.00		
12/11		Zelle to Mauricio Cori on 12/11 Ref #Pp0Ybffcchb Intereses Woodville Inversion 16K		220.00	342,973.32
12/12		Duilio Cori Colo Paypal lat 241212 1038907826032 Duilio Cori Coloma	8.73		
12/12		Zelle to Cori Francesco on 12/12 Ref #Rp0Ybhz5Zf		1,250.00	341,732.05
12/16		Purchase authorized on 12/13 Atl Boar's Head/CA Atlanta GA S464348561131632 Card 2022		6.31	
12/16		Purchase authorized on 12/13 McDonald's F35687 Atlanta GA S584348656015371 Card 2022		10.44	
12/16		Purchase authorized on 12/13 Asian Chao Atlanta GA S304348665793665 Card 2022		2.80	
12/16		Purchase authorized on 12/13 Little Caesars 104 Shiloh IL S584348849212419 Card 2022		34.64	
12/16		Purchase authorized on 12/13 Dierbergs Green Mnt Cros Shiloh IL P584349089575237 Card 2022		59.45	
12/16		Purchase authorized on 12/14 Ross Store #2470 Shiloh IL P000000872139854 Card 2022		149.04	
12/16		Purchase authorized on 12/14 WM Superc Wal-Mart Sup O' Fallon IL P000000779303176 Card 2022		35.35	
12/16		Purchase authorized on 12/15 Marshalls 5935 N Illin Fairview Hts IL P000000384722426 Card 2022		227.47	
12/16		Purchase authorized on 12/15 Ross Stores #1471 Fairview Hts IL P000000380883089 Card 2022		76.88	
12/16		Purchase authorized on 12/15 Panera Bread #6007 Fairview Heig IL S304350757513856 Card 2022		5.07	341,124.60
12/17		Purchase authorized on 12/16 Panda Express 204 Fairview Heig IL S384351742643737 Card 2022		39.28	
12/17		Purchase authorized on 12/16 Ae Retail West LLC Fairview Heig IL S304351787799041 Card 2022		28.00	
12/17		Purchase authorized on 12/17 H&M 0090St. Louis 1155 St. Louis MO P000000182320908 Card 2022		104.09	
12/17		Purchase authorized on 12/17 Campus Bookstor One Brook St. Louis MO P384352780344869 Card 2022		164.30	

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>
12/17		Purchase authorized on 12/17 Fresh Thyme #103 Fairview Hght IL P464352852699917 Card 2030		38.40	
12/17		Purchase authorized on 12/17 Tjmaxx #0 10850 Lincol Fairview Heig IL P000000570276367 Card 2030		119.13	
12/17		Purchase authorized on 12/17 Wal-Mart Super Center O Fallon IL P000000882277777 Card 2030		39.75	340,591.65
12/18		WT Fed#02682 HSBC UK Bank Plc /Org=Woodville Consultants Limited Srf# xxxxx2658 Trn#241218081213 Rfb# Rbh18124Jfwccb42	825.00		
12/18		Purchase authorized on 12/17 Panera Bread #6013 Richmond Heig MO S304352715667807 Card 2022		16.01	
12/18		Purchase authorized on 12/18 Tjmaxx #0 10850 Lincol Fairview Heig IL P000000231030355 Card 2022		180.88	
12/18		Purchase authorized on 12/18 Bath and Body Works 3580 Fairview Heig IL P464353806939180 Card 2030		37.81	341,181.95
12/19		eDeposit IN Branch 12/19/24 11:38:38 Am 245 N Main St Canton IL 2022	10,380.17		
12/19		Wire Trans Svc Charge - Sequence: 241219126909 Srf# 0009005354813219 Trn#241219126909 Rfb#		40.00	
12/19		WT 241219-126909 Bank of America, N. /Bnf=Francesco Alejandro Cori Gamero Srf# 0009005354813219 Trn#241219126909 Rfb#		20,000.00	
12/19		Purchase authorized on 12/19 Wal-Mart #0201 Belleville IL P000000177461432 Card 2030		57.31	331,464.81
12/20		Purchase authorized on 12/18 Sybergs on Central O'Fallon IL S584353765304145 Card 2022		90.00	
12/20		Purchase authorized on 12/18 Epg*Grad Images 800-261-2576 IA S384354038413254 Card 2030		29.49	
12/20		Purchase authorized on 12/19 DD/Br #356396 Canton IL S584354641675623 Card 2022		4.92	
12/20		Purchase authorized on 12/19 McDonald's F12188 Springfield IL S584354709786519 Card 2022		39.91	
12/20		Purchase authorized on 12/20 Sams Club Sam's Club O'Fallon IL P000000773533070 Card 2022		125.46	331,175.03
12/23		Duilio Cori Colo Paypal lat 241223 1039167729440 Duilio Cori Coloma	72.75		
12/23		Purchase authorized on 12/20 Going Going Gone Fairview Heig IL S384355712537044 Card 2022		432.46	
12/23		Purchase authorized on 12/20 McAlisters #1345 Fairview Hts IL S384355726479414 Card 2022		66.03	
12/23		Purchase authorized on 12/21 Tommy Hilfiger Chesterfield MO S584356694723336 Card 2022		52.46	
12/23		Purchase authorized on 12/21 Mudslingers Coffee Chesterfield MO S464356698136108 Card 2022		3.30	
12/23		Purchase authorized on 12/21 Calvin Klein Chesterfield MO S304356715771675 Card 2022		60.43	
12/23		Purchase authorized on 12/21 Nautica 2377 Chesterfiel MO S464356734392923 Card 2022		54.77	
12/23		Purchase authorized on 12/21 Sq *Shake Shack Chesterfield MO S464356778129596 Card 2022		87.15	
12/23		Purchase authorized on 12/23 Aldi 41013 Fairview Heig IL P584358629995857 Card 2022		16.94	
12/23		Purchase authorized on 12/23 Wal-Mart #1418 O'Fallon IL P000000182496729 Card 2022		26.88	
12/23		Purchase authorized on 12/23 Kings Mart Conoc Belleville IL P000000372220979 Card 2022		53.25	
12/23		Purchase authorized on 12/23 Kings Mart Conoc Belleville IL P000000684268538 Card 2022		6.00	330,388.11
12/24		Purchase authorized on 12/22 Lotawata Creek Sou Fairview Heig IL S304357747358667 Card 2022		129.51	



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/24		Purchase authorized on 12/24 Wal-Mart Super Center O Fallon IL P000000779854122 Card 2022		40.65	
12/24		Purchase authorized on 12/24 Aldi 41014 O'Fallon IL P384359649209561 Card 2030		12.46	330,205.49
Ending balance on 12/24					330,205.49
Totals			\$283,380.65	\$25,907.79	

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 11/27/2024 - 12/24/2024	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	\$72,732.63 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$81.48 <input 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

ATM Cash Deposit Security Limitations

Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.



Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at www.wellsfargo.com/online-banking/consumer-account-fees/, by calling the Bank at the number listed on your account statement, or by visiting a branch.

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, 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.

