

Wells Fargo Combined Statement of Accounts

December 16, 2024 ■ Page 1 of 6



ALEJANDRA TORRES
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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. (114)
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 checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" 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"/>

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.



Summary of accounts

Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	5153989974	8,557.52	5,436.45
Wells Fargo Money Market Savings SM	4	3622559833	7,627.71	7,477.89
Total deposit accounts			\$16,185.23	\$12,914.34

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 11/19	\$8,557.52
Deposits/Additions	247.00
Withdrawals/Subtractions	- 3,368.07
Ending balance on 12/16	\$5,436.45

Account number: 5153989974
 ALEJANDRA TORRES
 POD MA ANTONIETA TORRES ORANTES
 AND MARISSA TORRES ORANTES
California account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000003622559833

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/25		Wire Trans Svc Charge - Sequence: 241125031818 Srf# Ow00005141580520 Trn#241125031818 Rfb# Ow00005141580520		25.00	
11/25		WT Fed#02302 Banco DE Sabadell, /Ftr/Bnf=Iberoclub N V Srf# Ow00005141580520 Trn#241125031818 Rfb# Ow00005141580520		455.00	8,077.52
11/29		Applecard Gsbank Payment 112724 xxxxx2136 Alejandra Torres		604.38	7,473.14
12/2		Zelle From Carlos Hernandez on 12/01 Ref # Jpm99AS6E6OH	55.00		7,528.14
12/3		WF Credit Card Auto Pay 241202 90136093893399 Torres,Alejandra		2,208.69	5,319.45
12/4		Zelle From Carolina Prunk on 12/04 Ref # Jpm99Ascvt2 Chaqueta	82.00		5,401.45
12/5		Zelle From Francisco J Perez on 12/05 Ref # Jpm99Asedi9K	55.00		5,511.45
12/5		Zelle From Holly Gonzales on 12/05 Ref # Jgylutabiluy Medical Pass Brandon Gonzales	55.00		5,511.45
12/9		Recurring Transfer to Torres A Ref #Op0QJtq3G7 Savings Para Que No ME Cobren		75.00	5,436.45
Ending balance on 12/16					5,436.45
Totals			\$247.00	\$3,368.07	



 **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.

Wells Fargo Money Market Savings SM

Statement period activity summary

Beginning balance on 11/19	\$7,627.71
Deposits/Additions	75.06
Withdrawals/Subtractions	- 224.88
Ending balance on 12/16	\$7,477.89

Account number: 3622559833

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California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Interest summary

Interest paid this statement	\$0.06
Average collected balance	\$7,641.10
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.06
Interest paid this year	\$1.11

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/9	Recurring Transfer From Torres A Ref #Op0Qjtq3G7 Everyday Checking Para Que No ME Cobren	75.00		7,702.71
12/16	Tjx Rewards Payment Dec 16 524366169427732 Torres,Alejandra		224.88	7,477.89
12/16	Interest Payment	0.06		7,477.89
Ending balance on 12/16				7,477.89
Totals		\$75.06	\$224.88	

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 wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.



Monthly service fee summary (continued)

Fee period 11/19/2024 - 12/16/2024	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	\$2,500.00	\$7,477.83 <input type="checkbox"/>
• A monthly automatic transfer from a linked Wells Fargo checking account	\$75.00	\$75.00 <input type="checkbox"/>

ES/ES



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.

