

Wells Fargo Everyday Checking

January 27, 2025 ■ Page 1 of 5



DUILIO E CORI
GABRIELA M GAMERO
JR. MICHIGAN 760 RINCONAVA
DEL LAGO
NAMOLINA 15026
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.

Other Wells Fargo Benefits

Update your account security settings

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up or fine tune account alerts*, and enable biometric sign on for the Wells Fargo Mobile® app, if you haven't done so yet. Learn more at www.wellsfargo.com/securitytools.

*Sign-up may be required. 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 12/25	\$330,205.49
Deposits/Additions	12,014.96
Withdrawals/Subtractions	- 25,510.00
Ending balance on 1/27	\$316,710.45

Account number: 2085372676 (primary account)

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
12/30		Recurring Transfer to Cori D Way2Save Savings Ref #Op0Qrkc5f5 xxxxxx3007		25.00	
12/30		Zelle to Cori Francesco on 12/30 Ref #Rp0Yd777Ng Faltante Y DE LA Mamama El Ultimo Trimestre		460.00	329,720.49
1/2		WT Fed#00713 Woodville Consulta /Org=Woodville Consultants Limited Srf# xxxxx3040 Trn#250102014036 Rfb# Rba02015lwwfah38	1,800.00		331,520.49
1/6		Zelle From Gamboa Galo on 01/06 Ref # Pp0Ydvp3Xb Mannheim Y Galsky Bmi	50.96		331,571.45
1/9		Wire Trans Svc Charge - Sequence: 250109114780 Srf# Ow00005283535991 Trn#250109114780 Rfb# Ow00005283535991		25.00	
1/9		WT 250109-114780 HSBC Uk Bank Plc /Bnf=Woodville Consultants Ltd Srf# Ow00005283535991 Trn#250109114780 Rfb# Ow00005283535991		25,000.00	306,546.45
1/27		WT S0650270544601 Standard Bank Is /Org=1/Kng International Advisors LLC Srf# S0650270544601 Trn#250127022820 Rfb# Kng Commissions	10,164.00		316,710.45
Totals			\$12,014.96	\$25,510.00	

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

Fee period 12/25/2024 - 01/27/2025	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	\$306,546.45 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$0.00 <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

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.

Provision of Emergency Services to Wells Fargo Visa Debit Card Holders

We provide certain emergency services to our Wells Fargo Visa debit card holders, including a Cardholder Inquiry Service, Emergency Card Replacement, and Lost/Stolen Card Reporting. To obtain emergency services related to your Wells Fargo Visa Debit Card, please call the toll-free or international collect-call telephone number on the back of your card.

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.

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.
- Early Pay Day information
With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.



Account Balance Calculation Worksheet	Number	Items outstanding	Amount
1. Use the following worksheet to calculate your overall account balance.			
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. 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.			
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.			
ENTER			
A. The ending balance shown on your statement..... \$ _____			
ADD			
B. Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ _____			
..... \$ _____			
..... \$ _____			
..... + \$ _____			
..... TOTAL \$ _____			
CALCULATE THE SUBTOTAL (Add Parts A and B) TOTAL \$ _____			
SUBTRACT			
C. The total outstanding checks and withdrawals from the chart above. - \$ _____			
CALCULATE THE ENDING BALANCE (Part A + Part B - Part C) This amount should be the same as the current balance shown in your check register. \$ _____			
		Total \$	

To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

