

Wells Fargo Everyday Checking

July 24, 2024 ■ Page 1 of 5



DAVID W WHITEHOUSE
JOANNE WHITEHOUSE
4000 SAINT GEORGES RD APT 104A
ORMOND BEACH FL 32174-3158

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

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 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 checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Statement period activity summary

Beginning balance on 6/27	\$1,259.59
Deposits/Additions	5,349.39
Withdrawals/Subtractions	- 5,322.95
Ending balance on 7/24	\$1,286.03

Account number: **1010019910484**

DAVID W WHITEHOUSE
JOANNE WHITEHOUSE

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:

- Credit Card - XXXX-XXXX-XXXX-7491



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/27		Merrill Lynch Funds Trfr Jun 27 01601392 000000 000000Whitehouse, Davi	640.00		
6/27		Capital One Online Pmt 240627 3Xqtsv0Nz5Dozq5 Joanne L Whitehouse		25.00	
6/27		Capital One Online Pmt 240627 3Xqtsxuegqp4Haf Joanne Whitehouse		25.00	
6/27		Capital One Online Pmt 240627 3Xqtsrvk28Lyasg David W Whitehouse		42.00	
6/27		Capital One Online Pmt 240627 3Xqtsyxlto1Dhis Joanne Whitehouse		80.00	1,727.59
6/28		United of Omaha Ins Prem 240628 x708Jljun-24 Joanne L Whitehouse		51.00	
6/28		Fpl Direct Debit Elec Pymt 06/24 6905261118 Ppda Joanne L Whitehouse		117.97	
6/28		Best Buy Payment 240627 601419173402745 Joanne L Whitehouse		185.00	1,373.62
7/1		Metlife Pensions Pension 240701 5729141 111599 Whitehouse David W	107.51		
7/1		Amz_Storecrd_Pmt Payment Jul 01 604578103369901 6045781033699017		31.00	1,450.13
7/3		Wal-Mart Assocs. Payroll 240703 xxxxx89671 Whitehouse, David W	708.31		
7/3		Mobiloans LLC Debit 240703 C24070219003991 Whitehouse David		93.26	
7/3		Arlington-1980Op Web Pmts 070324 Jzqmmg Davidwhitehouse		1,351.25	713.93
7/5		Credit One Bank Payment 240627 28967191 David Whitehouse		62.00	651.93
7/8		Credit One Bank Payment 240705 44369861 Joanne Whitehouse		49.00	
7/8		Jcpenny Mstrcrd Syf Paymnt Jul 08 546680501335035 Whitehousejoanne L		80.00	
7/8		Capital One Online Pmt 240708 3Xt5M5ME2203Lvj David W Whitehouse		15.00	
7/8		Capital One Online Pmt 240708 3Xt5Narem5Kf9F5 David Whitehouse		27.00	
7/8		Capital One Online Pmt 240708 3Xt5M4lfzudnw6Y Joanne Whitehouse		45.00	
7/8		Capital One Online Pmt 240708 3Xt5Nbq3Wscik5 David W Whitehouse		64.00	371.93
7/9		Merrick Bank Onlinepymt 241900404251961 Joanne L Whitehouse		75.00	296.93
7/10		Synchrony Bank CC Pymt Jul 10 650270165623543 David W Whitehouse		29.00	
7/10		Lowe's VISA Syf Paymnt Jul 10 430598239423537 Whitehousedavid W		86.00	181.93
7/12		Capital One Online Pmt 240712 3Xtyo83Bieol77l Joanne A Whitehouse		175.00	6.93
7/15		Chase Credit Crd Epay 240713 7661057550 Joanne Whitehouse		50.00	
7/15		Capital One Online Pmt 240713 3Xu79Fm2Ujyme1R David W Whitehouse		70.00	
7/15		Capital One Online Pmt 240713 3Xu79Hjwr50Vkj David W Whitehouse		155.00	
7/15		Capital One Online Pmt 240713 3Xu79Djhb11V06C David W Whitehouse		170.00	
7/15		Mercury Card Fbt Payment 240713 Fpp7151309 David W Whitehouse		150.00	-588.07
7/17		SSA Treas 310 Xxsoc Sec 071724 xxxxx9671A SSA David W Whitehouse	2,194.00		



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/17		Mobiloads LLC Debit 240717 C24071619003357 Whitehouse David		93.26	
7/17		Merrick Bank Onlinepymt 241980405696376 David W Whitehouse		150.00	
7/17		Samsclub Mstrcrd Syf Paymnt Jul 17 521333170635779 Whitehouse david		250.00	1,112.67
7/18		Wal-Mart Assocs. Payroll 240718 xxxxx89671 Whitehouse, David W	765.57		
7/18		Mariner Finance Trans Pmt 240716 54 810601951917 Whitehouse Joanne A		138.46	
7/18		Samsclub Mstrcrd Syf Paymnt Jul 18 521333115369362 Whitehousejoanne		170.00	1,569.78
7/22		Online Transfer Ref #1b0Nx8Rnyt to Wells Fargo Active Cash VISA Card XXXXXXXXXXXX7491 on 07/19/24		442.00	
7/22		Synchrony Bank CC Pymt Jul 22 419509151093894 Joanne L Whitehouse		70.00	
7/22		Shop Your Way Mc Payment 240721 601439028816886 David Whitehouse		93.00	
7/22		Paypal Inst Xfer 240720 1035771548946 David Whitehouse		197.00	767.78
7/23		Prog Select Ins Ins Prem 240722 xxxxx0139 David David W Whitehouse		115.19	
7/23		Credit One Bank Payment 240629 15285423 David Whitehouse		140.00	512.59
7/24		SSA Treas 310 Xxsoc Sec 072424 xxxxx6345A SSA Joanne L Whitehouse	934.00		
7/24		North American L Insurance 240723 Lb02043510C2034 Joanne Whitehouse		160.56	1,286.03
Ending balance on 7/24					1,286.03
Totals			\$5,349.39	\$5,322.95	

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.

 **IMPORTANT ACCOUNT INFORMATION**

Effective September 1, 2024, we are making changes to certain ATM and debit card fees.

1. We will no longer charge a fee for a balance inquiry at non-Wells Fargo ATMs. This \$2.50 fee is going away.
2. We will no longer charge a fee for a funds transfer at non-Wells Fargo ATMs. This \$2.50 fee is also going away.
3. The fee for a cash withdrawal transaction at non-Wells Fargo ATMs in the U.S. will increase from \$2.50 to \$3.00. U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

We base your account fees on the type of account you have and the services you use, so these fees may not be applicable to all customers. Other applicable fees for use of your card, and details about certain fee waivers and reimbursements, are described in the Wells Fargo Fee and Information Schedule applicable to your account.

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.

Effective June 1, 2024, the Classic and Premium Check Image Fee was eliminated for consumer checking accounts. For more information refer to the Consumer Account Fee and Information Schedule available at <https://www.wellsfargo.com/online-banking/consumer-account-fees>. Thank you for banking with Wells Fargo. We appreciate your business.

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/ or wellsfargo.com/biz/fee-information/.

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.

Other Wells Fargo Benefits

June 15 is World Elder Abuse Awareness Day, and now is a great time to learn how to help protect yourself and your loved ones from the rising risks of scams. Download a guide at wellsfargo.com/protectelders.



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.

