

Wells Fargo Combined Statement of Accounts

March 15, 2023 ■ Page 1 of 8



CANDICE A WILSON
9555 SYLVAN STILL RD APT E
LAUREL MD 20723-1539

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](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (389)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at www.wellsfargo.com/SpotTaxScams.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.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 type="checkbox"/>

Summary of accounts

Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Essential Checking	2	1010191010341	2,552.92	3,054.11
Wells Fargo Way2Save® Savings	6	2867170785	245.04	291.07
Total deposit accounts			\$2,797.96	\$3,345.18



Wells Fargo® Essential Checking

Statement period activity summary

Beginning balance on 2/16	\$2,552.92
Deposits/Additions	4,039.35
Withdrawals/Subtractions	- 3,538.16
Ending balance on 3/15	\$3,054.11

Account number: **1010191010341**

CANDICE A WILSON

Washington, DC account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 054001220

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002867170785

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/16		Purchase authorized on 02/14 Tropical Smoothie Washington DC S583045678139921 Card 0087		11.12	
2/16		Purchase authorized on 02/14 Labcorp8008456167 800-845-6167 NC S303045834930811 Card 0087		71.85	
2/16		Purchase authorized on 02/15 Cash App*Shantel P 8774174551 CA S303046768540930 Card 0087		10.00	
2/16		Purchase authorized on 02/15 Zips Dry Cleaners Laurel MD S303046837403145 Card 0087		2.99	
2/16		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		4.00	2,452.96
2/17		The Howard Unive Payments 230217 340333 Nte*Zzz*000133\Nte*Zzz*NA\	500.00		
2/17		Recurring Payment authorized on 02/16 Netflix.Com 408-5403700 CA S463047522259420 Card 0087		16.42	
2/17		Planet Fit Club Fees 2304709136777 240-459-8000		10.00	2,926.54
2/21		Purchase authorized on 02/16 IN *The District F Washington DC S583047682626139 Card 0087		17.10	
2/21		Purchase authorized on 02/17 McG Dot Beth St PR Gaithersburg MD S383048540166166 Card 0087		4.50	
2/21		Purchase authorized on 02/17 Divine Smiles Dent Bethesda MD S583048542174898 Card 0087		40.00	
2/21		Purchase authorized on 02/17 Divine Smiles Dent Bethesda MD S583048544248563 Card 0087		40.00	
2/21		Purchase authorized on 02/17 Divine Smiles Dent Bethesda MD S383048574217876 Card 0087		30.80	
2/21		Purchase authorized on 02/17 Tst* Bethesda Bage Bethesda MD S583048591613624 Card 0087		9.27	
2/21		Recurring Payment authorized on 02/18 Apple.Com/Bill 866-712-7753 CA S383049545945485 Card 0087		16.95	
2/21		Purchase authorized on 02/19 Bliss Nail Salon Fulton MD S463050629392315 Card 0087		55.00	
2/21		Recurring Payment authorized on 02/20 Twpsub31147717 Wapo.Com DC S463051657298351 Card 0087		12.72	
2/21		Purchase authorized on 02/20 Wegmans Columbia 8855 McG Columbia MD P463051781201663 Card 0087		38.82	
2/21		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		8.00	2,653.38
2/23		Purchase authorized on 02/22 Chipotle 2377 Washington DC S583053805954701 Card 0087		10.12	
2/23		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	2,642.26
2/24		The Howard Unive Payments 230224 343069 Candice Adkins	1,494.74		



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>
2/24		Recurring Payment authorized on 02/23 Apple.Com/Bill 866-712-7753 CA S583054492832114 Card 0087		3.17	
2/24		Purchase authorized on 02/24 Shell Service Station Laurel MD P383055562174400 Card 0087		15.35	
2/24		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	4,117.48
2/27		Purchase authorized on 02/23 Shake Shack - 1146 646-747-7200 VA S463055054597107 Card 0087		13.18	
2/27		Purchase authorized on 02/24 Bliss Nail Salon Fulton MD S383055610443123 Card 0087		40.00	
2/27		Purchase authorized on 02/24 Sq *Sankofa Cafe Washington DC S303055710949506 Card 0087		26.77	
2/27		Purchase authorized on 02/25 Dollartree Laurel MD S463056623863436 Card 0087		7.73	
2/27		Purchase authorized on 02/25 Weis Markets 12 Laurel MD P000000273621340 Card 0087		13.61	
2/27		Purchase authorized on 02/25 McDonald's M2978 O Laurel MD S463057071508904 Card 0087		4.97	
2/27		Purchase authorized on 02/27 Shell Service Station Laurel MD P583058756338000 Card 0087		47.03	
2/27		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		7.00	3,957.19
3/1		Recurring Payment authorized on 02/28 Geico *Auto 800-841-3000 DC S583059615669800 Card 0087		203.95	3,753.24
3/2		Purchase authorized on 02/28 Apple.Com/Bill Cupertino CA S383059707623268 Card 0087		4.23	
3/2		Purchase authorized on 02/28 Tst* Plnt Burger - Washington DC S463059802670706 Card 0087		14.83	
3/2		Purchase authorized on 03/01 Rev Auth Pgc Med C Largo MD S383060619008817 Card 0087		5.00	
3/2		Purchase authorized on 03/01 Food Corner Washington DC S303060788377926 Card 0087		11.31	
3/2		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		4.00	3,713.87
3/3		Purchase authorized on 03/02 Sq *Sankofa Cafe Washington DC S303061792126092 Card 0087		25.23	
3/3		Purchase authorized on 03/03 Weis Markets 12 Laurel MD P000000271091770 Card 0087		38.04	
3/3		Purchase authorized on 03/03 Weis Markets 12 Laurel MD P000000476303009 Card 0087		3.99	
3/3		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		3.00	3,643.61
3/6		Purchase authorized on 03/04 Laurel Car Wash Laurel MD S303063580309913 Card 0087		20.95	
3/6		The Seasons Web Pmts 030623 7Kr6W9 Candice Adkins		938.00	
3/6		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	2,683.66
3/7		Purchase authorized on 03/04 Laurel Tavern Donu Laurel MD S383063570910118 Card 0087		5.16	
3/7		Purchase authorized on 03/06 Comcast 800-Comcast MD S463065838357336 Card 0087		255.87	
3/7		Purchase authorized on 03/06 Giv*Kingdom Fell 301-6791100 MD S583065839196597 Card 0087		110.00	
3/7		Purchase authorized on 03/07 Ourisman Honda of Lau Laurel MD P000000572566192 Card 0087		76.00	
3/7		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		4.00	2,232.63
3/9		Purchase authorized on 03/07 Starbucks Store 07 Washington DC S583066827724933 Card 0087		3.80	
3/9		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	2,227.83
3/10		The Howard Unive Payments 230310 351554 Candice Adkins	2,044.61		
3/10		Purchase authorized on 03/09 Chipotle 2747 Fulton MD S583068693808702 Card 0087		9.86	
3/10		Purchase authorized on 03/09 Cash App*Drsonyac 8774174551 CA S303068778218245 Card 0087		20.00	
3/10		Purchase authorized on 03/10 Shell Service Station Laurel MD P383069581841088 Card 0087		20.26	
3/10		Zelle to King Dante on 03/10 Ref #Rp0R3x7Jgf Offering		300.00	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/10		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		3.00	3,919.32
3/13		Purchase authorized on 03/10 ATT* Bill Payment 800-331-0500 TX S303069513737766 Card 0087		113.00	
3/13		Purchase authorized on 03/10 Divine Smiles Dent Bethesda MD S463069604030665 Card 0087		50.00	
3/13		Purchase authorized on 03/10 Panera Bread #2037 Bethesda MD S383069653758183 Card 0087		16.10	
3/13		Purchase authorized on 03/10 Sq *Stylesbydana Washington DC S463069756798460 Card 0087		66.50	
3/13		Purchase authorized on 03/10 Giv*Kingdom Fell 301-6791100 MD S583069861292007 Card 0087		220.00	
3/13		Purchase authorized on 03/11 Weis Markets 12 Laurel MD P000000673672212 Card 0087		4.98	
3/13		Purchase authorized on 03/12 Food Lion #2501 8300 I Scaggsville MD P000000785970297 Card 0087		66.36	
3/13		Northwestern Mu Rqst Tel 230309 5486026 Candice Wilson		37.20	
3/13		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		7.00	3,338.18
3/14		Purchase authorized on 03/11 Laurel Tavern Donu Laurel MD S463070515757613 Card 0087		12.25	
3/14		Fpb CR Card Internet 031123 Web253384496 Candice Adkins		108.25	
3/14		Credit One Bank Payment 230310 46277281 Candice Adkins		119.25	
3/14		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	3,097.43
3/15		Purchase authorized on 03/15 Duncan Services Laurel MD P000000874514574 Card 0087		42.32	
3/15		Save As You Go Transfer Debit to XXXXXXXXXXXX0785		1.00	3,054.11
Ending balance on 3/15					3,054.11
Totals			\$4,039.35	\$3,538.16	

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 02/16/2023 - 03/15/2023	Standard monthly service fee \$7.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$2,227.83 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,039.35 <input checked="" type="checkbox"/>
Monthly service fee discount(s) (applied when box is checked)		
Online only statements (\$2.00 discount)		<input checked="" type="checkbox"/>

JE/JE

IMPORTANT ACCOUNT INFORMATION:

Effective with the fee periods beginning on or after April 24, 2023, the option to avoid the monthly service fee using "qualifying direct deposit" will be enhanced to "qualifying electronic deposit".



Qualifying Electronic Deposit: 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 SM 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.



IMPORTANT ACCOUNT INFORMATION

Effective February 22, 2023, the fee for cashed or deposited items that are returned unpaid has been eliminated for consumer checking and savings accounts. As such, Wells Fargo will no longer charge a fee when cashed or deposited items are returned unpaid for any reason for consumer accounts.

Effective April 1, 2023, we will no longer assess fees for stop payment requests on consumer and non-analyzed small business checking and savings accounts. Thank you for banking with Wells Fargo. We appreciate your business.

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.

Important information regarding upcoming changes to the Campus Card benefits linked to an Essential Checking account.

On May 8, 2023, Essential Checking accounts will no longer be eligible to avoid the monthly service fee when linked to a Wells Fargo Campus Card.

The \$7 monthly service fee for Essential Checking can be avoided if the account meets ONE of the following options each fee period:

- \$1,500 minimum daily balance

- \$500 or more in total qualifying direct deposits*

Receive a \$2 monthly service fee discount when you have online only statements for this account.

Statements include a monthly service fee summary with the dates of the fee period. The monthly service fee summary with the dates of the fee period is also available online in the account's Balance Details and in the mobile app in the Activity Summary section.

* 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 SM 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. An ACH direct deposit made available early with Early Pay Day does not count towards the bonus requirements until it posts to your account and is no longer pending (e.g., the pay date scheduled by your payor).

The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

Wells Fargo Campus Card program

Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of universities that participate in the Wells Fargo Campus Card SM program.

Please let us know if you have questions



If you have questions about these changes or would like to make changes to your account, please contact your local banker or call the number listed on your statement. We are here to help.

Thank you for banking with Wells Fargo. We appreciate your business.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

Outgoing wire transfer fees

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

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 Way2Save® Savings

Statement period activity summary

Beginning balance on 2/16	\$245.04
Deposits/Additions	46.03
Withdrawals/Subtractions	- 0.00
Ending balance on 3/15	\$291.07

Account number: **2867170785**

CANDICE A WILSON

Washington, DC account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 054001220



Interest summary

Interest paid this statement	\$0.03
Average collected balance	\$269.07
Annual percentage yield earned	0.15%
Interest earned this statement period	\$0.03
Interest paid this year	\$0.10
Total interest paid in 2022	\$0.06

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/16	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		246.04
2/17	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	4.00		250.04
2/22	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	8.00		258.04
2/24	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		259.04
2/27	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		260.04
2/28	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	7.00		267.04
3/3	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	4.00		271.04
3/6	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	3.00		274.04
3/7	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		275.04
3/8	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	4.00		279.04
3/10	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		280.04
3/13	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	3.00		283.04
3/14	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	7.00		290.04
3/15	Save As You Go Transfer Credit From XXXXXXXXXXXX0341	1.00		291.07
3/15	Interest Payment	0.03		291.07
Ending balance on 3/15				291.07
Totals		\$46.03	\$0.00	

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 02/16/2023 - 03/15/2023	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$250.04 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$46.00 <input checked="" type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>

AM/AM



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, and 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 consumer reporting agencies. 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. 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.

