

Wells Fargo Opportunity CheckingSM

Account number: **1648252938** ■ May 24, 2017 - June 23, 2017 ■ Page 1 of 5



JOSHUA M CARTER
6502 CHARMED WAY APT 103
FREDERICKSBURG VA 22407-3312

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (377)
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 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"/>

Activity summary

Beginning balance on 5/24	\$0.06
Deposits/Additions	1,218.19
Withdrawals/Subtractions	- 797.53
Ending balance on 6/23	\$420.72

Account number: **1648252938**

JOSHUA M CARTER

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/26		eDeposit IN Branch/Store 05/26/17 12:10:23 Pm 13891 Jefferson Davis Hwy Woodbridge VA 2938	185.53		
5/26		Withdrawal Made In A Branch/Store		185.59	0.00
6/2		Intersolutions Payroll 170531 8053 Carter, Joshua M	36.21		
6/2		Purchase authorized on 06/02 7-Eleven Fredericksbur VA P0000000031934319 Card 7891		4.00	
6/2		Purchase authorized on 06/02 7-Eleven Fredericksbur VA P00000000852799999 Card 7891		3.69	28.52
6/5		Purchase authorized on 06/02 Dunkin #354658 Q35 Fredericksbur VA S307153460079732 Card 7891		10.91	
6/5		Purchase authorized on 06/02 Burger King #3550 Fredericksbur VA S387154031375719 Card 7891		3.66	
6/5		Purchase with Cash Back \$ 10.00 authorized on 06/02 7-Eleven Fredericksbur VA P00000000952024400 Card 7891		11.53	
6/5		Purchase authorized on 06/03 Dollar Tree 3061 Plank Fredericksbur VA P00387154832325943 Card 7891		2.08	0.34
6/16		Sterling NAT Bnk Payroll 170615 xxxxx2296 Carter, Joshua M	552.25		
6/16		Non-WF ATM Withdrawal authorized on 06/16 4527 Plank Rd Rt3 Fredericksbrg VA 00467167395853356 ATM ID Pm2262 Card 7891		170.00	
6/16		Non-Wells Fargo ATM Transaction Fee		2.50	
6/16		Purchase authorized on 06/16 Wawa 664 Fredericksbur VA P00000000234395011 Card 7891		32.24	
6/16		Purchase authorized on 06/16 VA Dmv Woodbridge Csc Woodbridge VA P00467167495034278 Card 7891		145.00	
6/16		Purchase authorized on 06/16 7-Eleven Fredericksbur VA P00000000556582872 Card 7891		10.38	
6/16		Purchase authorized on 06/16 VA ABC Store 313 Fredericksbur VA P00387168028178837 Card 7891		12.10	180.37
6/19		Purchase authorized on 06/16 Wawa 664 Fredericksbur VA P00000000387782523 Card 7891		28.71	
6/19		Purchase authorized on 06/16 McDonald's F32581 Fredericksbur VA S307168097826064 Card 7891		2.07	
6/19		Purchase authorized on 06/17 Wawa 664 0000 Fredericksbur VA S387168462661813 Card 7891		3.16	
6/19		Purchase authorized on 06/17 7-Eleven Dumfries VA P00000000837079218 Card 7891		2.04	
6/19		Purchase authorized on 06/17 Chick-Fil-A #01431 Woodbridge VA S387168762153152 Card 7891		7.16	
6/19		ATM Withdrawal authorized on 06/17 2876 Dale Blvd. Hwy Woodbridge VA 0001657 ATM ID 0803D Card 7891		120.00	
6/19		Non-WF ATM Withdrawal authorized on 06/17 2051 Daniel Stuart Woodbridge VA 00307168778531315 ATM ID Pm2260 Card 7891		10.00	
6/19		Non-Wells Fargo ATM Transaction Fee		2.50	4.73
6/20		Purchase authorized on 06/19 McDonald's F11719 Woodbridge VA S307170660110212 Card 7891		5.71	-0.98
6/23		Sterling NAT Bnk Payroll 170622 xxxxx2296 Carter, Joshua M	444.20		
6/23		Non-WF ATM Withdrawal authorized on 06/23 4527 Plank Rd Rt3 Fredericksbrg VA 00307175020172936 ATM ID Pm2262 Card 7891		20.00	
6/23		Non-Wells Fargo ATM Transaction Fee		2.50	420.72
Ending balance on 6/23					420.72
Totals			\$1,218.19	\$797.53	

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, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 05/24/2017 - 06/23/2017	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 account requirements		
· Minimum daily balance	\$1,500.00	-\$0.98 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,032.66 <input checked="" type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	16 <input checked="" type="checkbox"/>

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IMPORTANT ACCOUNT INFORMATION

Revised Agreement for Online Access

We're updating our Online Access Agreement effective September 15, 2017. To see what is changing, please visit wellsfargo.com/onlineupdates.

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Account Agreement ("Agreement") dated April 24, 2017. Effective August 15, 2017, in the section titled "Rights and Responsibilities", the subsections "When can you close your account?" and "If you request to close your account, we may allow you to keep funds in your account to cover outstanding Items to be paid" are deleted and replaced with the following:

When can you close your account?

You can request to close your account at any time if the account is in good standing (e.g., does not have a negative balance or restrictions such as legal order holds or court blocks on the account). At the time of your request, we will assist you in withdrawing or transferring any remaining funds, bringing your account balance to zero.

- All outstanding Items need to be processed and posted to your account before your request to close. Once the account is closed Items will be returned unpaid.
- Any recurring payments or withdrawals from your account need to be cancelled before your request to close (examples include bill payments, debit card payments, and direct deposits) otherwise, they may be returned unpaid.

We will not be liable for any loss or damage that may result from not honoring Items or recurring payments or withdrawals that are presented or received after your account is closed.

At the time of your request to close:

- For interest-earning accounts, it stops earning interest from the date you request to close your account.
- Overdraft Protection and/or Debit Card Overdraft Service will be removed on the date you request to close your account.
- The Agreement continues to apply.
- If you have requested to close your account and a positive balance remains, we may send you a check for the remaining balance. Even after your account is closed, you will remain responsible for any negative balance.

In California branches you can request to close your account at any time if the account does not have any restrictions such as legal order holds or court blocks. Even after your account is closed, you will remain responsible for any negative balance.



All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control.

Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer, we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

