

# Wells Fargo Combined Statement of Accounts

July 16, 2024 ■ Page 1 of 7



NERY LEMUS  
16818 DOWNEY AVE APT 39  
PARAMOUNT CA 90723-5637

## 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:* 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 checked="" 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 checked="" 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 Everyday Checking	2	6604312824	13.49	84.67
Wells Fargo® Goal Savings	5	8938721167	20.00	-5.00
Total deposit accounts			\$33.49	\$79.67





# Wells Fargo Everyday Checking

## Statement period activity summary

Beginning balance on 6/18	\$13.49
Deposits/Additions	5,929.91
Withdrawals/Subtractions	- 5,858.73
Ending balance on 7/16	\$84.67

Account number: 6604312824  
NERY LEMUS  
*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 - 000008938721167

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/24		ATM Cash Deposit on 06/23 4711 Candlewood St Lakewood CA 0006395 ATM ID 9898R Card 0110	380.00		
6/24		Purchase authorized on 06/23 Old Navy US 3490 Cerritos CA P584175743502285 Card 0110		15.87	
6/24		Xoom Debit Oid 240624 28805603 Lemus Neri		52.99	324.63
6/25		Onemain ACH Pay Omf Pmt 240624 xxxxx6290 Nery Lemus		380.00	-55.37
6/26		Baker Bearing CO Direct Dep 240626 482559587123Tbt Lemus,Neri M	1,948.43		
6/26		Purchase authorized on 06/25 Costco Gas #1050 Lakewood CA S464177508168470 Card 0110		38.57	
6/26		Recurring Transfer to Lemus N Savings Ref #Op0Nnhphqn xxxxxx1167		100.00	
6/26		Connectbyamfam Prem 062524 Ai0379233401188 Lemus,Neri		264.55	1,489.94
6/27		So Cal Edison CO Bill Paymt 240626 700499343819 Lemus Neri		19.00	1,470.94
7/1		Recurring Payment authorized on 06/29 Apple.Com/Bill 866-712-7753 CA S304181519318960 Card 0110		2.99	
7/1		Purchase authorized on 06/29 JJ Birrieria Guada Paramount CA S584181845096649 Card 0110		58.43	1,409.52
7/2		Purchase authorized on 07/02 Dna Liquor Gardena CA P384185011505812 Card 0110		17.70	1,391.82
7/5		Online Transfer From Lemus N Savings xxxxxx1167 Ref #1b0Nrwz8Pd on 07/05/24	100.00		
7/5		Purchase authorized on 07/03 Prime Video *R70T0 888-802-3080 WA S384186103579242 Card 0110		3.99	1,487.83
7/8		Purchase authorized on 07/04 Portos Bakery Down Downey CA S384186577615735 Card 0110		29.38	
7/8		Recurring Payment authorized on 07/05 Sxm*Siriusxm.Com/A 888-635-5144 NY S384187365541924 Card 0110		6.06	
7/8		Purchase authorized on 07/05 The Bottle Shop Torrance CA S464188000255327 Card 0110		5.91	
7/8		Xoom Debit Oid 240708 29008040 Lemus Neri		42.99	
7/8	131	Check		1,740.00	
7/8		Capital One Mobile Pmt 240708 3Xt5G6ly96Adydb Nery R Lemus		200.00	-536.51
7/9		Purchase authorized on 07/08 Sp A6Efe1-2 Themensbarshi CA S584190665831193 Card 0110		29.75	
7/9		ATM Withdrawal authorized on 07/09 4711 Candlewood St Lakewood CA 0009194 ATM ID 9895S Card 0110		360.00	
7/9		Capital One Auto Carpay Cp097A58299Aae5 Nery R Lemus		550.37	-1,476.63





Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/10		Baker Bearing CO Direct Dep 240710 932232851652Tbt Lemus,Neri M	1,944.48		
7/10		Purchase authorized on 07/09 Costco Gas #1050 Lakewood CA S304191495426438 Card 0110		37.84	
7/10		Purchase authorized on 07/09 Costco Whse #1050 Lakewood CA S304192098289057 Card 0110		58.43	
7/10		Recurring Transfer to Lemus N Savings Ref #Op0Nt2Rwrx xxxxxx1167		100.00	
7/10		Affirm Inc Affirm Pay 240709 5313968 Neri *Lemus		20.00	
7/10		Affirm Inc Affirm Pay 240709 5313870 Neri *Lemus		30.00	
7/10		Affirm Inc Affirm Pay 240709 5313968 Neri *Lemus		30.00	
7/10		Mercury Card Fbt Payment 240709 Fpp6955305 Nery Lemus		200.00	
7/10		Overdraft Protection From 8938721167	25.00		16.58
7/12		Purchase authorized on 07/10 The Bottle Shop Torrance CA S464192710336636 Card 0110		3.92	
7/12		Recurring Payment authorized on 07/10 Spectrum 855-707-7328 MO S384193249092729 Card 0110		59.99	
7/12		Overdraft Protection From 8938721167	32.00		-15.33
7/15		ATM Cash Deposit on 07/15 1403 Sartori Ave Torrance CA 0004667 ATM ID 0311B Card 0110	1,500.00		
7/15		Xoom Debit Oid 240715 29145872 Lemus Neri		1,400.00	84.67
Ending balance on 7/16					84.67
Totals			\$5,929.91	\$5,858.73	

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.

Summary of checks writer(checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
131	7/8	1,740.00

Items returned unpaid

Date	Description	Amount
7/16	Xoom Debit Oid 240715 29157104 Lemus Neri    Reference #    091000018982727	1,400.00

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/18/2024 - 07/16/2024		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		\$500.00	-\$1,476.63 <input type="checkbox"/>
• Total amount of qualifying electronic deposits		\$500.00	\$3,892.91 <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"/>



---



## 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/](https://wellsfargo.com/online-banking/consumer-account-fees/) or [wellsfargo.com/biz/fee-information/](https://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](https://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](https://wellsfargo.com/protectelders).





# Wells Fargo® Goal Savings

## Statement period activity summary

Beginning balance on 6/18	\$20.00
Deposits/Additions	200.00
Withdrawals/Subtractions	- 225.00
Ending balance on 7/16	-\$5.00

Account number: 8938721167  
NERY LEMUS  
*California account terms and conditions apply*  
For Direct Deposit use  
Routing Number (RTN): 121042882

## Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$36.20
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/18	Overdraft Protection to 6604312824		20.00	0.00
6/26	Recurring Transfer From Lemus N Everyday Checking Ref #Op0Nnhphqn xxxxxx2824	100.00		100.00
7/5	Online Transfer to Lemus N Everyday Checking xxxxxx2824 Ref #lb0Nrvz8Pd on 07/05/24		100.00	0.00
7/10	Recurring Transfer From Lemus N Everyday Checking Ref #Op0Nt2Rwrx xxxxxx2824	100.00		100.00
7/11	Overdraft Protection to 6604312824		25.00	75.00
7/12	Non-WF ATM Balance Inquiry Fee 07/12 14221 S Figu Los Angeles CA ATM ID Rt20197 Card 0110		2.50	
7/12	Non-WF ATM Withdrawal authorized on 07/12 14221 S Figueroa St Los Angeles CA 464195016072491 ATM ID Rt20197 Card 0110		43.00	
7/12	Non-Wells Fargo ATM Transaction Fee		2.50	27.00
7/15	Overdraft Protection to 6604312824		32.00	-5.00
Ending balance on 7/16				-5.00
Totals		\$200.00	\$225.00	

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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/18/2024 - 07/16/2024	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 each fee period		
• Minimum daily balance	\$300.00	-\$5.00 <input type="checkbox"/>





Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
• Total amount of qualifying electronic deposits	\$100.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$100.00 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>
•		

MM/MM



## = \$ \_\_\_\_\_

- 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.
- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.