

# Wells Fargo<sup>®</sup> Essential Checking

November 12, 2019 ■ Page 1 of 6



LLOYD S WAITHE  
72 SIDNEY ST E  
SAINT PAUL MN 55107-3235

## 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](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (300)  
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](http://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"/> |

Account number: **3214217012**

**LLOYD S WAITHE**

Minnesota account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091000019

## Activity summary

|                                |                   |
|--------------------------------|-------------------|
| Beginning balance on 10/10     | \$4,313.30        |
| Deposits/Additions             | 4,277.48          |
| Withdrawals/Subtractions       | - 3,388.95        |
| <b>Ending balance on 11/12</b> | <b>\$5,201.83</b> |

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Credit Card - XXXX-XXXX-XXXX-8173

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**Transaction history**

| <i>Date</i> | <i>Check<br/>Number</i> | <i>Description</i>  | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|-------------------------|---|--------------------------------|--------------------------------------|---------------------------------|
| 10/10       |                         | Recurring Payment authorized on 10/09 Guardian News & ME<br>London Gbr S589282618264206 Card 8047       |                                | 7.00                                 |                                 |
| 10/10       |                         | Purchase authorized on 10/09 Usconnect Mdwst Ve Burnsville<br>MN S469282849769822 Card 8047             |                                | 1.60                                 | 4,304.70                        |
| 10/11       |                         | Purchase authorized on 10/10 Holiday Stations 0 St Paul MN<br>S469284006754163 Card 8047                |                                | 35.02                                | 4,269.68                        |
| 10/15       |                         | Purchase authorized on 10/10 Downtowners Car WA Saint Paul<br>MN S309283370755040 Card 8047             |                                | 53.93                                |                                 |
| 10/15       |                         | Purchase authorized on 10/11 MSP Plumbing Heati<br>651-228-9200 MN S309284696929610 Card 8047           |                                | 8.25                                 |                                 |
| 10/15       |                         | Recurring Payment authorized on 10/11 Google*Wash Post<br>Internet CA S589284720432813 Card 8047        |                                | 10.70                                |                                 |
| 10/15       |                         | Purchase authorized on 10/11 Wabasha Brewing CO Saint Paul<br>MN S389284730510029 Card 8047             |                                | 21.00                                |                                 |
| 10/15       |                         | Purchase authorized on 10/11 Open Eye Theatre<br>Httpswww.Open MN S469285020253221 Card 8047            |                                | 52.80                                |                                 |
| 10/15       |                         | Purchase authorized on 10/11 Kindle Unltd*316H5 866-321-8851<br>WA S589285178605032 Card 8047           |                                | 10.78                                |                                 |
| 10/15       |                         | Purchase authorized on 10/12 Rodriguez Auto Ser St Paul MN<br>S469285618052595 Card 8047                |                                | 326.50                               |                                 |
| 10/15       |                         | Purchase authorized on 10/12 El Burrito Mercado Saint Paul MN<br>S389285626114186 Card 8047             |                                | 3.78                                 |                                 |
| 10/15       |                         | Purchase authorized on 10/14 Office Max/Offi 1450 Mend Inver<br>Grv Hts MN P00469287760207337 Card 8047 |                                | 281.06                               | 3,500.88                        |
| 10/16       |                         | Bill Pay Verizon Wireless on-Line xxxxxxxxxx00001 on 10-16  |                                | 99.25                                |                                 |
| 10/16       |                         | Bill Pay Republic Services on-Line xxxxxxxx05833 on 10-16   |                                | 107.22                               | 3,294.41                        |
| 10/17       |                         | Purchase authorized on 10/15 El Burrito Mercado Saint Paul MN<br>S389289030575269 Card 8047             |                                | 34.70                                |                                 |
| 10/17       |                         | Purchase authorized on 10/15 El Burrito Mercado Saint Paul MN<br>S589289031807419 Card 8047             |                                | 3.29                                 |                                 |
| 10/17       |                         | Purchase authorized on 10/16 McAfee *WWW.McAfee<br>866-622-3911 TX S389289781437539 Card 8047           |                                | 43.04                                | 3,213.38                        |
| 10/18       |                         | Purchase authorized on 10/18 Gerten Greenhouses Inver Grove<br>H MN P0000000084021829 Card 8047         |                                | 30.40                                |                                 |
| 10/18       |                         | Purchase authorized on 10/18 Lowe's #2313 West St Paul MN<br>P00309291779935045 Card 8047               |                                | 29.93                                | 3,153.05                        |
| 10/21       |                         | Purchase authorized on 10/18 El Burrito Mercado Saint Paul MN<br>S589291737543360 Card 8047             |                                | 5.70                                 |                                 |
| 10/21       |                         | Purchase authorized on 10/18 Bp#9268087West St West St Paul<br>MN S309291767041572 Card 8047            |                                | 29.33                                |                                 |
| 10/21       |                         | Purchase authorized on 10/18 Southview Garden C West St Paul<br>MN S589291785284846 Card 8047           |                                | 9.63                                 |                                 |
| 10/21       |                         | Purchase authorized on 10/18 Lunds&Byerlys Dtstpaul St Paul<br>MN P00589292053134222 Card 8047          |                                | 15.48                                |                                 |
| 10/21       |                         | Purchase authorized on 10/19 I Heart Pho Inc Saint Paul MN<br>S389292681974608 Card 8047                |                                | 9.98                                 |                                 |
| 10/21       |                         | Purchase authorized on 10/19 Green Mill - St PA 651-698-0353<br>MN S309293019178765 Card 8047           |                                | 18.33                                |                                 |
| 10/21       |                         | Purchase authorized on 10/20 Target T- 1750 Robert West St Paul<br>MN P00000000786994294 Card 8047      |                                | 50.25                                |                                 |
| 10/21       |                         | Purchase authorized on 10/20 Oxendales's Mar West St. Paul MN<br>P00000000385446261 Card 8047           |                                | 10.37                                | 3,003.98                        |
| 10/22       |                         | Purchase authorized on 10/20 El Burrito Mercado Saint Paul MN<br>S589293699678899 Card 8047             |                                | 9.74                                 |                                 |
| 10/22       |                         | Purchase authorized on 10/20 Wabasha Brewing CO Saint Paul<br>MN S589293726060691 Card 8047             |                                | 21.00                                |                                 |
| 10/22       |                         | Recurring Payment authorized on 10/21 Amazon Prime<br>Amzn.Com/Bill WA S389294727683115 Card 8047       |                                | 14.01                                |                                 |
| 10/22       |                         | Bill Pay St Paul Regional on-Line xx99969 on 10-22  |                                | 240.07                               |                                 |
| 10/22       |                         | Bill Pay Comcast Cable CO Recurring Xxxxxxxxxx96133 on 10-22  |                                | 353.15                               |                                 |


**Transaction history (continued)**

| <i>Date</i> | <i>Check Number</i> | <i>Description</i>  | <i>Deposits/<br/>Additions</i> | <i>Withdrawals/<br/>Subtractions</i> | <i>Ending daily<br/>balance</i> |
|-------------|---------------------|---|--------------------------------|--------------------------------------|---------------------------------|
| 10/22       |                     | Purchase authorized on 10/22 Walgreens Store 1133 Robe West St Paul MN P00309295618163245 Card 8047 |                                | 31.91                                | 2,334.10                        |
| 10/23       |                     | SSA Treas 310 Xxsoc Sec 102319 xxxxx6986A SSA Lloyd S Waithe  | 2,433.00                       |                                      |                                 |
| 10/23       |                     | Recurring Payment authorized on 10/21 Google *Idagio Gmb 855-836-3987 CA S589295071446048 Card 8047 |                                | 10.70                                | 4,756.40                        |
| 10/24       |                     | Recurring Payment authorized on 10/22 Google *Youtubepre 855-836-3987 CA S469296249179918 Card 8047 |                                | 10.70                                | 4,745.70                        |
| 10/25       |                     | Purchase authorized on 10/23 Wabasha Brewing CO Saint Paul MN S469296730246974 Card 8047            |                                | 17.00                                | 4,728.70                        |
| 10/28       |                     | Purchase authorized on 10/25 Tst* The Kenwood Minneapolis MN S309298661263631 Card 8047             |                                | 28.76                                |                                 |
| 10/28       |                     | Purchase authorized on 10/25 Wabasha Brewing CO Saint Paul MN S389298827858355 Card 8047            |                                | 32.00                                |                                 |
| 10/28       |                     | Purchase authorized on 10/25 El Burrito Mercado Saint Paul MN S589299011923327 Card 8047            |                                | 22.25                                |                                 |
| 10/28       |                     | Recurring Payment authorized on 10/25 Spotify USA 877-7781161 NY S389299065438395 Card 8047         |                                | 10.78                                |                                 |
| 10/28       |                     | Purchase authorized on 10/25 Walgreens Store 1133 Robe West St Paul MN P00309299113007358 Card 8047 |                                | 9.99                                 |                                 |
| 10/28       |                     | Bill Pay Xcel Energy Recurring xxxxx48879 on 10-28  |                                | 170.69                               |                                 |
| 10/28       |                     | Purchase authorized on 10/26 Eastside Thai Rest Saint Paul MN S389299679794119 Card 8047            |                                | 12.73                                |                                 |
| 10/28       |                     | Purchase authorized on 10/27 Caribou Coffee CO Minneapolis MN S309300572973257 Card 8047            |                                | 7.86                                 |                                 |
| 10/28       |                     | Purchase authorized on 10/27 Mississippi Mar St Paul MN P0000000874552142 Card 8047                 |                                | 12.57                                |                                 |
| 10/28       |                     | MN Pub Radio 8002287123 191025 Lloyd Waithe   |                                | 10.00                                | 4,411.07                        |
| 10/29       |                     | Purchase authorized on 10/28 Actblue*Amy.McGrat Actbluecc.Com MA S469302103494281 Card 8047         |                                | 25.00                                | 4,386.07                        |
| 10/30       |                     | Purchase authorized on 10/29 Holiday Stations 0 St Paul MN S389302778918043 Card 8047               |                                | 27.79                                |                                 |
| 10/30       |                     | Purchase authorized on 10/29 MN Dvs St Paul1407 Knoxville TN S309302797236178 Card 8047             |                                | 1.00                                 |                                 |
| 10/30       |                     | Purchase authorized on 10/29 MN Dvs St Paul 140 Saint Paul MN S309302797437560 Card 8047            |                                | 40.00                                |                                 |
| 10/30       |                     | ATM Withdrawal authorized on 10/30 1285 S Robert St W St Paul MN 0006869 ATM ID 5836R Card 8047     |                                | 300.00                               | 4,017.28                        |
| 10/31       |                     | Purchase authorized on 10/29 Wabasha Brewing CO Saint Paul MN S309302821225666 Card 8047            |                                | 20.00                                |                                 |
| 10/31       |                     | Purchase authorized on 10/30 Walgreens #2805 West St Paul MN S389304047413636 Card 8047             |                                | 25.66                                | 3,971.62                        |
| 11/1        |                     | Benefit Payments Deposit 000000990440703 Waithe Lloyd   | 594.39                         |                                      |                                 |
| 11/1        |                     | Bjl Software Inc Waithe Llo 103119 Waithe Lloyd Bjl Software Payroll to Lloyd Waithe                | 1,250.09                       |                                      | 5,816.10                        |
| 11/4        |                     | Purchase authorized on 11/01 Mplsmetersapp 8090 612-3437275 MN S389305671925982 Card 8047           |                                | 1.75                                 |                                 |
| 11/4        |                     | Purchase authorized on 11/01 Bill's Imported Fo Minneapolis MN S589305679722690 Card 8047           |                                | 33.55                                |                                 |
| 11/4        |                     | Purchase authorized on 11/01 Wabasha Brewing CO Saint Paul MN S589305736344763 Card 8047            |                                | 23.00                                |                                 |
| 11/4        |                     | Recurring Payment authorized on 11/02 New York Times Dig 800-698-4637 NY S469306491679270 Card 8047 |                                | 15.99                                |                                 |
| 11/4        |                     | Purchase authorized on 11/02 Actblue*Ilhan.Omar Actbluecc.Com MA S469306573482572 Card 8047         |                                | 25.00                                |                                 |
| 11/4        |                     | Purchase authorized on 11/02 LA Guadalupana St Paul MN S589306675769431 Card 8047                   |                                | 11.80                                |                                 |
| 11/4        |                     | Purchase authorized on 11/02 Lunds&Byerlys Dtstpaul St Paul MN P00389306801520389 Card 8047         |                                | 7.99                                 |                                 |
| 11/4        |                     | Purchase authorized on 11/03 Bp#8155749River Pepin WI P0000000679209553 Card 8047                   |                                | 17.45                                |                                 |
| 11/4        |                     | Purchase authorized on 11/03 Sq *Local World GA Wabasha MN S389307691883696 Card 8047               |                                | 70.87                                | 5,608.70                        |


**Transaction history (continued)**

| Date                           | Check Number | Description   | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|--------------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 11/5                           |              | Recurring Payment authorized on 11/02 Google*Britbox Internet<br>CA S589307147340444 Card 8047          |                        | 7.49                         | 5,601.21                |
| 11/6                           |              | Purchase authorized on 11/04 Cornerstone Parkin Minneapolis<br>MN S589308770838075 Card 8047            |                        | 7.00                         |                         |
| 11/6                           |              | Recurring Payment authorized on 11/05 Obama.Org (Obama F<br>Httpswww.Obam IL S309309449788885 Card 8047 |                        | 10.00                        | 5,584.21                |
| 11/8                           |              | Purchase authorized on 11/06 El Burrito Mercado Saint Paul MN<br>S389310859310125 Card 8047             |                        | 14.11                        |                         |
| 11/8                           |              | Purchase authorized on 11/07 Twin Cities Pbs 651-2221717 MN<br>S389312082912403 Card 8047               |                        | 10.00                        |                         |
| 11/8                           |              | Purchase authorized on 11/08 Speedway 04023 577 S Smit St.<br>Paul MN P00589312741072790 Card 8047      |                        | 24.83                        |                         |
| 11/8                           |              | Purchase authorized on 11/08 Oxendales's Mar West St. Paul MN<br>P00000000479178990 Card 8047           |                        | 5.79                         | 5,529.48                |
| 11/12                          |              | Purchase authorized on 11/07 Wabasha Brewing CO Saint Paul<br>MN S469311815386822 Card 8047             |                        | 23.00                        |                         |
| 11/12                          |              | Purchase authorized on 11/07 El Burrito Mercado Saint Paul MN<br>S469312040613301 Card 8047             |                        | 10.10                        |                         |
| 11/12                          |              | Purchase authorized on 11/08 Mplsmetersapp 8090<br>612-3437275 MN S589312662967660 Card 8047            |                        | 2.25                         |                         |
| 11/12                          |              | Purchase authorized on 11/08 Tst* Aster Cafe Minneapolis MN<br>S309312702509408 Card 8047               |                        | 50.69                        |                         |
| 11/12                          |              | Purchase authorized on 11/08 Mike'S Butcher Sho West St Paul<br>MN S309312757771941 Card 8047           |                        | 12.38                        |                         |
| 11/12                          |              | Purchase authorized on 11/08 Wabasha Brewing CO Saint Paul<br>MN S309312780306909 Card 8047             |                        | 17.00                        |                         |
| 11/12                          |              | Recurring Payment authorized on 11/09 Guardian News & ME<br>London Gbr S589313546842980 Card 8047       |                        | 7.00                         |                         |
| 11/12                          |              | Purchase authorized on 11/09 Tst* El Burrito ME St Paul MN<br>S469313638273626 Card 8047                |                        | 15.02                        |                         |
| 11/12                          |              | Purchase authorized on 11/10 Downtowners Car WA Saint Paul<br>MN S469314409256659 Card 8047             |                        | 53.93                        |                         |
| 11/12                          |              | Purchase authorized on 11/10 Macys .Com 800-289-6229 OH<br>S589314702367429 Card 8047                   |                        | 93.96                        |                         |
| 11/12                          |              | Purchase authorized on 11/10 Wabasha Brewing CO Saint Paul<br>MN S309314798151060 Card 8047             |                        | 23.00                        |                         |
| 11/12                          |              | Purchase authorized on 11/10 Oxendales's Mar West St. Paul MN<br>P0000000080219010 Card 8047            |                        | 8.54                         |                         |
| 11/12                          |              | Purchase authorized on 11/11 Kindle Unltd*Pg9Ff 866-321-8851<br>WA S469316190661582 Card 8047           |                        | 10.78                        | 5,201.83                |
| <b>Ending balance on 11/12</b> |              |   |                        |                              | <b>5,201.83</b>         |
| <b>Totals</b>                  |              |   | <b>\$4,277.48</b>      | <b>\$3,388.95</b>            |                         |

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 Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

|   |                                     |  |
|---|-------------------------------------|--|
| Fee period 10/10/2019 - 11/12/2019                        | Standard monthly service fee \$7.00 | You paid \$0.00                                |
| <b>How to avoid the monthly service fee</b>               | Minimum required                    | This fee period                                |
| Have any <b>ONE</b> of the following account requirements |                                     |  |
| · Minimum daily balance                                   | \$1,500.00                          | \$2,334.10 <input checked="" type="checkbox"/> |
| · Total amount of qualifying direct deposits              | \$500.00                            | \$4,277.48 <input checked="" type="checkbox"/> |



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**Monthly service fee summary (continued)**

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**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)

JE/JE



## IMPORTANT ACCOUNT INFORMATION

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We are updating the Wells Fargo Deposit Account Agreement as follows:

Effective December 31, 2019, in the section of the Agreement titled, "Rights and Responsibilities", the response to "Is your wireless operator authorized to provide information to assist in verifying your identity?" is deleted and replaced with the following:

Yes, and as part of your account relationship, we may rely on this information to assist in verifying your identity. You understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

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Wells Fargo may sell, transfer, or take other actions with an account linked to your Wells Fargo Checking account which cause the linked account to become ineligible and de-linked. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon transfer and de-linking, the mortgage will no longer be eligible to avoid your Wells Fargo Checking account monthly service fee.



### 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    |              |
|--------------|-----------|--------------|
|              |           |              |
|              |           |              |
|              |           |              |
|              |           |              |
|              |           |              |
|              |           |              |
| <b>Total</b> | <b>\$</b> | ▶ + \$ _____ |

**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    |              |
|--------------------|-----------|--------------|
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|                    |           |              |
|                    |           |              |
| <b>Total</b>       | <b>\$</b> | ▶ - \$ _____ |

**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.      = \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has 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.
- **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.