

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

Account number: **8528206785** ■ December 1, 2016 - December 31, 2016 ■ Page 1 of 4



MICHAEL W YEE  
1120 SUNBRIGHT DR  
OCEANSIDE CA 92056-2500

## Questions?

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

**1-800-742-4932**

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. (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 [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 type="checkbox"/>            |
| Online Bill Pay    | <input type="checkbox"/>            | Auto Transfer/Payment | <input checked="" type="checkbox"/> |
| Online Statements  | <input checked="" type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/>            | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service     | <input type="checkbox"/>            |

## Activity summary

Beginning balance on 12/1	\$28,273.81
Deposits/Additions	9,413.96
Withdrawals/Subtractions	- 3,611.74
<b>Ending balance on 12/31</b>	<b>\$34,076.03</b>

Account number: **8528206785**

**MICHAEL W YEE**

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

## 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.

## Interest summary

Interest paid this statement	\$0.26
Average collected balance	\$29,866.46
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.26
Interest paid this year	\$3.29

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/1		12/01Bankcard Deposit -0482102716	326.81		
12/1		Recurring Transfer to Ho D Complete Advantage(Rm) Ref #Ope5Tlcb5V xxxxxx6874		2,000.00	26,600.62
12/2		12/02Bankcard Deposit -0482102716	92.40		
12/2		Upwork Escrow IN EDI Pymnts ACH109482843 Michael Yee		25.00	
12/2		Authnet Gateway Billing 94003677 Michael Yee		81.65	26,586.37
12/5		12/05Bankcard Deposit -0482102716	725.07		
12/5		12/05Bankcard Deposit -0482102716	269.71		
12/5		12/05Bankcard Deposit -0482102716	84.90		27,666.05
12/6		12/06Bankcard Deposit -0482102716	308.70		
12/6		Upwork Escrow IN EDI Pymnts ACH109624578 Michael Yee		60.00	
12/6		Upwork Escrow IN EDI Pymnts ACH109998525 Michael Yee		263.85	27,650.90
12/7		12/07Bankcard Deposit -0482102716	179.80		27,830.70
12/8		12/08Bankcard Deposit -0482102716	534.30		28,365.00
12/9		12/09Bankcard Deposit -0482102716	39.95		28,404.95
12/12		12/12Bankcard Deposit -0482102716	59.95		
12/12		12/12Bankcard Deposit -0482102716	464.92		
12/12		Bankcard Interchange Fee - 0482102716		9.19	
12/12		Bankcard Fee - 0482102716		122.43	
12/12		Bankcard Discount Fee - 0482102716		165.45	28,632.75
12/13		12/13Bankcard Deposit -0482102716	109.88		
12/13		Upwork Escrow IN EDI Pymnts ACH110834936 Michael Yee		23.25	28,719.38
12/14		12/14Bankcard Deposit -0482102716	59.93		28,779.31
12/15		12/15Bankcard Deposit -0482102716	878.80		29,658.11
12/16		12/16Bankcard Deposit -0482102716	261.50		29,919.61
12/19		12/19Bankcard Deposit -0482102716	315.60		
12/19		12/19Bankcard Deposit -0482102716	159.85		
12/19		12/19Bankcard Deposit -0482102716	125.85		30,520.91
12/20		12/20Bankcard Deposit -0482102716	69.90		
12/20		Upwork Escrow IN EDI Pymnts ACH111669493 Michael Yee		443.62	30,147.19
12/21		12/21Bankcard Deposit -0482102716	1,064.76		31,211.95
12/22		12/22Bankcard Deposit -0482102716	166.90		31,378.85
12/23		12/23Bankcard Deposit -0482102716	190.70		31,569.55
12/27		12/27Bankcard Deposit -0482102716	49.95		
12/27		12/27Bankcard Deposit -0482102716	938.07		
12/27		12/27Bankcard Deposit -0482102716	319.65		
12/27		12/27Bankcard Deposit -0482102716	95.90		32,973.12
12/28		12/28Bankcard Deposit -0482102716	589.35		
12/28		Upwork Escrow IN EDI Pymnts ACH112455176 Michael Yee		417.30	33,145.17
12/29		12/29Bankcard Deposit -0482102716	272.70		33,417.87
12/30		12/30Bankcard Deposit -0482102716	657.90		
12/30		Interest Payment	0.26		34,076.03
<b>Ending balance on 12/31</b>					<b>34,076.03</b>
<b>Totals</b>			<b>\$9,413.96</b>	<b>\$3,611.74</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.



## IMPORTANT ACCOUNT INFORMATION

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### Amendment to our Funds Availability Policy

Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Wells Fargo location in Alaska. This applies only if the check was drawn on or payable at or through a paying bank not located in Alaska. Other funds availability policies are still in effect. Please see our Consumer Account Agreement for additional funds availability policies and details.

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Periodically, we may evaluate the timing of statements, monthly service fee assessment and interest payments to your accounts. We may adjust the timing in order to align your statement, monthly service fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last statement date to the date of the change. No monthly service fees will be assessed during a partial statement period and there will be no impact to your interest rate or compounding frequency.

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**In the section of the Consumer Account Agreement titled "Rights and responsibilities" the subsection "When do we verify your transactions?" is deleted and replaced with the following:**

#### **Are transactions subject to verification by the Bank?**

Yes. All transactions are subject to the Bank's verification. This includes cash, items, or other funds offered for deposit for which we have provided a receipt. We do not verify all transactions.

#### **Who is responsible to make sure the declared amount of funds offered for deposit is accurate?**

It is your responsibility, and the Bank has no obligation, to make sure the declared amounts on your deposit receipt are correct. If we determine a discrepancy exists between the declared and the actual amount of the funds, we are permitted to adjust (debit or credit) your account, and we will notify you if any adjustments are made. We are also permitted to use the declared amount as the correct amount to be deposited and to not adjust a discrepancy if it is less than our standard adjustment amount. We are permitted to vary our standard adjustment amount from time to time without notice to you and to use different amounts depending on account type.

If you notify us of an error in the amount of a deposit shown on your account statement within one year of the date we mail or otherwise make the account statement available to you, we will review the deposit and make any adjustment we determine is appropriate.

If you fail to notify us during this time frame, the deposit amount on your statement will be considered correct. This means that if the actual amount is less than the amount on the statement, the difference will become your property. If the actual amount is more than the amount shown on the statement, the difference will become the Bank's property.



**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>	\$ _____

**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
<b>Total</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.