



CARLOTTA L BOW  
DUANE A DELVECCHIO  
2014 NE 181ST LN  
CITRA FL 32113-6303

## 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. (287)  
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](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 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"/>

## Other Wells Fargo Benefits

### From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to [wellsfargo.com/homepurchase](https://www.wellsfargo.com/homepurchase) or contact your local home mortgage consultant.



**Statement period activity summary**

Beginning balance on 7/9	\$19,564.04
Deposits/Additions	1,003.85
Withdrawals/Subtractions	- 705.27
<b>Ending balance on 8/5</b>	<b>\$19,862.62</b>

Account number: **1010252377538**

**CARLOTTA L BOW  
DUANE A DELVECCHIO**

*Florida account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 063107513

**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 branch.

**Interest summary**

Interest paid this statement	\$0.15
Average collected balance	\$19,666.90
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.15
Interest paid this year	\$0.75

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14	1535	Check			19,539.04
7/15		Purchase authorized on 07/15 Winn Dixie #2437 7131 N U Ocala FL P302196646816397 Card 3416		69.95	19,469.09
7/21		Recurring Payment authorized on 07/20 Tmobile*Prepd Auto 877-778-2106 WA S582201677548312 Card 3416		16.45	19,452.64
7/25		Purchase authorized on 07/24 Winn Dixie #2437 7131 N U Ocala FL P582205592361456 Card 3416		10.00	
7/25		Purchase authorized on 07/24 Winn Dixie #2437 7131 N U Ocala FL P582205609069943 Card 3416		48.64	19,394.00
7/26	153	Check		47.88	19,346.12
7/27		SSA Treas 310 Xxsoc Sec 072722 xxxxx4367A SSA Carlotta Lon Fong Bow	1,003.70		20,349.82
7/28		Purchase authorized on 07/28 Shell Service Station Ocala FL P582209606738466 Card 3416		40.87	
7/28		Purchase authorized on 07/28 Hobbylobb 2400 Sw Coll Ocala FL P000000277709194 Card 3416		11.73	
7/28	1537	Check		300.00	19,997.22
8/1		Purchase authorized on 07/28 Sonny's Bbq Ocala 1 Ocala FL S302209738649105 Card 3416		22.99	
8/1		Purchase authorized on 07/30 Dollar-General # Dg 08255 Citra FL P462211564488276 Card 3416		22.30	
8/1		Recurring Payment authorized on 07/31 World Wildlife Fnd WWW.Worldwild DC S582213143974501 Card 3416		15.00	19,936.93



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/5		Purchase authorized on 08/05 Winn Dixie #2437 7131 N U Ocala FL P462217756670645 Card 3416		74.46	
8/5		Interest Payment	0.15		19,862.62
<b>Ending balance on 8/5</b>					<b>19,862.62</b>
<b>Totals</b>			<b>\$1,003.85</b>	<b>\$705.27</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.

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

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
153	7/26	47.88	1535 *	7/14	25.00	1537 *	7/28	300.00

\* Gap in check sequence.

**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 07/09/2022 - 08/05/2022	Standard monthly service fee \$15.00	You paid \$0.00
The bank has waived the fee for this fee period.		

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
- A monthly automatic payment to a Wells Fargo home mortgage	1	0 <input type="checkbox"/>
- Combined balance in linked accounts, which may include	\$1,000.00	\$0.00 <input type="checkbox"/>
- Minimum daily balance in personal Time Accounts (CDs) and FDIC-insured Retirement accounts		
- Combined balance in linked accounts, which may include	\$1,000.00	\$19,346.12 <input checked="" type="checkbox"/>
- Minimum daily balance in personal checking and savings accounts		
- Outstanding balance in qualifying personal installment loans and second mortgages		
- Line amount in personal/home equity lines of credit and most recent personal credit card statements		

MC/MC



**IMPORTANT ACCOUNT INFORMATION**

Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.

Effective September 19, 2022, the following information will be incorporated into the "Depositing Funds" section of your Deposit Account Agreement. (NOTE: As the bank launches Early Pay Day, the service may not be immediately available in all areas or for all accounts. Monitor your account activity after September 19th to determine whether any of your eligible direct



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**deposits have been made available early. Until Early Pay Day is available for your account, and subject to the disclosures below, you should expect to receive your direct deposits on your normally scheduled pay dates.)**

**Early Pay Day (Consumer accounts only)**

For certain eligible direct deposits, we may make funds available for your use up to two days before we receive the funds from your payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined in our sole discretion, based on confidential criteria necessary for maintaining the security of your account and our payment services, and is subject to change without notice.

Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Items such as deposits of funds from person-to-person payments services (e.g., Zelle, Venmo, or PayPal transfers) and other online transfers are not eligible for Early Pay Day. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available - even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed - including those charged by merchants or third parties - as a result of the overdraft. Early Pay Day is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

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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.

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**You no longer need to let us know when you travel**

Due to enhanced security technology, you no longer need to let us know when you plan to travel. Please make sure your contact information on Wells Fargo Online<sup>®</sup> is up to date so we may alert you if we find unusual activity.

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**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<sup>®</sup> 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

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**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).**



**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
<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. = \$ \_\_\_\_\_

**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.

