Questions?<br>Available by phone 24 hours a day, 7 days a week:<br>Telecommunications Relay Services calls accepted<br>1-800-TO-WELLS (1-800-869-3557)<br>TTY:1-800-877-4833<br>En español: 1-877-727-2932<br>華語 1-800-288-2288 (6 am to 7 pm PT, M-F)<br>Online: wellsfargo.com<br>Write: Wells Fargo Bank, N.A. (746)<br>P.O. Box 6995<br>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.

## Activity summary

| Beginning balance on $6 / 19$ | $\$ 1,758.56$ |
| :--- | ---: |
| Deposits/Additions | $5,156.54$ |
| Withdrawals/Subtractions | $-5,524.35$ |
| Ending balance on $\mathbf{7 / 1 8}$ | $\mathbf{\$ 1 , 3 9 0 . 7 5}$ |

## 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 | $\boxed{\Omega}$ | Direct Deposit | $\square$ |
| :--- | :--- | :--- | :--- |
| Online Bill Pay | $\boxed{\square}$ | Auto Transfer/Payment | $\square$ |
| Online Statements | $\square$ | Overdraft Protection | $\square$ |
| Mobile Banking | $\square$ | Debit Card |  |
| My Spending Report | $\boxed{\Omega}$ | Overdraft Service | $\square$ |

[^0]
## 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
$\$ 0.01$
Average collected balance
Annual percentage yield earned
0.01\%

Interest earned this statement period
$\$ 0.01$
Interest paid this year
$\$ 0.12$

## Transaction history

| Date | Check Number | Description | Deposits/ <br> Additions | Withdrawals/ Subtractions | Ending daily balance |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 6/19 |  | Purchase authorized on 06/17 Apl* Itunes.Com/Bi 866-712-7753 CA S308169215885810 Card 1176 |  | 9.99 |  |
| 6/19 |  | Purchase authorized on 06/19 The Home Depot \#8201 St. Thomas Vir P00468170515506457 Card 1176 |  | 38.78 | 1,709.79 |
| 6/20 |  | SSA Treas 310 Xxsoc Sec 062018 xxxxx6384A SSA David H Starofsky | 440.00 |  | 2,149.79 |
| 6/21 |  | Purchase authorized on 06/19 Happy Teeth Corpor St. Thomas Vir S308170547615718 Card 1176 |  | 584.00 |  |
| 6/21 |  | Purchase authorized on 06/21 The Home Depot \#8201 St. Thomas Vir P00588172454468233 Card 1176 |  | 26.65 | 1,539.14 |
| 6/27 |  | Purchase authorized on 06/26 L \& G Auto Parts, St Thomas Vir S588177644331462 Card 1176 |  | 11.99 |  |
| 6/27 |  | Purchase authorized on 06/27 Office Max/Offi 26 Est Ch Saint Thomas OH P00588178710442203 Card 1176 |  | 13.99 | 1,513.16 |
| 6/28 |  | Purchase authorized on 06/26 Happy Teeth Corpor St. Thomas Vir S388177686205211 Card 1176 |  | 450.00 | 1,063.16 |
| 6/29 |  | City Rockisland Fire Pensi 18062920079 Starofsky, David H | 4,276.53 |  |  |
| 6/29 |  | Purchase authorized on 06/27 D.P.N.R St. Thomas Vir S468178702473543 Card 1176 |  | 175.00 |  |
| 6/29 |  | Purchase authorized on 06/27 Food Center Superm St. Thomas Vir S388178749234106 Card 1176 |  | 22.98 |  |
| 6/29 |  | Purchase authorized on 06/28 Mayo Clinic Arz Scottsdale AZ S468179533168307 Card 1176 |  | 500.00 |  |
| 6/29 |  | Purchase authorized on 06/29 The Home Depot \#8201 St. Thomas Vir P00588180562084030 Card 1176 |  | 106.52 | 4,535.19 |
| 7/2 |  | Purchase authorized on 06/28 Xo Bistro St Thomas Vir S308179581749221 Card 1176 |  | 24.00 |  |
| 7/2 |  | Purchase authorized on 07/01 The Home Depot \#8201 St. Thomas Vir P00468182494826324 Card 1176 |  | 118.35 | 4,392.84 |
| 7/3 |  | Purchase authorized on 07/01 Food Center Superm St. Thomas Vir S388182433740866 Card 1176 |  | 38.50 |  |
| 7/3 |  | Purchase authorized on 07/03 The Home Depot \#8201 St. Thomas Vir P00468184485654661 Card 1176 |  | 96.89 | 4,257.45 |
| 7/5 |  | Purchase authorized on 07/02 Eddy's Convenient St. Thomas Vir S308183369156220 Card 1176 |  | 17.99 |  |
| 7/5 |  | Purchase authorized on 07/02 1St Stop Gas Stati St Thomas Vir S468183514648702 Card 1176 |  | 60.00 |  |
| 7/5 |  | Purchase authorized on 07/02 Independent Boat Y St Thoma Vir S388183565061692 Card 1176 |  | 220.50 |  |
| 7/5 |  | Purchase authorized on 07/03 Xo Bistro St Thomas Vir S308184747922037 Card 1176 |  | 16.00 |  |
| 7/5 |  | Bill Pay Wells Fargo Cred on-Line Xxxxxxxxxxxx88923 on 07-05 |  | 400.00 |  |
| 7/5 |  | Bill Pay Capital One on-Line Xxxxxxxxxxx92924 on 07-05 |  | 200.00 |  |
| 7/5 |  | Bill Pay MBNA/Bank of Ame on-Line Xxxxxxxxxxx74646 on 07-05 |  | 200.00 |  |
| 7/5 |  | Bill Pay Cingular Wireles on-Line xxxx05785 on 07-05 |  | 220.00 |  |
| $7 / 5$ |  | Bill Pay CC on-Line Xxxxxxxxxxx37666 on 07-05 |  | 250.00 |  |
| $7 / 5$ |  | Bill Pay Chase Card Servi on-Line Xxxxxxxxxxx45085 on 07-05 |  | 250.00 |  |
| 7/5 |  | Bill Pay Mb Financial Bank on-Line xx81814 on 07-05 |  | 350.00 | 2,072.96 |

## Transaction history (continued)

| DateCheck <br> Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
| :---: | :---: | :---: | :---: | :---: |
| 7/6 | Purchase authorized on 07/04 Food Center Superm St. Thomas |  | 37.23 |  |
|  | Vir S468185419316998 Card 1176 |  |  |  |
| 7/6 | Bill Pay Key Bank on-Line xxxxxxxxx15522 on 07-06 |  | 1,030.00 | 1,005.73 |
| 7/13 | Purchase authorized on 07/12 Aa Inflight VISA F Phoenix AZ |  | 16.00 | 989.73 |
|  | S588193547938984 Card 1176 |  |  |  |
| 7/17 | Purchase authorized on 07/16 Sonic Drive IN \#33 Cottonwood AZ |  | 11.99 | 977.74 |
|  | S588197624307571 Card 1176 |  |  |  |
| 7/18 | SSA Treas 310 Xxsoc Sec 071818 xxxxx6384A SSA David H | 440.00 |  |  |
|  | Starofsky |  |  |  |
| 7/18 | Purchase authorized on 07/16 Canyon Breeze Rest Sedona AZ |  | 27.00 |  |
|  | S468197682774599 Card 1176 |  |  |  |
| 7/18 | Interest Payment | 0.01 |  | 1,390.75 |
| Ending balance on 7/18 |  |  |  | 1,390.75 |
| Totals |  | \$5,156.54 | \$5,524.35 |  |

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.

## $V$ <br> IMPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold on the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. If a merchant does not send the final payment instruction within that timeframe, we must honor the transaction when the final payment instruction is received. While the authorization hold is in effect, these transactions reduce your available balance. The transaction will be paid when we receive it for payment. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 overdraft and/or NSF fees per day.

If you have enrolled in the optional Debit Card Overdraft Service, the bank may authorize your ATM and one-time debit card transactions into overdraft when you have insufficient funds in your checking account. Remember, Debit Card Overdraft Service is optional; you can change your enrollment status at any time through online banking, at our ATMs, or by talking to a branch or phone banker.

To help you manage your account balance and avoid overdrafts, we recently enhanced our balance alert by including a new automatic "zero balance" feature for customers who are enrolled in online banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your account balance via online or mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees.

## 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.


C Add A and B to calculate the subtotal.
$=\$$ $\qquad$ 1

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 |
| :---: | :---: |
|  | 1 |
|  | 1 |
|  | I |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | 1 |
|  | + |
|  | 1 |
|  | 1 |
|  | 1 |
| Total | \$ |

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.


[^0]:    Account number: 117879549
    DAVID H STAROFSKY
    Illinois account terms and conditions apply
    For Direct Deposit use
    Routing Number (RTN): 071101307

