

Wells Fargo Everyday Checking

September 30, 2025 ■ Page 1 of 8



GIDEON VAN KESSEL
651 ENGLISH LAKE DR
WINTER GARDEN FL 34787-5286

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.

Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:

- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app* or online. If you think your card has been used fraudulently, please contact us as soon as possible.

*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 8/30	\$2,067.45
Deposits/Additions	9,399.89
Withdrawals/Subtractions	- 8,703.78
Ending balance on 9/30	\$2,763.56

Account number: **7414444112 (primary account)**

GIDEON VAN KESSEL

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.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/2		Money Transfer authorized on 09/01 Moneygram US Onlin Https://WWW.M TX S585244307168693 Card 9016		100.99	
9/2		Recurring Payment authorized on 09/01 Amazon Prime*Xt89N Amzn.Com/Bill WA S305244667675268 Card 9016		15.13	
9/2		Crunch Fit Club Fees 2524100939567 407-214-3107		34.34	1,916.99
9/4		// Eur3000 96089497 P4092512 8701 Diligenza Services Limited Inv970	3,386.65		
9/4		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #lb0Trxmchd on 09/03/25	600.00		
9/4		Purchase Intl authorized on 09/02 Payu Bestay Bogota D.C. Col S385245764872752 Card 9016		310.04	
9/4		International Purchase Transaction Fee		9.30	
9/4		Purchase Intl authorized on 09/03 L & R Vastgoed NV Antwerpen Bel S305246667768894 Card 9016		726.64	
9/4		International Purchase Transaction Fee		21.79	
9/4		Non-WF ATM Withdrawal authorized on 09/03 203700_Antwerpe Antwerpen Bel 305247079093238 ATM ID Btc01119 Card 9016		467.40	
9/4		Non-Wells Fargo ATM Transaction Fee		5.00	4,363.47
9/5		Money Transfer authorized on 09/04 Moneygram US Onlin Https://WWW.M TX S585247684330272 Card 9016		202.23	4,161.24
9/10		Money Transfer authorized on 09/09 Moneygram US Onlin Https://WWW.M TX S305252424764324 Card 9016		100.99	
9/10		Money Transfer authorized on 09/09 Moneygram US Onlin Https://WWW.M TX S585252800378795 Card 9016		100.99	3,959.26
9/11		Purchase Intl authorized on 09/09 Taxi JJ Carihuela, LA Esp S305252836659248 Card 9016		134.31	
9/11		International Purchase Transaction Fee		4.02	
9/11		Purchase Intl authorized on 09/10 Baileys Estepona Estepona Esp S305253541796151 Card 9016		141.15	
9/11		International Purchase Transaction Fee		4.23	
9/11		Money Transfer authorized on 09/10 Moneygram US Onlin Https://WWW.M TX S465253678596956 Card 9016		1,007.18	
9/11		Purchase authorized on 09/11 Cafe III Sabinillas Esp S385254303713472 Card 9016		21.12	
9/11		American Express ACH Pmt 250911 M0880 Gideon Van Kessel		300.82	2,346.43
9/12		Purchase Intl authorized on 09/11 Chiringuito Amaka Sabinillas (M Esp S305254358992630 Card 9016		32.85	
9/12		International Purchase Transaction Fee		0.98	
9/12		Purchase authorized on 09/11 Expedia 7206613208 Expedia.Com WA S585254657943286 Card 9016		441.20	
9/12		Recurring Payment authorized on 09/11 Tap Airline Newark NJ S385254738807875 Card 9016		96.00	
9/12		Non-WF ATM Withdrawal authorized on 09/12 121006449 Estepona Esp 305255584634514 ATM ID 18011100 Card 9016		141.24	

Transaction History (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/12		Non-Wells Fargo ATM Transaction Fee		5.00	1,629.16
9/15		Purchase authorized on 09/11 Copa Air 230005 Copair.Com FL S305254689400650 Card 9016		239.00	
9/15		Purchase authorized on 09/11 Copa Air 230005 Copair.Com FL S305254689521524 Card 9016		256.00	
9/15		Purchase Intl authorized on 09/12 Bar Casa Fina Casares Costa Esp S305255288175418 Card 9016		29.37	
9/15		International Purchase Transaction Fee		0.88	
9/15		Purchase Intl authorized on 09/12 Once Malaga Esp S305255290610533 Card 9016		11.75	
9/15		International Purchase Transaction Fee		0.35	
9/15		Purchase Intl authorized on 09/12 Ki Drink and Tapas Malaga Esp S305255542978271 Card 9016		9.40	
9/15		International Purchase Transaction Fee		0.28	
9/15		Purchase Intl authorized on 09/13 Lisbon Duty Free A Lisboa Prt S305256366296759 Card 9016		10.46	
9/15		International Purchase Transaction Fee		0.31	
9/15		Purchase Intl authorized on 09/13 Radisson Hotels Re Lisboa Prt S585256520320072 Card 9016		38.78	
9/15		International Purchase Transaction Fee		1.16	
9/15		Purchase Intl authorized on 09/14 Radisson Hotels Re Lisboa Prt S305257280383776 Card 9016		21.15	
9/15		International Purchase Transaction Fee		0.63	
9/15		Purchase Intl authorized on 09/14 Relay Virgin Lisbo Lisboa Prt S305257558702450 Card 9016		6.46	
9/15		International Purchase Transaction Fee		0.19	
9/15		Purchase Intl authorized on 09/14 Padaria Lisboa Lisboa Prt S305257561820463 Card 9016		8.46	
9/15		International Purchase Transaction Fee		0.25	994.28
9/16		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0Txkztnp on 09/16/25	500.00		1,494.28
9/17		Purchase authorized on 09/16 Tmobile Postpaid W 800-937-8997 WA S385259260074584 Card 9016		266.75	
9/17		Money Transfer authorized on 09/16 Revolut**0644* WWW.Revolut.C DE S385259663361925 Card 9016		300.00	
9/17		Money Transfer authorized on 09/17 Revolut**0644* WWW.Revolut.C DE S305260303536184 Card 9016		100.00	827.53
9/18		Purchase authorized on 09/16 Avianca 134737 Miami FL S305259674142395 Card 9016		312.60	
9/18		Money Transfer authorized on 09/17 Moneygram US Onlin Https://WWW.M TX S385260505170786 Card 9016		202.23	312.70
9/19		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0Tyjsz9G on 09/19/25	1,000.00		
9/19		Purchase Intl authorized on 09/17 Eloquentstatus Lisboa Prt S305260808413666 Card 9016		41.72	
9/19		International Purchase Transaction Fee		1.25	1,269.73
9/22		Purchase Intl authorized on 09/19 Pingo Doce Carcave Carcavelos Prt S305262330823245 Card 9016		5.68	
9/22		International Purchase Transaction Fee		0.17	
9/22		Purchase authorized on 09/19 Aruba Wastewater S 02975922074 Abw S305262393671401 Card 9016		20.00	
9/22		Money Transfer authorized on 09/19 Moneygram US Onlin Https://WWW.M TX S465262561728984 Card 9016		710.36	
9/22		Purchase Intl authorized on 09/19 Kebab Grill Baix Nif 509817386 Prt S305262653886733 Card 9016		29.62	
9/22		International Purchase Transaction Fee		0.88	
9/22		Purchase authorized on 09/19 Zara Rossio Lisboa Prt S305262678272975 Card 9016		72.21	
9/22		Purchase Intl authorized on 09/19 Fabrica DA Nata Lisboa Prt S305262715622768 Card 9016		29.62	
9/22		International Purchase Transaction Fee		0.88	
9/22		Purchase authorized on 09/19 Zara Rossio Lisboa Prt S305262728376170 Card 9016		103.38	

Transaction History (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/22		Purchase authorized on 09/20 Heineken Lisboa Prt S305263278569053 Card 9016		7.07	
9/22		Purchase authorized on 09/20 Heineken Lisboa Prt S305263278973113 Card 9016		4.38	285.48
9/23		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0V23Rzcd on 09/23/25	500.00		
9/23		Purchase authorized on 09/21 Copa Air 230005 Copair.Com FL S305264764699595 Card 9016		152.00	
9/23		Purchase authorized on 09/22 Dir. Generale DE L Findel Lux S305265527210561 Card 9016		61.22	572.26
9/24		// Eur3000 97452289 P9499329 8701 Diligenza Services Limited Inv1010	3,413.24		
9/24		Purchase authorized on 09/23 Amazon.Com*Ru1O770 Amzn.Com/Bill WA S465266808568245 Card 9016		39.75	3,945.75
9/25		Purchase authorized on 09/23 Amazon MktpI*F98Cv Amzn.Com/Bill WA S585267061284468 Card 9016		183.14	
9/25		Purchase authorized on 09/24 Amazon Groce*4G1Y4 Seattle WA S385267439352074 Card 9016		42.29	
9/25		Purchase authorized on 09/24 Amazon.Com*2S6RV0F Amzn.Com/Bill WA S305267457081068 Card 9016		22.78	3,697.54
9/26		Purchase authorized on 09/25 Amazon Tips*Gi38Q7 Amzn.Com/Bill WA S465268536799222 Card 9016		5.00	3,692.54
9/29		Money Transfer authorized on 09/27 Revolut**0644* WWW.Revolut.C DE S585270469761370 Card 9016		100.00	
9/29		Non-WF ATM Withdrawal authorized on 09/29 Suc_Dosque3 Antioquia Col 305272639131693 ATM ID 5342 Card 9016		287.55	
9/29		Non-Wells Fargo ATM Transaction Fee		5.00	3,299.99
9/30		Money Transfer authorized on 09/29 Revolut**0644* WWW.Revolut.C DE S345273059679864 Card 9016		200.00	
9/30		Non-WF ATM Withdrawal authorized on 09/30 Ccuniplex2 Sur Col 305273339882440 ATM ID 8218 Card 9016		287.09	
9/30		Non-Wells Fargo ATM Transaction Fee		5.00	
9/30		Crunch Fit Club Fees 2527200609866 407-214-3107		34.34	
9/30		Monthly Service Fee		10.00	2,763.56
Totals			\$9,399.89	\$8,703.78	

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 Overdraft Fees

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$455.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees 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 for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/30/2025 - 09/30/2025	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		



Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
• Minimum daily balance	\$500.00	\$285.48 ☐
• Total amount of qualifying electronic deposits	\$500.00	\$0.00 ☐
• Age of primary account owner	17 - 24	☐
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 ☐

RC/RC

IMPORTANT ACCOUNT INFORMATION

We're changing the timing of when the monthly service fee is posted to your account. Currently, the monthly service fee is assessed and posted on the last day of the fee period. Starting November 10, 2025, if a monthly service fee is assessed, we will calculate it on the last business day of the fee period. Then, the fee will post on the first day of the next fee period.

Due to this change in timing, your first statement after November 10, 2025, won't include a monthly service fee and the monthly service fee summary will be blank, but both will be reflected on your next statement. Subsequent statements will include both the monthly service fee, if applicable, and the summary.

Your fee period details are available in the Monthly service fee summary in this statement.

After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.

Updates to your Everyday Checking account
In addition to the changes we shared in your August statement, the monthly service fee will be \$15 for fee periods that begin on or after November 29, 2025.

- Reminder:** You can avoid the monthly service fee when you meet any **one** of the following conditions for fee periods that begin on or after October 25, 2025 (1):
- **Most used:** \$500 or more in total qualifying (2) electronic deposits (such as direct deposits of payroll or Social Security benefits)
 - **New:** \$5,000 or more in qualifying deposit balances, investment balances, or both (3)
 - **Updated:** \$1,500 minimum daily balance (increased from \$500)
 - A primary account owner who is 17 to 24 years old (4)
 - A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program (5)

The \$15 fee (\$10 for fee periods before November 29, 2025) will continue to be waived if your Everyday Checking account is linked to a Prime Checking or Premier Checking account.

For more information about the changes to Everyday Checking, visit wellsfargo.com/everydaycheckingchanges.

Need help?
If you have questions, want to make changes to your account, or want to learn more about other checking account options, please call us anytime at 1-800-TO-WELLS (1-800-869-3557).

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1. The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement.
 2. A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g., an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.
 3. On the last business day of each fee period balances in eligible Wells Fargo accounts will be automatically totaled. Eligible accounts include consumer deposit account balances (checking, savings, CDs, FDIC-insured IRAs), certain investment account balances, and applicable Wells Fargo bank fiduciary and custody accounts.
 4. When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.
 5. Worldwide Military Banking program benefits will take effect 45 days after a qualifying non-civilian military direct deposit is deposited into an eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking.

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.

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.

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 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 Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. 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.

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. 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.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

A. The ending balance
shown on your statement.. \$ _____

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

	\$
	\$
	\$
	+
..... TOTAL	\$

(Add Parts A and B)

..... TOTAL \$ _____

c. The total outstanding checks and withdrawals from the chart above. - \$

(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register. \$

[illegible]

To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.