

Wells Fargo Everyday Checking

October 31, 2025 ■ Page 1 of 7

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" in a yellow, serif font, stacked vertically on a red rectangular background.

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

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app* or in online banking.

Learn more at www.wellsfargo.com/scams

*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 10/1	\$2,763.56
Deposits/Additions	740.00
Withdrawals/Subtractions	- 3,419.94
Ending balance on 10/31	\$83.62

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
10/1		Purchase Intl authorized on 09/29 Restaurante Cafe B Pereira Col S305272837058485 Card 9016		39.43	
10/1		International Purchase Transaction Fee		1.18	
10/1		Non-WF ATM Withdrawal authorized on 09/30 Ath Bog Dosquebradas 6617000Dqueb Col 305274182767250 ATM ID 639 Card 9016		285.74	
10/1		Non-Wells Fargo ATM Transaction Fee		5.00	2,432.21
10/2		Purchase Intl authorized on 09/30 Fruvita Bolivar PI Pereira Col S385274031972821 Card 9016		22.43	
10/2		International Purchase Transaction Fee		0.67	
10/2		Recurring Payment authorized on 10/01 Amazon Prime*NJ13S Amzn.Com/Bill WA S385274638603914 Card 9016		15.13	
10/2		Money Transfer authorized on 10/01 Revolut**0644* WWW.Revolut.C DE S465275115708497 Card 9016		200.00	2,193.98
10/6		Purchase authorized on 10/04 Expedia 7326319401 Expedia.Com WA S345278105954379 Card 9016		300.09	
10/6		Non-WF ATM Withdrawal authorized on 10/05 3300 Las Vegas Blvd So Las Vegas NV 355278722308866 ATM ID Nvtisa02 Card 9016		108.99	
10/6		Non-Wells Fargo ATM Transaction Fee		3.00	
10/6		Purchase authorized on 10/05 Ubr* Pending.Uber.Com San Francisco CA P000000384411783 Card 9016		33.95	
10/6		Purchase authorized on 10/05 Ubr* Pending.Uber.Com San Francisco CA P000000583000365 Card 9016		29.87	1,718.08
10/7		Crunch Fit Club Fees 2527900250714 407-214-3107		64.19	1,653.89
10/8		Purchase authorized on 10/06 Apple.Com/Bill 866-712-7753 CA S465279857823906 Card 9016		39.18	
10/8		Purchase authorized on 10/06 Expedia 7326561309 Expedia.Com WA S355280214821765 Card 9016		38.60	
10/8		Purchase authorized on 10/08 Uber Technologies, Inc Wilmington DE P000000087604570 Card 9016		16.96	1,559.15
10/14		Purchase authorized on 10/10 Uber Technologies, Inc Wilmington DE P000000180025436 Card 9016		31.15	
10/14		Purchase authorized on 10/10 Barneys C Las Las Vegas NV S585283741825502 Card 9016		12.82	
10/14		Purchase authorized on 10/10 Ubr* Pending.Uber.Com San Francisco CA P000000283063668 Card 9016		71.24	
10/14		Purchase authorized on 10/11 Uber Technologies, Inc Wilmington DE P000000480933373 Card 9016		20.93	
10/14		Purchase authorized on 10/11 Ubr* Pending.Uber.Com San Francisco CA P000000186908196 Card 9016		11.93	
10/14		Purchase authorized on 10/13 Ubr* Pending.Uber.Com San Francisco CA P000000587537964 Card 9016		21.95	1,389.13

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>
10/17		Purchase authorized on 10/15 Tmobile Postpaid W 800-937-8997 WA S585289059346966 Card 9016		200.08	
10/17		Purchase authorized on 10/15 Amazon RETA* NM7L7 WWW.Amazon.CO WA S305289111818278 Card 9016		29.07	
10/17		Purchase authorized on 10/15 Amazon MktpI*NM13S Amzn.Com/Bill WA S585289230831505 Card 9016		65.90	1,094.08
10/20		Purchase authorized on 10/18 Avianca WWW.Avianca.C FL S305291638144988 Card 9016		385.00	709.08
10/21		Money Transfer authorized on 10/20 Moneygram US Onlin Https://WWW.M TX S355294096323844 Card 9016		100.74	608.34
10/27		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0Vgd6Qln on 10/27/25	400.00		
10/27		Non-WF ATM Withdrawal authorized on 10/25 *Orange Blossom Trail Orlando FL 305299149666156 ATM ID Ifln8016 Card 9016		204.00	
10/27		Non-Wells Fargo ATM Transaction Fee		3.00	
10/27		Non-WF ATM Withdrawal authorized on 10/25 *Orange Blossom Trail Orlando FL 305299186276345 ATM ID Ifln8016 Card 9016		104.00	
10/27		Non-Wells Fargo ATM Transaction Fee		3.00	
10/27		ATM Withdrawal authorized on 10/26 131 N Orange Ave. Orlando FL 0004328 ATM ID 9562Y Card 9016		100.00	
10/27		Non-WF ATM Withdrawal authorized on 10/27 *Orange Blossom Trail Orlando FL 385300426345858 ATM ID Ifln8017 Card 9016		204.00	
10/27		Non-Wells Fargo ATM Transaction Fee		3.00	
10/27		Purchase authorized on 10/27 7-Eleven Ocoee FL P000000883972565 Card 9016		66.38	
10/27		Non-WF ATM Withdrawal authorized on 10/27 *Orange Blossom Trail Orlando FL 345300834763368 ATM ID Ifln8016 Card 9016		204.00	
10/27		Non-Wells Fargo ATM Transaction Fee		3.00	113.96
10/28		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0Vgnlkwh on 10/27/25	200.00		
10/28		Online Transfer From Gvk Consulting Group, LLC Business Checking xxxxxx6080 Ref #Ib0Vgq9P2L on 10/28/25	140.00		
10/28		Non-WF ATM Withdrawal authorized on 10/27 *Orange Blossom Trail Orlando FL 355301121190887 ATM ID Ifln8016 Card 9016		64.00	
10/28		Non-Wells Fargo ATM Transaction Fee		3.00	
10/28		Non-WF ATM Withdrawal authorized on 10/27 *Orange Blossom Trail Orlando FL 345301184508366 ATM ID Ifln8016 Card 9016		204.00	
10/28		Non-Wells Fargo ATM Transaction Fee		3.00	179.96
10/30		Purchase authorized on 10/27 Sands Motel Orlando FL S585301030975883 Card 9016		52.00	127.96
10/31		Crunch Fit Club Fees 2530300460069 407-214-3107		34.34	
10/31		Monthly Service Fee		10.00	83.62
Totals			\$740.00	\$3,419.94	

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

	Total this statement period	Total year-to-date
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 10/01/2025 - 10/31/2025	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee Have any ONE of the following each fee period - Minimum daily balance - Total amount of qualifying electronic deposits - Age of primary account owner	Minimum required	This fee period
	\$500.00	\$93.62 ☐
	\$500.00	\$0.00 ☐
	17 - 24	☐

RC/RC

 IMPORTANT ACCOUNT INFORMATION

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).

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]

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