

Wells Fargo Clear Access BankingSM

December 15, 2023 ■ Page 1 of 5

WELLS
FARGO

KEMONA S BECKFORD
3405 N OAK ST APT A
MYRTLE BEACH SC 29577-2880

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. (367)
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 type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" 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"/>

Tips on wiring money

Wiring money is just like sending cash. Help protect yourself by knowing how to spot the signs of a scam. Red flags include pressure to send right away, investments that promise high returns, unexpected requests from impersonators posing as well-known organizations, and last-minute changes to established wire instructions. Consider consulting a banker before you wire money.

Learn more at [wellsfargo.com/stopwirescams](https://www.wellsfargo.com/stopwirescams)

Statement period activity summary

Beginning balance on 11/8	\$33.39
Deposits/Additions	\$14,958.34
Withdrawals/Subtractions	- 966.66
Ending balance on 12/15	\$14,025.07

Account number: **xxxxxxxxxx**

KEMONA S BECKFORD

South Carolina account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 053207766

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/8		Purchase authorized on 11/06 Cook Out Myrtle Be Myrtle Beach SC S303311028845565 Card 3957		8.24	
11/8		Purchase authorized on 11/07 Uber Trip Help.Uber.Com CA S463311650536833 Card 3957		11.96	
11/8		Purchase authorized on 11/07 Uber Trip Help.Uber.Com CA S463311688563024 Card 3957		11.92	1.27
11/13		Zelle From Morgan Shaneil on 11/11 Ref # Pp0Rpzp6K7	20.00		
11/13		Zelle From Kemona Beckford on 11/11 Ref # Bacfyd89T0Kd	1.00		
11/13		Zelle From Morgan Shaneil on 11/12 Ref # Pp0Rq47N5M	18.00		
11/13		Purchase authorized on 11/11 DD Doordash Chinak 855-973-1040 CA S583315631305418 Card 3957		17.87	
11/13		Purchase authorized on 11/11 Circle K # 20273 Myrtle Beach SC P583315761968201 Card 3957		3.00	19.40
11/14		Zelle From Andrew Thompson on 11/14 Ref # Bacopw8Oyjwr	40.00		
11/14		Purchase authorized on 11/12 DD Doordash Chinak 855-973-1040 CA S463316720420308 Card 3957		17.51	41.89
11/15		ATM Deposit P463319721411848 Card 3957		3.00	38.89
11/16		Zelle From Andrew Thompson on 11/16 Ref # Baccm7Oq8Fpk	20.00		
11/16		Purchase authorized on 11/14 Uber Trip Help.Uber.Com CA S463319056049093 Card 3957		9.90	
11/16		Purchase authorized on 11/14 Uber Trip Help.Uber.Com CA S383319078090965 Card 3957		9.93	
11/16		Purchase authorized on 11/16 Circle K # 20273 Myrtle Beach SC P583320789890090 Card 3957		3.00	36.06
11/17		Online Transfer From Beckford K Way2Save Savings xxxxxx8282	30.00		
11/17		Zelle From Kemona Beckford on 11/17 Ref # Bachtsw4Cdwq	45.00		
11/17		Online Transfer From Beckford K Way2Save Savings xxxxxx8282	115.00		
11/17		Zelle From Kemona Beckford on 11/17 Ref # Bace51J8Nbql	3.00		
11/17		Zelle From Kemona Beckford on 11/17 Ref # Bacbf7Ppj3Rp	18.00		
11/17		Online Transfer From Beckford K Way2Save Savings xxxxxx8282	21.00		
11/17		ATM Deposit	34.71		
11/17		Online Transfer From Beckford K Way2Save Savings xxxxxx8282	1.00		
11/17		Purchase authorized on 11/15 DD Doordash Chinak 855-973-1040 CA S463319693091131 Card 3957		17.51	
11/17		Zelle to Morgan Shaneil on 11/17 Ref #Pp0Rqh7Xjj		18.00	288.55
11/20		Money Transfer authorized on 11/20 From Santannua Beckford SC S463323679615277 Card 3957	24.56		
11/20		Zelle From Kemona Beckford on 11/19 Ref # Bacb7Nkk6Caz	1.00		
11/20		Online Transfer From Beckford K Way2Save Savings xxxxxx8282 Ref #Ib0Ld8Zrwl on 11/19/23	0.09		
11/20		Purchase authorized on 11/16 DD Doordash Chinak 855-973-1040 CA S463320772482202 Card 3957		17.51	
11/20		Money Transfer authorized on 11/17 Cash App* 800-9691940 CA S303321670055605 Card 3957		30.00	
11/20		Recurring Payment authorized on 11/17 Spectrum 855-707-7328 MO S463321698294482 Card 3957		44.99	
11/20		Purchase authorized on 11/17 Ria Financial Serv 562-3452100 CO S583321701974124 Card 3957		118.00	
11/20		Purchase authorized on 11/17 Chick-Fil-A #01131 843-445-6467 SC S583321727205931 Card 3957		20.95	
11/20		Purchase authorized on 11/17 Tmobile*Prepaid We 877-778-2106 WA S463322093768659 Card 3957		55.65	
11/20		Purchase authorized on 11/19 Circle K # 20273 Myrtle Beach SC P583323809933222 Card 3957		2.00	25.10
11/21		Money Transfer authorized on 11/21 From Santannua Beckford SC S303325715097681 Card 3957	28.49		
11/21		ATM Deposit	448.06		

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/21		Zelle From Kemona Beckford on 11/21 Ref # Bacgrco49M2	1,702.00		
11/21		Purchase authorized on 11/19 DD Doordash Pizzah 855-973-1040 CA S303323680292987 Card 3957		23.20	
11/21		Zelle to Beckford Kemona on 11/21 Ref #Rp0Rqrmjw		0.52	2,179.93
11/22		Purchase authorized on 11/22 Circle K # 20273 Myrtle Beach SC P303326754956345 Card 3957		4.99	2,174.94
11/24		Zelle From Andrew Thompson on 11/23 Ref # Bacieqvb7Dyp	1,100.00		
11/24		Zelle From Kemona Beckford on 11/23 Ref # Bacfnv06Aoqp	890.00		
11/24		Zelle From Kemona Beckford on 11/24 Ref # Bace5Dslyse	709.00		
11/24		Purchase authorized on 11/21 Chick-Fil-A #01131 843-445-6467 SC S583325716494970 Card 3957		28.51	
11/24		Purchase authorized on 11/21 Uber Trip Help.Uber.Com CA S303326039647392 Card 3957		7.24	
11/24		Money Transfer authorized on 11/21 Cash App*Lillie Je 800-9691940 CA S383326106448786 Card 3957		100.00	
11/24		Recurring Payment authorized on 11/22 Apple.Com/Bill 866-712-7753 CA S583326594498094 Card 3957		0.99	
11/24		Purchase authorized on 11/23 Hungry Howies Beac Myrtle Beach SC S303327847010431 Card 3957		37.95	4,699.25
11/27		Purchase authorized on 11/23 Tiktok Singapore Sgp S583328065123655 Card 3957		3.70	
11/27		Purchase authorized on 11/24 Uber Trip Help.Uber.Com CA S463329113178991 Card 3957		6.56	
11/27		Purchase authorized on 11/24 Ria Financial Serv 562-3452100 CO S583329120808570 Card 3957		133.00	
11/27		Purchase authorized on 11/26 Circle K # 20273 Myrtle Beach SC P463330805939856 Card 3957		3.00	4,552.99
11/29		ATM Deposit	1,617.00		6,169.99
11/30		Money Transfer authorized on 11/29 Cash App*Edris Sim 800-9691940 CA S303333810753049 Card 3957		35.00	6,134.99
12/4		ATM Deposit	1,912.25		
12/4		Zelle From Kemona Beckford on 12/04 Ref # Bacdvwp8Elur	1,322.34		
12/4		Purchase authorized on 12/03 Uber Trip Help.Uber.Com CA S383337831593618 Card 3957		6.56	9,363.02
12/6		Zelle From Kemona Beckford on 12/06 Ref # Bacb5Uk6Pfk4	1,621.00		
12/10		Purchase authorized on 12/10 Ria Financial Serv 562-3452100 CO S463337808458721 Card 3957		133.00	10,984.02
12/12		Recurring Payment authorized on 12/12 Gloss* Cwc Nails Httpscwcnails SC S303339323726444 Card 3957		20.50	
12/13		Zelle to Beckford Kemona on 12/13 Ref #Rp0Rry6427		1.00	10,809.29
12/15		Zelle From James Anderson on 12/15 Ref # Bacbavdz2War	1,810.50		
12/15		ATM Deposit	1,405.25		14,25.07
Ending balance on 12/15					\$14,025.07
Totals			\$14,958.34	\$966.66	

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.

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 11/08/2023 - 12/15/2023	Standard monthly service fee \$5.00	You paid \$0.00
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
· Age of primary account owner	13 - 24	<input checked="" type="checkbox"/>
· Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <input type="checkbox"/>
RD/RD		



IMPORTANT ACCOUNT INFORMATION

Tax Season Reminder: Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year. For example, if you have interest in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

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.

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
Total	\$

+ \$ _____

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.

[illegible]

- \$ _____

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 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 Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. 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.

- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

