

# Wells Fargo Combined Statement of Accounts

October 24, 2025 ■ Page 1 of 9



MARIO ANTHONY BIANCO  
13007 ABERDEEN PARK DR  
HUNTERSVILLE NC 28078-2529

## 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:* wells Fargo.com

*Write:* Wells Fargo Bank, N.A. (338)  
P.O. Box 6995  
Portland, OR 97228-6995

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## 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.

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## 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](http://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.

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
WELLS FARGO EVERYDAY CHECKING (Your primary account)	2	1010224433138	2,486.29	1,510.54
WELLS FARGO WAY2SAVE® SAVINGS	6	3000136008698	1.00	6.00
Total deposit accounts			\$2,487.29	\$1,516.54

## Wells Fargo Everyday Checking

### Statement period activity summary

Beginning balance on 9/25	\$2,486.29
Deposits/Additions	19,941.46
Withdrawals/Subtractions	- 20,917.21
Ending balance on 10/24	\$1,510.54

Account number: 1010224433138 (primary account)  
 MARIO ANTHONY BIANCO  
*North Carolina account terms and conditions apply*  
 For Direct Deposit use  
 Routing Number (RTN): 053000219

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 003000136008698

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/25		Ally Bank \$Transfer 250925 14944250937 Mario A Bianco		150.00	2,336.29
9/26		Recurring Payment authorized on 09/25 Target.Com * WWW.Target.CO MN S305268419694753 Card 3789		10.99	
9/26		Purchase authorized on 09/25 WWW.Eezfus* Eez Fu Eezfusion.Com NC S585268809078078 Card 3789		88.50	
9/26		Save As You Go Transfer Debit to XXXXXXXXXXXX8698		1.00	2,235.80
9/29		Recurring Payment authorized on 09/28 Spotify P3Afdaf916 NEW York NY S385271777374825 Card 3789		18.22	
9/29		Venmo Payment 250927 1045131226887 Mario Bianco		560.00	1,657.58
9/30		Purchase Return authorized on 09/29 Amazon Mktplace PM Amzn.Com/Bill WA S465272636391208 Card 3789	13.82		
9/30		Purchase authorized on 09/27 Tiktok Shop Tiktok.Com CA S465271110978668 Card 3789		21.98	
9/30		Purchase authorized on 09/28 Tst*Summit Coffee Huntersville NC S305271730013458 Card 3789		16.28	
9/30		Recurring Payment authorized on 09/29 Apple.Com/Bill 866-712-7753 CA S385272756961627 Card 3789		9.99	
9/30		Ally Bank \$Transfer 250930 15000313837 Mario A Bianco		1,000.00	
9/30		Save As You Go Transfer Debit to XXXXXXXXXXXX8698		2.00	621.15
10/1		Online Transfer From Skycam Digital LLC Ref #Ib0V4Xd6Ft Business Checking Cover Negative	2,100.00		



Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Recurring Transfer to Skycam Digital LLC Ref #Op0V4Pwqzb Business Market Rate Savings Distributions Income Tax		360.00	
10/1		Movement Mtg Pmt Mtge Paymt 100125 3010171363 Mario Anthony Bianco		2,242.26	
10/1		Venmo Payment 251001 1045223853688 Mario Bianco		40.00	78.89
10/2		Recurring Payment authorized on 10/01 Google *Gsuite_Sky CC@Google.Com CA S385274403001331 Card 3789		22.44	
10/2		Ally Bank \$Transfer 251002 15026784005 Mario A Bianco		150.00	
10/2		Overdraft Protection From 3000136008698	5.00		-88.55
10/3		Skycam Digital Pay 270861 251003 6Semk63Ttpj Mario Bianco	6,304.50		
10/3		Recurring Payment authorized on 10/02 Apple.Com/Bill 866-712-7753 CA S385275523766826 Card 3789		21.44	6,194.51
10/6		Recurring Payment authorized on 10/02 Google *Youtube Tv G.CO/HelpPAY# CA S385276118859778 Card 3789		100.79	
10/6		Purchase authorized on 10/03 WWW.Eezfus* Eez Fu Eezfusion.Com NC S305276823180060 Card 3789		109.41	
10/6		Recurring Payment authorized on 10/03 Amazon Prime*NV36C Amzn.Com/Bill WA S345277187174933 Card 3789		16.08	
10/6		Recurring Payment authorized on 10/05 Netflix.Com Netflix.Com CA S585278525314370 Card 3789		26.80	
10/6		Save As You Go Transfer Debit to Xxxxxxxxxx8698		1.00	5,940.43
10/7		Purchase Return authorized on 10/06 Amazon.Com Amzn.Com/Bill WA S355280140858413 Card 3789	46.00		
10/7		Purchase Return authorized on 10/06 Amazon Mktplace PM Amzn.Com/Bill WA S585280208978950 Card 3789	23.58		
10/7		Purchase Return authorized on 10/07 Amazon Mktplace PM Amzn.Com/Bill WA S345280255175196 Card 3789	18.22		
10/7		Online Transfer From Skycam Digital LLC Ref #lb0V77Qgp7 Business Checking CC Payment	5,000.00		
10/7		Capital One Mobile Pmt CA0F7932E201C6A Candace D Bianco		9,510.10	
10/7		Paypal Inst Xfer 251007 Fourvisions Mario Bianco		136.28	1,381.85
10/8		Ally Bank \$Transfer 251008 15103224543 Mario A Bianco		150.00	1,231.85
10/9		Fid Bkg Svc LLC Moneyline 251009 xxxxx8143 Dyl46 Mario Anthony Bianco		1,000.00	231.85
10/10		Nelnet Loan Serv Payment xxxxx8758 Bianco, Mario A.		79.00	
10/10		Charlotte Web_Pay Oct 25 11322336100925 Mario Bianco		103.08	49.77
10/14		Purchase Return authorized on 10/13 Amazon Mktplace PM Amzn.Com/Bill WA S585286780610728 Card 3789	21.44		
10/14		Recurring Payment authorized on 10/10 Paramount+ 888-274-5343 CA S585284138184882 Card 3789		8.57	
10/14		Recurring Payment authorized on 10/13 Simplisafe 888-957-4675 MA S385286481497951 Card 3789		32.99	
10/14		Capital One Crcardpmt CA0CA1F2E6Bd1F6 Candace D Bianco		64.00	-34.35
10/15		Overdraft Fee for a Transaction Posted on 10/14 \$64.00 Capital One Crcardpmt CA0CA1F2E6Bd1F6 Candace D Bianco		35.00	-69.35
10/17		Skycam Digital Pay 805955 251017 6Semk68Lnrn Mario Bianco	6,304.50		
10/17		Recurring Payment authorized on 10/16 State Farm Insura 800-956-6310 IL S465289337706416 Card 3789		378.91	5,856.24
10/20		Purchase authorized on 10/17 Tiktok Shop Tiktok.Com CA S345291128379708 Card 3789		33.63	
10/20		Purchase authorized on 10/18 Amazon Grocery Sub 888-280-4331 WA S355291638995387 Card 3789		9.99	
10/20		Recurring Payment authorized on 10/18 Aspca Donations Re 800-628-0028 NY S385291780872355 Card 3789		25.00	
10/20		Purchase authorized on 10/19 Canopy Lawn Care C 919-2611693 NC S355292480028595 Card 3789		40.00	
10/20		Purchase authorized on 10/19 Fanduelsbkprimary 9717083015 NJ S585292604163374 Card 3789		20.00	
10/20		Energyunited Ope Elec Bill 0002714287 Candace Dehardt		156.15	
10/20		Consumers Credit Ck-Wth 101825 Mario Anthony Bianco J		930.00	
10/20		Capital One Mobile Pmt CA0Eca3B1Bed589 Candace D Bianco		2,913.21	
10/20		Save As You Go Transfer Debit to Xxxxxxxxxx8698		4.00	1,724.26



Transaction History (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/21		Piedmont Natural Bill Pay 610004517325 Dominique Bianco		21.51	1,702.75
10/23		Purchase authorized on 10/22 Ikea 483827187 888-434-4532 MD S585295802922356 Card 3789		49.14	
10/23		Ally Bank \$Transfer 251023 15267824873 Mario A Bianco		150.00	
10/23		Save As You Go Transfer Debit to XXXXXXXXXXXX8698		1.00	1,502.61
10/24		Mobile Deposit : Ref Number :719240871965	104.40		
10/24		Purchase authorized on 10/22 Bar Taco Birkdale Huntersville NC S385295690499395 Card 3789		53.00	
10/24		Purchase authorized on 10/23 Amazon MktpI*Nu3Et Amzn.Com/Bill WA S585296479452194 Card 3789		41.47	
10/24		Save As You Go Transfer Debit to XXXXXXXXXXXX8698		2.00	1,510.54
Totals			\$19,941.46	\$20,917.21	

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.

Items returned unpaid

Date	Description	Amount
10/17	Ally Bank \$Transfer 251016 15189481289 Mario A Bianco Reference # 063106142150404	150.00

Summary of Overdraft Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$35.00

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 wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/25/2025 - 10/24/2025	Standard monthly service fee \$10.00	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		
• Minimum daily balance	\$500.00	-\$88.55 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$12,609.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>



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 **IMPORTANT ACCOUNT INFORMATION**

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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.

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#### 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](https://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<sup>®</sup> 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<sup>®</sup> or Mastercard<sup>®</sup> network (e.g., an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle<sup>®</sup>, 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](https://wellsfargo.com/military/worldwide-military-banking).
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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.



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).

## Wells Fargo Way2Save® Savings

### Statement period activity summary

Beginning balance on 9/25	\$1.00
Deposits/Additions	10.00
Withdrawals/Subtractions	- 5.00
<b>Ending balance on 10/24</b>	<b>\$6.00</b>

Account number: 3000136008698  
 MARIO ANTHONY BIANCO  
*North Carolina account terms and conditions apply*  
 For Direct Deposit use  
 Routing Number (RTN): 053000219

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$2.16
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.01

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/Subtra ctions	Ending daily balance
9/25	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	1.00		2.00
9/29	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	1.00		3.00
10/1	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	2.00		5.00
10/3	Overdraft Protection to 1010224433138		5.00	0.00
10/7	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	1.00		1.00
10/21	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	4.00		5.00
10/24	Save As You Go Transfer Credit From XXXXXXXXXXXX3138	1.00		6.00
<b>Totals</b>		<b>\$10.00</b>	<b>\$5.00</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.*

### 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](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/25/2025 - 10/24/2025	Standard monthly service fee \$5.00	You paid \$0.00
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*Monthly service fee summary (continued)*

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Minimum daily balance	\$300.00	\$0.00 <input type="checkbox"/>
• A daily automatic transfer from a linked Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a linked Wells Fargo checking account	\$1.00	\$10.00 <input type="checkbox"/>
• A monthly automatic transfer from a linked Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>
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AM/AM



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## 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.

