

# Wells Fargo® Preferred Checking

January 31, 2023 ■ Page 1 of 8



BEVERLY PECORA ALLEN  
TIMOTHY L ALLEN  
999A HERITAGE VLG  
SOUTHURY CT 06488-5337

## 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. (221)  
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 checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Statement period activity summary

Beginning balance on 1/1	\$3,163.62
Deposits/Additions	25,272.44
Withdrawals/Subtractions	- 23,102.73
<b>Ending balance on 1/31</b>	<b>\$5,333.33</b>

Account number: **1010047400995**

**BEVERLY PECORA ALLEN**  
**TIMOTHY L ALLEN**

*Connecticut account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 021101108

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

■ Savings - 003000147952034



**Interest summary**

Interest paid this statement	\$0.02
Average collected balance	\$2,579.22
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.02
Total interest paid in 2022	\$0.17

**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
1/3		Purchase authorized on 12/30 Shang Hai Asian Fu Kent CT S462364693083145 Card 8348		45.84	
1/3		Purchase authorized on 12/30 Sq *Kent Coffee & Kent CT S582364703273691 Card 8348		7.51	
1/3		Purchase authorized on 12/30 Amzn Mktp US*Au29G Amzn.Com/Bill WA S462364836735483 Card 8348		28.70	
1/3		Purchase authorized on 12/31 Amazon.Com*Dw4Y60Y Amzn.Com/Bill WA S382365422274506 Card 8348		30.29	
1/3		ATM Withdrawal authorized on 12/31 229 Main St S Southbury CT 0003788 ATM ID 0046L Card 4125		100.00	
1/3		Recurring Transfer to Allen B Way2Save Savings Ref #Op0Hbrgf26 xxxxxxxx2034		475.00	
1/3		Purchase authorized on 01/03 Bjs Wholesale #0 344 Reid Waterbury CT P303003629547636 Card 4125		36.15	
1/3		Purchase authorized on 01/03 Aldi 73064 Waterbury CT P583003662884701 Card 4125		46.48	
1/3		Purchase authorized on 01/03 Walgreens Store 370 Main Southbury CT P383003765694314 Card 4125		2.83	
1/3	1417	Check		50.00	
1/3	†	Merchant Issued Payment Card - Smartpay Rewards Preauthpmt 230102 Shcu 25169 Cumberland F-367 Danbur New Milford CT		2.15	
1/3	†	Merchant Issued Payment Card - Smartpay Rewards Preauthpmt 230102 Shcu 25169 Cumberland F-367 Danbur New Milford CT		37.72	
1/3		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		7.00	2,293.95
1/4		Purchase authorized on 01/01 WF Wayfair38558959 866-263-8325 MA S463001777714015 Card 4125		66.99	
1/4		Purchase authorized on 01/03 Bjs Fuel #9037 Waterbury CT S463003609953435 Card 4125		21.16	
1/4		Purchase authorized on 01/03 Popowich Chiroprac Newtown CT S383003748784712 Card 4125		35.00	
1/4		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		3.00	2,167.80
1/5		Purchase authorized on 12/31 Amzn Mktp US*439Do Amzn.Com/Bill WA S382365445492192 Card 4125		5.95	
1/5		Purchase authorized on 01/05 Cumberland Farms 4769 New Milford CT P463005792636387 Card 8348		18.64	
1/5		Purchase authorized on 01/05 Tractor S 204 Danbury New Milford CT P00000272750048 Card 8348		37.74	
1/5	<	Business to Business ACH Debit - Moore Life Minis Moore Life St-L7H5M4I4Q2Y4 Timothy L Allen		72.00	
1/5		Venmo Payment 230105 1024527609233 Beverly Allen		8.00	
1/5		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		3.00	2,022.47
1/6		Recurring Payment authorized on 01/05 Nomnomnow - Fresh WWW.Nomnomnow TN S383005701225845 Card 4125		253.84	
1/6		Purchase with Cash Back \$ 20.00 authorized on 01/06 Walgreens Store 370 Main Southbury CT P303006478560138 Card 8348		61.17	
1/6		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		1.00	1,706.46



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/9		Purchase authorized on 01/06 Connecticut Water 800-286-5700 CT S463006543727339 Card 4125		100.34	
1/9		Purchase authorized on 01/07 Stop & Shop 0621 100 M Southbury CT P00000986316751 Card 4125		16.80	
1/9		Purchase authorized on 01/07 Woodbury Pizza Woodbury CT S303007711124291 Card 4125		21.59	
1/9		Purchase authorized on 01/08 Bj's Fuel #9214 106 Feder Brookfield CT P583008451083482 Card 8348		31.28	
1/9		ATM Withdrawal authorized on 01/09 229 Main St S Southbury CT 0004767 ATM ID 0046L Card 8348		40.00	
1/9		Save As You Go Transfer Debit to xxxxxxxxxxxx2034		4.00	1,492.45
1/10		Purchase Return authorized on 01/09 WF Wayfair38558959 866-263-8325 MA S463010120993920 Card 4125	51.18		
1/10		Online Transfer From Allen B Way2Save Savings xxxxxxxxxxxx2034 Ref #lb0Hf24Hhc on 01/10/23	450.00		
1/10		Chm Web Pay 230109 Chm Timothy Allen		257.00	
1/10	1420	Check		765.00	971.63
1/11		Online Transfer From Allen B Ref #lb0Hf84S8x Way2Save Savings Nta Hvac	5,300.00		
1/11		Online Transfer From Allen B Way2Save Savings xxxxxxxxxxxx2034 Ref #lb0Hf89F26 on 01/11/23	445.00		
1/11		Recurring Payment authorized on 01/10 Travelers-Geico AG 877-205-5772 CT S303010292047178 Card 8348		24.00	
1/11		Recurring Payment authorized on 01/10 Geico *Auto 800-841-3000 DC S383010522691710 Card 8348		44.19	
1/11		Recurring Payment authorized on 01/10 Gum.CO/CC* Jamie R Httpsgumroad. CA S583010586376391 Card 4125		15.00	
1/11		Online Transfer to Allen B Way2Save Savings xxxxxxxxxxxx2034 Ref #lb0Hf89Pys on 01/11/23		445.00	
1/11		ATM Withdrawal authorized on 01/11 229 Main St S Southbury CT 0005063 ATM ID 0046L Card 4125		120.00	
1/11		Synchrony Bank CC Pymt Jan 10 524306200493772 Beverly A Allen		443.25	
1/11	1415	Check		5,250.00	375.19
1/12		Rbc Capital Mark Rbc 011123 3127764615 Beverly&Timothy Allen	10,000.00		
1/12		Online Transfer to Allen B Way2Save Savings xxxxxxxxxxxx2034 Ref #lb0Hfhgp72 on 01/12/23		8,500.00	1,875.19
1/13		Faith Mini04Rbdb Dir Dep 230113 xxxxxxxx8134 Timothy L. Allen	1,619.12		
1/13		Recurring Payment authorized on 01/12 Republic Wireless 888-581-5759 CO S383012291542938 Card 8348		31.39	
1/13		Purchase authorized on 01/13 Tractor S 204 Danbury New Milford CT P000000133654130 Card 8348		75.48	
1/13		Save As You Go Transfer Debit to xxxxxxxxxxxx2034		1.00	3,386.44
1/17		Recurring Payment authorized on 01/13 Audible*Dq9Wq3Xq3 Amzn.Com/Bill NJ S463014065526846 Card 8348		15.90	
1/17		Purchase authorized on 01/14 Karaku of CT LLC Seymour CT S383014709958695 Card 8348		37.40	
1/17		Purchase authorized on 01/14 Ocean State 317 Seymour CT P000000079566968 Card 4125		76.28	
1/17		Purchase authorized on 01/15 Bj's Fuel #9214 106 Feder Brookfield CT P303015449835339 Card 8348		34.23	
1/17		Recurring Transfer to Allen B Way2Save Savings Ref #Op0Hg82x5Y xxxxxxxxxxxx2034		475.00	
1/17		Purchase authorized on 01/15 Bjs Fuel #9037 Waterbury CT S383015594424074 Card 4125		15.81	
1/17		Purchase authorized on 01/15 Bjs Wholesale #0 344 Reid Waterbury CT P463015605262987 Card 4125		22.96	
1/17		Purchase authorized on 01/15 Aldi 73064 Waterbury CT P583015614906366 Card 4125		39.89	
1/17		Purchase authorized on 01/15 Choice Pet - South Southbury CT S463015632862573 Card 4125		11.69	



**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>
1/17		Purchase authorized on 01/15 Temu.Com WWW.Temu.Com DE S463016066562820 Card 4125		6.58	
1/17		Purchase authorized on 01/16 Big Y 56 1 Kent Rd Un New Milford CT P00000881838850 Card 8348		40.98	
1/17		Purchase authorized on 01/16 Tractor S 116 S Main S Newtown CT P00000484395173 Card 8348		10.62	
1/17		Purchase authorized on 01/16 Connecticut Water 800-286-5700 CT S303017025492805 Card 4125		145.00	
1/17		Eversource Web_Pay Jan 23 84179317122022 Payer Name		308.56	
1/17		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		11.00	2,134.54
1/18		Recurring Payment authorized on 01/17 Pandora*Internet R Pdora.Com/Bil CA S463017733261065 Card 8348		5.31	
1/18		Purchase authorized on 01/18 Ocean State 317 Seymour CT P000000572400782 Card 8348		33.99	
1/18		Tjx Rewards Mc Tjx Epay 011623 2304048676 5243663012816576		175.92	
1/18		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		1.00	1,918.32
1/19		Purchase authorized on 01/16 Amazon.Com*3L5392R Amzn.Com/Bill WA S583017097162501 Card 8348		5.31	
1/19		Purchase authorized on 01/19 Stop & Shop 0621 100 M Southbury CT P000000983866629 Card 4125		35.21	
1/19	1419	Check		300.00	
1/19		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		2.00	1,575.80
1/20		ATM Withdrawal authorized on 01/20 229 Main St S Southbury CT 0000352 ATM ID 0046L Card 8348		40.00	1,535.80
1/23		Purchase authorized on 01/20 Ab* Abebooks.CO Jo Victoria Can S303020550128556 Card 4125		47.16	
1/23		Purchase authorized on 01/21 Amzn Mktp US*5P5DA Amzn.Com/Bill WA S303022051971753 Card 4125		13.77	
1/23		Purchase authorized on 01/22 Bj's Fuel #9214 106 Feder Brookfield CT P303022441812331 Card 8348		47.80	
1/23		ATM Withdrawal authorized on 01/22 229 Main St S Southbury CT 0000575 ATM ID 0046L Card 4125		140.00	
1/23		Purchase authorized on 01/22 Pricerite Danbury S1 Danbury CT P303022619755461 Card 4125		28.19	
1/23		Purchase authorized on 01/22 Big Y 82 83 Stony Hil Bethel CT P000000487600486 Card 4125		19.26	
1/23		Purchase authorized on 01/23 Aldi 73055 Danbury CT P383023596350641 Card 4125		4.38	
1/23		Purchase authorized on 01/23 Dollar Tr 61 Newtown R Danbury CT P000000973628445 Card 4125		4.00	
1/23	†	Merchant Issued Payment Card - Smartpay Rewards Preauthpmt 230121 Shcu 25169 Cumberland F-367 Danbur New Milford CT		5.35	
1/23		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		7.00	1,218.89
1/24		Recurring Payment authorized on 01/22 Starbucks 800-782-800-782-7282 WA S583022433519368 Card 8348		25.00	
1/24		Purchase authorized on 01/22 Amazon.Com*3C1W23Q Amzn.Com/Bill WA S383023067689674 Card 8348		25.51	
1/24		Purchase authorized on 01/23 Alexa Skills*Sx85B Amzn.Com/Bill WA S583023540404599 Card 8348		0.85	
1/24		Purchase authorized on 01/23 Trader Joe's #525 Danbury CT S463023554208484 Card 4125		31.21	
1/24		Purchase authorized on 01/23 Bj's Fuel #9214 Brookfield CT S383023562467316 Card 4125		13.70	
1/24	^ 1421	US Treasury IRS Payment 230123 1421 Pjpm36230210117547		300.00	
1/24		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		4.00	818.62
1/25		SSA Treas 310 Xsoc Sec 012523 xxxxx5748A SSA Beverly A Allen	1,838.00		
1/25		Purchase authorized on 01/25 Aldi 73064 Waterbury CT P583025568977856 Card 4125		36.37	
1/25		Purchase authorized on 01/25 Stop & Shop 0618 410 R Waterbury CT P000000481061968 Card 4125		16.36	
1/25		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		2.00	2,601.89



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/26		Online Transfer From Allen B Ref #1b0Hjtfv86 Way2Save Savings Final Payment Nta Hvac.	2,250.00		
1/26		Eagle Mtn Intl C Kcm EFT 230126 000000101550676 Timothy and Beverly AL		23.00	4,828.89
1/27		Purchase authorized on 01/26 Amazon.Com*Ip5J480 Amzn.Com/Bill WA S383026582616540 Card 8348		25.48	
1/27	<	Business to Business ACH Debit - Moore Life Minis Moore Life St-J4Z5Q8G6L9M6 Timothy L Allen		72.00	
1/27	1418	Check		5.00	
1/27		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		1.00	4,725.41
1/30		Purchase authorized on 01/27 Grab A Gun 972-552-7246 TX S303027760252052 Card 8348		56.52	
1/30		Recurring Payment authorized on 01/28 Ww International 800-221-2112 NY S303028423923077 Card 8348		31.91	
1/30		Purchase authorized on 01/30 Shoprite Suthbry389 S1 Southbury CT P583030735305383 Card 4125		35.31	
1/30		Connecticut Wtr Utility 230129 6508675 Beverly A Allen Timoth		44.00	
1/30	†	Merchant Issued Payment Card - Smartpay Rewards Preauthpmt 230128 Shcu 25169 Cumberland F-367 Danbur New Milford CT		4.58	
1/30		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		2.00	4,551.09
1/31		Faith Mini04S8Dh Dir Dep 230131 xxxxxx8134 Timothy L. Allen	1,619.12		
1/31		ATM Transfer authorized on 01/31 From Beverly A Allen Savings 229 Main St S Southbury CT 0001598 ATM ID 0046L Card 4125	1,700.00		
1/31		Purchase authorized on 01/30 Dr Marty Pets 800-6701839 CA S303030667414505 Card 4125		54.90	
1/31		Purchase authorized on 01/30 Clt Dental Pllc Southbury CT S583030669953578 Card 8348		80.00	
1/31		ATM Withdrawal authorized on 01/31 229 Main St S Southbury CT 0001599 ATM ID 0046L Card 4125		150.00	
1/31	1422	Check		2,250.00	
1/31		Save As You Go Transfer Debit to XXXXXXXXXXXX2034		2.00	
1/31		Interest Payment	0.02		5,333.33
<b>Ending balance on 1/31</b>					<b>5,333.33</b>
<b>Totals</b>			<b>\$25,272.44</b>	<b>\$23,102.73</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.

- ^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.
- † **Merchant-Issued Payment Card:** This transaction is related to a purchase(s) made using a merchant-issued payment card. The date the merchant submitted the transaction to Wells Fargo may not be the date the transaction was conducted.
- < **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1415	1/11	5,250.00	1419	1/19	300.00	1421	1/24	300.00
1417 *	1/3	50.00	1420	1/10	765.00	1422	1/31	2,250.00
1418	1/27	5.00						

\* Gap in check sequence.



**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 01/01/2023 - 01/31/2023 Standard monthly service fee \$15.00 You paid \$0.00

The bank has waived the fee for this fee period.

<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
- Total amount of qualifying direct deposits	\$1,000.00	\$15,076.24 <input checked="" type="checkbox"/>
- A linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
- Combined balance in linked accounts, which may include	\$10,000.00	\$2,215.89 <input type="checkbox"/>
- Minimum daily balance in personal checking, savings, Time Accounts (CDs) and FDIC-insured Retirement accounts		

JD/JD

**IMPORTANT ACCOUNT INFORMATION**

**ATM Check Deposit Limit**

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

**We may decline all or part of a deposit, including cash, for any reason.** This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

The new paragraph is as follows:

**We may decline all or part of a deposit, including cash, for any reason.** This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline check deposits that exceed \$1 million.

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.

**Can we reach you when it's really important?**

- Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:
- Signing on to [wellsfargo.com](https://wellsfargo.com) or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
  - Contacting the phone number at the top of your statement
  - Visiting a branch



---

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up account alerts, and enable biometric sign on for the Wells Fargo Mobile® app. Learn more at [www.wellsfargo.com/securitytools](http://www.wellsfargo.com/securitytools).

---

#### **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](http://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
<b>Total</b>	\$ _____

**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.

Number/Description	Amount
<b>Total</b>	\$ _____

**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 consumer reporting agencies. 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. 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.

