HOUSE ETHICS COMMITTEE DECEMBER 23, 2019 CONCURRENCE WITH STATE ETHICS COMMISSION'S

PROBABLE CAUSE FINDING AND

NOTICE OF PUBLIC HEARING

IN THE MATTER OF MICHAEL KEARNEY, JR.

COMPLAINT NO. C2019-059

Complainant: SC House Legislative Ethics

Committee

Address: 519 Blatt Building Columbia, South Carolina 29201

Telephone: 803-734-3114

Respondent: Michael Kearney, Jr.

Address: 2971 Nantuckett Avenue North Charleston, South Carolina 29420

Telephone Number: 843-303-1848

Attorney Information: None

This is in response to the State Ethics Commission's (herein "SEC") Recommendation and Investigative Report (herein "Report") dated November 22, 2019. The House Legislative Ethics Committee (herein "Committee") met on December 16, 2019 and December 23, 2019, via telephone conference call, and responds as follows.

BACKGROUND

Initially, on January 31, 2019, the Committee staff identified Michael Kearney, Jr. (herein "Respondent") as a potential candidate for the administrative closure of his campaign account due to a number of factors, including lack of activity, failure to file Campaign Disclosure Reports and Statements of Economic Interests, and failure to respond to written and oral correspondences from Committee staff. Following Administrative Closure Protocol adopted by the Committee, Wells Fargo Bank was served a Subpoena Ducas Tecum dated February 26, 2019 to obtain relevant bank records from the campaign account of Respondent. Relevant documents were produced and delivered on or about March 13, 2019. A review of Respondent's bank statements, bank records, and campaign disclosures revealed that Respondent may have converted campaign funds to personal use, made impermissible cash withdrawals, failed to report campaign bank activity, and failed to file required Campaign Disclosure Reports and Statements of Economic Interests.

On March 29, 2019, the Committee referred the complaint to the State Ethics Commission regarding Respondent's conversion of campaign funds to personal use, and failure to: (1) close out his campaign bank account, (2) file quarterly Campaign Disclosure Reports, and (3) file annual Statements of Economic Interests. The complaint also alleged that Respondent converted campaign funds to personal use. On November 22, 2019, the SEC having met, considered, and duly investigated the Complaint against Respondent, issued a recommendation to the Committee for a finding of probably cause. Specifically, the SEC charged Respondent with thirteen counts of violating S.C. Code § 8-13-1308(B) for failing to file quarterly Campaign Disclosure reports;

twenty-three counts of violating S.C. Code § 8-13-1348(A) for using campaign funds for personal expenses; and three counts of violating S.C. Code § 8-13-1348(C)(1) for failing to use a written instrument, debit card, or online transfer to pay campaign expenses.

On December 16, 2019 and December 23, 2019, the Committee met to consider this matter.

DETERMINATIONS

Upon review of the SEC's recommendation and relevant evidence, the Committee make the following determinations:

A. S.C. Code § 8-13-1308(B)

S.C. Code Section 8-13-1308(B) provides that "following the filing of an initial certified campaign report, additional certified campaign reports must be filed within ten days following the end of each calendar quarter in which contributions are received or expenditures are made, whether before or after an election until the campaign account undergoes final disbursement pursuant to the provisions of Section 8-13-1370."

The SEC commented that Respondent was at all times relevant a candidate for House District 15 in the November 8, 2016 general election. As noted in the SEC Investigative report, a review of Respondent's online filings revealed Respondent filed an Initial/April 2016 Campaign Disclosure report on April 5, 2016, and a July 2016 Campaign Disclosure Report on July 13, 2016. Following the aforementioned reports, the SEC found that Respondent has not filed any Campaign Disclosure Reports since 2016. The SEC noted that as of May 16, 2019, Respondent's campaign bank account balance was \$35.18.

On September 16, 2019, Investigator Caldwell emailed Respondent and advised him to contact the Committee for assistance with filing the required Campaign Disclosure Reports and Statements of Economic Interests. On October 1, Investigator Caldwell confirmed that Respondent had received the email sent to him on September 16, 2019. On October 22, 2019, Respondent contacted House Ethics Committee staff and advised staff that he would file his Campaign Disclosure reports when he received his requested campaign bank account statements from his bank. He, subsequently, has filed all required Statements of Economic Interests. However, Respondent is not in compliance with filing Campaign Disclosure Reports. Respondent is required to file the following Campaign Disclosure Reports: October/Pre-election 2016, January 2017, April 2017, July 2017, October 2017, January 2018, April 2018, July 2018, October 2018, January 2019, April 2019, July 2019, and October 2019.

Therefore, the Committee determines that there is competent and substantial evidence that violations of Chapter 13, Title 8 have occurred, and thus, concurs with the SEC's probable cause finding regarding Respondent violating S.C. Code Section 13-1308(B) for failing to file quarterly Campaign Disclosure Reports; 13 counts.

B. S.C. Code § 8-13-1348(A)

S.C. Code Section 8-13-1348(A) provides that no candidate . . . may use campaign funds to defray personal expenses which are unrelated to the campaign or the office if the candidate is

an officeholder nor may these funds be converted to personal use. The prohibition of this subsection does not extend to the incidental personal use of campaign materials or equipment nor to an expenditure used to defray any ordinary expenses incurred in connection with an individual's duties as a holder of elective office.

The SEC investigative report revealed that Respondent made numerous personal expenditures with campaign funds. Three (3) expenditures, \$114.37, occurred prior to the election, and twenty (20) expenditures, \$1,413.10, occurred after the election. The total dollar amount for these personal expenditures is \$1,527.47.

Respondent's three expenditures prior to the election were for the purchase of gas. HEC Advisory Opinion 2016-2 provides that, "Maintenance, fuel, and other expenses incurred by the Member in the operation of his or her vehicle during the campaign or the office he or she holds is not a permissible use of his or her campaign funds." *HEC Advisory Opinion*, 2016-2. Further, HEC Advisory Opinion 2014-1 "assumes that the travel in question is related to the campaign or office as required by S.C. Code Section 8-13-1348 and does not attempt to discern when travel is appropriately reimbursable pursuant to 8-13-1348." *HEC Advisory Opinion*, 2014-1. Therefore, purchasing gas with campaign funds is not permissible.

During the November 1, 2019, telephone interview with Investigator Caldwell, Respondent confirmed that all expenditures after the November 8, 2016 election were personal in nature, based on advice Respondent received from an individual he described as a campaign adviser. Expenditures from a campaign fund for personal use are impermissible in accordance with S.C. Code Section 8-13-1348(A).

Therefore, the Committee determines that there is competent and substantial evidence that violations of Chapter 13, Title 8 have occurred, and thus, concurs with the SEC's probable cause finding regarding Respondent violating S.C. Code Section 13-1348(A) for using campaign funds for personal expenses; 23 counts.

C. S.C. Code § 8-13-1348(C)(1)

S.C. Code Section 8-13-1348(C)(1) provides that an expenditure of more than twenty-five dollars drawn upon a campaign account must be made by: (a) a written instrument; (b) debit card; or (c) online transfers. The campaign account must contain the name of the candidate or committee, and the expenditure must contain the name of the recipient. These expenditures must be reported pursuant to the provisions of Section 8-13-1308.

A review of Respondent's campaign bank account records revealed three ATM withdrawals on the same date, July 25, 2016, each in the amount of \$300.00 (total \$900.00). Respondent advised Investigator Caldwell that he used this money to pay campaign advisors. He stated that he was the only person with access to the checkbook and/or debit card associated with the campaign bank account. Respondent also noted that he did not maintain any receipts for expenditures from the campaign account.

Therefore, the Committee determines that there is competent and substantial evidence that violations of Chapter 13, Title 8 have occurred, and thus, concurs with the SEC's probable cause finding regarding Respondent violating S.C. Code Section 13-1348(C)(1) for failing to use a written instrument, debit card, or online transfer to pay campaign expenses; 3 counts.

CONCLUSION

Thus, the Committee has determined that there is competent and substantial evidence that violations of Chapter 13, Title 8 have occurred. Accordingly, the Committee hereby **CONCURS** with the SEC's recommendation and probable cause finding regarding the following: thirteen (13) counts of violating S.C. Code Section 8-13-1308(B) for failing to file quarterly Campaign Disclosure Reports; twenty-three (23) counts of violating S.C. Code Section 8-13-1348(A) for using campaign funds for personal expenses; and three counts of violating S.C. Code Section 8-13-1348(C)(1) for failing to use a written instrument, debit card, or online transfer to pay campaign expenses.

NOTICE OF PUBLIC HEARING

Therefore, the Committee deems it appropriate to convene a formal public hearing on this matter. The Public Hearing is scheduled for <u>Thursday</u>, <u>February 6, 2020, at 1:00 pm in Room 516</u>, <u>Blatt Building</u>, <u>Columbia</u>, <u>SC</u>, pursuant to South Carolina Code Section 8-13-540(D)(4)(b). See also House Rule 4.16(D)(8)(b); and House Ethics Committee Rule V.A.

AND IT IS SO ORDERED, this Backday of December, 2019, by the following members of the House Ethics Committee:

Rep. G. Murrell Smith. Jr. Chairman

Rep. J. David Weeks: Vice-Chairman

Rep. Beth E. Bernstein, Secretary

Rep. Heather Ammons Crawford

Rep. Wallace "Jay" Jordan, Jr.

Rep. John Richard C. King

Rep. Peter M. McCoy, Jr.

Rep. Dennis C. Moss:

Rep. Leonidas E. "Leon" Stavrinskis

State of South Carolina State Ethics Commission

CHILDS C. THRASHER, CHAIR DONALD GIST, VICE CHAIR BRIAN M. BARNWELL SAMUEL L. ERWIN



DON JACKSON
VICTOR K. LI
BRANDOLYN THOMAS PINKSTON
ASHLEIGH R. WILSON

201 EXECUTIVE CENTER DRIVE, SUITE 150 COLUMBIA, S.C. 29210

> MEGHANI. WALKER EXECUTIVE DIRECTOR

November 22, 2019

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NOV 25 2019

South Carolina House of Representatives
Attn: Representative G. Murrell Smith
Chairman, House Legislative Ethics Committee
519B Blatt Building
Columbia, SC 29201

HOUSE ETHICS COMMITEE

an Walker

RE:

COMPLAINT C2019-059

In the Matter of Michael Kearny, Jr.

Dear Representative Smith:

Pursuant to S.C. Code Ann. § 8-13-540(B)(6), the State Ethics Commission hereby provides you with its recommendation in the above-referenced Complaint.

Sincerely,

Meghan L. Walker

Executive Director

<u>State Ethics Commission—Recommendation to House Legislative Ethics Committee</u> In the Matter of Michael Kearney, Jr.

COMPLAINANT INFORMATION

Name	House Legislative Ethics Committee	
Address	519 Blatt Building Columbia, SC 29201	
Telephone Number	803-734-3114	
Fax Number	803-734-8795	
Email	None	

RESPONDENT INFORMATION

Name	Michael Kearney, Jr.	
Address	2971 Nantuckett Avenue North Charleston, SC 29420	
Telephone Number	843-303-1848	
Fax Number	None	
Email	kearneyjr@gmail.com	
Attorney Information	None	
Confidentiality Waived	No	

COMPLAINT INFORMATION

Complaint No.	C2019-059	
Complaint Received	March 29, 2019	
Facts Sufficient Determination	April 1, 2019	
Facts Sufficient Determination Made By	Meghan Walker, Executive Director	

COMMISSION RECOMMENDATION

The State Ethics Commission recommends that the House Ethics Committee find probable cause is present and charge Respondent with the following: thirteen (13) counts of violating Section 8-13-1308(B) for failing to file quarterly Campaign Disclosure reports; twenty-three (23) counts of violating Section 8-13-1348(A) for using campaign funds for personal expenses; and three (3) counts of violating Section 8-13-1348(C)(1) for failing to use a written instrument, debit card, or online transfer to pay campaign expenses.

J. David Weeks Vice-Chairman

G. Murrell Smith, Jr. Chairman

Beth E. Bernstein Secretary

Peter M. McCoy, Jr.
Dennis C. Moss
J. Todd Rutherford
Leonidas E. "Leon" Stayrinakis

Heather Ammons Crawford Wallace H. "Jay" Jordan, Jr. John Richard C. King

> Jane O. Shuler Chief Legal Counsel

Julia J. Foster Assistant Legal Counsel House Legislative Ethics Committee



Lynne Short Executive Assistant

P.O. BOX 11867 519 BLATT BUILDING COLUMBIA, SC 29211 TELEPHONE: 803-734-3114 FAX: 803-734-8795

March 27, 2019

CONFIDENTIAL

Meghan Walker, Executive Director South Carolina State Ethics Commission 201 Executive Center Drive, Suite 150 Columbia, South Carolina 29210

Dear Ms. Walker,

Pursuant to the S.C. Code Ann. Section 5-13-530(2)-(3) and upon majority vote, the House Ethics Committee (HEC) has identified potential violations of the Ethics, Government Accountability, and Campaign Reform Act of 1991 based upon review of Michael Kearney, Jr.'s campaign bank account records and campaign disclosure reports. Thus, the HEC is referring to the State Ethics Commission from investigation into the matters described in the attached Complaint form, Supplemental Sheet, and Exhibit A.

Julia J. Foster
Assistant Legal Counsel, House Ethics Committee

cc: Michael Kearney, Jr. 2971 Nantuckett Avenue

North Charleston, SC 29420

STATE OF SOUTH CAROLINA STATE ETHICS COMMISSION

FOR	COMMISSION USE ONLY:
	CASE NUMBER
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COMPLAINANT: COMMITTEE		RESPONDENT:	Michael Reamen In
ADDRESS: 519 BLATT BLOG. COLLE	noia SC 24201	ADDRESS: 297	Michael Keamey or I Nantuckett Avenue, North C
TELEPHONE NUMBER: 803-3-34	and	TELEPHONE NU	MBER: 843. 303. 1848 St
TITLE: Howe Etmis Commit		TITLE CONDIN	late for s.c. House
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All investigations, inquiries, hearings, waives the right to confidentiality. If record: the complaint, the response (the final order and all exhibits become the final disposition of the matter be misdemeanor, and any person release than one thousand dollars (\$1,000) or it	there is a finding of if any) by responde e public record. If comes public recor ng such confidentia	probable cause, the ent, and the notice no hearing is held rd. The willful re is information, upo	ne following documents become public of hearing. If a hearing is to be held, following a finding of probable cause, lease of confidential information is a on conviction, must be fined not more
STATE OF SOUTH CAROLINA			
COUNTY OF Richland			
Personally appeared before me		who, first beir	ng duly sworn, says that he/she has read
and knows the contents of the above of	omplaint and that th	e allegations contai	ned therein, are true and correct to the
he/she believes them to be true.	for those matters t	nerein based upon	information and belief, and as to those
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Sworn to and subscribed before me this			
day of,	-		
Notary Public for South Carolina			
My Commission expires			
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SEC-7 (Revised 1/2019)

REPLY TO: 201 Executive Center Drive, Suite 150, Columbia, South Carolina 29210 (803)253-4192
FAXED COPIES WILL NOT BE ACCEPTED

Supplemental Sheet to Complaint

Complainant: S.C. House Legislative Ethics Committee (HEC) Respondent: Former House Candidate Michael J. Kearney, Jr. (Kearney) March 27, 2019

On or about January 31, 2019, HEC staff identified Kearney as a potential candidate for the administrate closure of his campaign account due to a number of factors, including lack of activity, failure to file Campaign Disclosure Reports and Statements of Economic Interests, and failure to respond to written and oral correspondences from HEC staff. Following Administrative Closure Protocol adopted by the HEC, Wells Fargo Bank, NA was served a Subpoena Ducas Tecum dated February 26, 2019 to obtain relevant bank records from the campaign account of Kearney. Relevant documents were produced and delivered on or about March 13, 2019. Based upon review of Kearney's bank statements, bank records, and campaign disclosures, the HEC is informed and believes that Kearney may have converted campaign funds to personal use, made impermissible cash withdrawals, failed to report campaign bank activity, and failed to file required Campaign Disclosure Reports and Statements of Economic Interests. Said documents are attached hereto and made a part herein as Exhibit A. Thus, the HEC has identified potential violations resulting from the subpoena duces tecum of Mr. Kearney's campaign bank account records and campaign disclosure reports. Therefore, the HEC is referring the Committee's complaint regarding Mr. Kearney to the State Ethics Commission for investigation as to whether violations of Section 8-13-100 et seq of the Ethics, Government Accountability, and Campaign Reform Act of 1991 occurred.

AND IT IS SO ORDERED, this 2+ day of Warth, 2019, by the following members of the House Ethics Committee:

Rep. G. Murrell Smith, Jr, Chairman

Rep. J. David Weeks, Vice-Chairman

Rep. Beth E. Bernstein, Secretary

Rep. Heather Ammons Crawford

Rep. Wallace "Jay" Jordan, Jr.

Rep. John Richard C. King

Rep. Peter M. McCoy, Jr.

Rep. Dennis C. Moss

Rep. J. Todd Rutherford

Rep. Leonidas E. "Leon" Stavrinakis

EXHIBIT A

SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability Reporting

Electronic Filing

Candidate Campaign Disclosure: Review

2016, April 10th, Initial Report

Candidate:

Kearney, Michael Jr.

Position Sought: State House Representative

Election Type:

Primary

Election Date:

06/14/2016

Filing Type:

Original, Filed

Demographic Information

2971 Nantuckett Ave North Charleston, SC 29420 843.303.1848 County: Charleston

Report Type

2016, April 10th, Initial

Loan Balance:

Contributions	This Period	Election Cycle	
A. Candidates: Personal Funds	\$0.00	\$0.00	
B1. Individual Contributions or other (+)	\$0.00	\$0.00	
B2. Loans (+)	\$0.00	\$0,00	
C. In-Kind Contributions (+)	\$0.00	\$0,00	
D. Total Contributions (=)	\$0.00	ቀብ በብ	

Expenditures	This Period	Election Cycle
A. In-Kind Expenditures	\$0.90	\$0.00
B. Expenditures (+)	\$0.00	\$0.00
C. Total Expenditures (=)	\$0.00	\$0.00

Balance of Contributions	This Period
A. Contributions on Hand (Beginning this Period)	\$0.00
B. Total Contributions (This Period) (+)	\$0,00
C. Total Expenditures (This Period) (-)	\$0.00
D. Contributions On Hand (Period End) (=)	\$0.00
Loans	

\$0.00

*** No Contributions Reported. ***	
*** No Expenditures Reported, ***	
*** No Loans Reported, ***	And the second s
*** No Loan Repayments Reported, ***	
*** No Assets Purchased or Received Reported, ***	
*** No Disposition of Assets Reported, ***	
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SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability Reporting

Electronic Filing

Candidate Campaign Disclosure: Review

2016, July 10th Report in the first and the second se

Candidate:

Kearney, Michael Jr.

Position Sought: State House Representative

Election Type: General

Election Date:

06/14/2016

Filing Type:

Original, Filed

Demographic Information

2971 Nantuckett Ave North Charleston, SC 29420 843,303,1848 County: Charleston

Report Type

2016, July 10th

Contributions	This Period	Election Cycle
A. Candidates: Personal Funds	\$0.00	\$0.00
B1, Individual Contributions or other (+)	\$2,571.33	\$2,571.33
B2. Loans (+)	\$0.00	\$0,00
C. In-Kind Contributions (+)	\$0.00	\$0,00
D. Total Contributions (=)	\$2,571.33	\$2,571.33
Expenditures	This Period	Election Cycle
A. In-Kind Expenditures	\$0,00	\$0,00
B. Expenditures (+)	\$0.00	\$0.00
C. Total Expenditures (=)	\$0.00	\$0.00
Balance of Contributions		This Period
A. Contributions on Hand (Beginning this Period)		\$0,00
B. Total Contributions (This Period) (+)		\$2,571.33
C. Total Expenditures (This Period) (-)		\$0.00
D. Contributions On Hand (Period End) (=)		\$2,571.33
Loans		\$
Loan Balance:		\$0.00

Contributions

Date	Contributor	Address	Occupation	Amount
05/13/2016	Ameerah Natae	7501 Peppercorn Lane Apt B3 North Charleston, SC 29420	Education Counselor	\$10,00
05/13/2016	Marcus Grant	805 Shamrock Lane Anderson, SC 29621	Unknown	\$3,00
05/13/2016	David White	15 Laurel Ave Charleston, SC 29403	coo	\$5.00
05/13/2016	Tamara McNair	10013 Greenspire Way Bowle, MD 20721	Government employee	\$25.00
05/13/2016	Lekheetah Mark	101A Susan Drive Summerville, SC 29485	Property Manager	\$3.00
05/13/2016	Rahsaan Louris	102 East Main Street Taylors, SC 29687	Controller	\$3,00
05/13/2016	Rainee Kearney	8512 Sutton Place North Charleston, SC 29420	Marketing Director	\$33,00
05/13/2016	Edward Copes	738 Bantry Circle Charleston, SC 29414	Customer Service Technician	\$10,00
05/13/2016	Bettina Bennet	1601 Longcreek Dr Apt 273 Columbia, SC 29505	Auditor	\$16.0 0
05/13/2016	Miyosha Streets	200 Saddle Court Florence, SC 29414	Unknown	\$5.00
05/13/2016	Robie Howell	115 Lochaven Drive Apt 206 Charleston, SC 29414	DJ	\$25.00
05/13/2016	Tedra Coakley	7205 Glen Forest Drive Greenville, SC 29607	Independent Sales Representative	\$33,00
05/13/2016	Magdalyn Dudfie	804 West Morgan Street Apt X1B Raleigh, NC 27603	Unknown	\$10,00
05/13/2016	Shawna Grant	104 Quince Circle Summerville, SC 29483	Teacher	\$3,00
05/13/2016	Acecily Alexander	447 North Nassau Street Charleston, SC 29403	Writer	\$3.00
5/13/2016	WIII WIIIIs	32 North Enston Ave Charleston, SC 29403	App Developer	\$33.00
05/13/2016	Sabrina Hyman	23 Meander Row Charleston, SC 29412	Event Planner	\$10.00
5/13/2016	Diane Partridge	5011 Timber Race Course Hollywood, SC 29449	Unknown	\$3.00
5/13/2016	Carl Cochran	7628 Buck Pond Road	Teacher	\$3.00

		North Charleston, SC 29418		
05/13/2016	Katlyn Elderman	11 Craven Ave Charleston, SC 29407	Career Coach	\$3,00
05/13/2016	Jazzmine Hodges	133 Leeds Drive Spartanburg, SC 29307	Factory Worker	\$3.00
05/13/2016	Jameelah Pressley	201 Pinckney Road Kingstree, SC 29556	Counselor	\$10,00
05/13/2016	Garrett McDaniel	131 Honeysuckle Ave Laurens, SC 29360	City Councilman	\$7.00
05/13/2016	Carter Andrews	1705 Ridgemont Drive Austin, TX 78723	Advertising Executive	\$10.00
05/13/2016	Mike Tronoski	714 Rutledge Avenue Charleston, SC 29403	Restaurant owner	\$200.00
05/13/2016	Lynwood McDaniel	4009 Ridgewood Ave Baltimore, MD 21215	Program Specialist	\$25.00
05/13/2016	Aubree Ragin	4927 Brookstone Place Ellenwood, GA 30294	Unknown	\$10.00
05/13/2016	DeAundra Brabham	234 South Lamplighter Lane Summerville, SC 29486	Unknown	\$10,00
05/13/2016	Josh Lucas	415 Liberty Hall Road Goose Creek, SC 29445	Unknown	\$33.00
05/13/2016	Kimberly Abrams	510 Adger Lane Sumter, SC 29154	Nurse	\$25.00
05/13/2016	Loumera Wright	3893 Watson View Dr Awenda, SC 29429	Secretary	\$10.00
05/13/2016	Gloria Johnson	2331 Hinter Street Tyler, TX 75701	Teacher	\$3.00
05/13/2016	Tiffany Hawkins	4518 Saddlewood Club Drive High Point, NC 27265	Unknown	\$10,00
05/13/2016	Michael Turner	3605 Plimmit Place Ladson, SC 29456	IT Engineer	\$25.00
05/13/2016	Lauren Gellatly	1351 Brairfield Avenue Charleston, SC 29412	Recruiter	\$10.00
05/13/2016	Jairo McMican	5 Redstone Court Durham, NC 27703	Unknown	\$3.00
05/13/2016	Larry Downey	5346 Hartford Circle North Charleston, SC 29405	Membership Coordinator	\$3,00
05/13/2016	Troy Richardson	13552 Callaway Glen Drive Charlotte, NC 28273	Artist Manager	\$5,00
05/13/2016	Kara Mansel	257 Oak Branch Drive Simpsonville, SC 29681	Teacher	\$10.00

05/13/2016	Kris Westerson	1627 Waterstone Drive Charleston, SC 29414	Unknown	\$10,00
05/13/2016	Ashley Scott	7514 Hearthside Way Apt 436 Elkridge, MD 21075	Manager	\$10,00
05/13/2016	Keylon Singleton	665 Crawford Street Orangeburg, SC 29115	Photographer	\$10.00
05/13/2016	Joannie Hayes	PO Box 43 Wadmalaw Island, SC 29487	Doctor	\$50,00
05/13/2016	Antionette Green	3625 Back Pen Road Johns Island, SC 29455	Unknown	\$3.00
05/12/2016	Laurie Franklin	5345 Mission Woods Road Mission Woods, KS 66205	Unknown	\$25.00
05/12/2016	Anthony Fields Sr.	6923 3rd Street Jupiter, FL 33458	Engineer	\$10.00
05/12/2016	Tramale Hubbard	4235 West 126th Street Apt 236 Hawthrone, CA 90250	Unknown	\$33.33
05/12/2016	Tim Sweeney	1 Cool Blow Apt 123 Charleston, SC 29403	Teacher	\$10.00
05/12/2016	Bryanta Maxwell	221 Junebug Court Columbia, SC 29209	President	\$3.00
05/12/2016	Elizabeth Bowers	1935 Jason Street North Charleston, SC 29406	Writer	\$10.00
05/12/2016	Jessica Bright	311 McTeer Street Walterboro, SC 29488	Research Analyst	\$3,00
05/12/2016	Caroline Mauldin	27 Chapel Street Charleston, SC 29403	Executive Director	\$33,00
05/09/2016	Delores Hayward	115 Obannon Court Summerville, SC 29483	Government Contractor	\$25,00
05/06/2016	N S Smith	PO Box 383 Centreville, VA 20122	Unknown	\$25.00
05/05/2016	Cynthia Williams- Brown	212 Greenbriar Lane Lexington, NC 27295	College Professor	\$100.00
05/04/2016	Rahn Ravenell	1198 Dingle Road Mt Pleasant, SC 29466	Doctor	\$100.00
05/03/2016	Cathryn Zommer	38 Crosscreek Drive Charleston, SC 29412	Executive Director	\$250.00
05/02/2016	Felipe Fernandes	321 Iron Lake Drive Exton, PA 19341	Packing Engineer	\$25,00
05/02/2016	Sue Willis	118 Westerfield Drive Goose Creek, SC 29445	Retired	\$100.00
04/28/2016	Joah Spearman	127 East Riverside Drive Apt 204	CEO	\$250.00
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		THE RESERVE THE PROPERTY OF TH	Total	\$2,571.33
04/12/2016	Kimberly Dickerson	947 Maricopa Drive Murfreesboro, TN 37128	Personal Trainer	\$50.00
04/12/2016	Pamela Ross	884 North Boston Road Troy, VA 22974	Doctor	\$500.00
04/14/2016	Caroline Mauldin	27 Chapel Street Charleston, SC 29403	Executive Director	\$25.00
04/15/2016	Jessica Bright	311 McTeer Street Walterboro, SC 29488	Research Analyst	\$50.00
04/19/2016	Debbie Perry	1509 W Palmetto Fort Dr Mt Pleasant, SC 29466	Teacher	\$10.00
04/25/2016	Jannie Brown	8559 Bentwood Drive North Charleston, SC 29406	Retired	\$50.00
04/25/2016	Michael Kearney Sr,	2971 Nantuckett Ave North Charleston, SC 29420	Retired	\$100.00
04/27/2016	Jermaine Scott	9904 Kings Parade Blvd Charlotte, NC 28273	Information Technology Specialist	\$50.00
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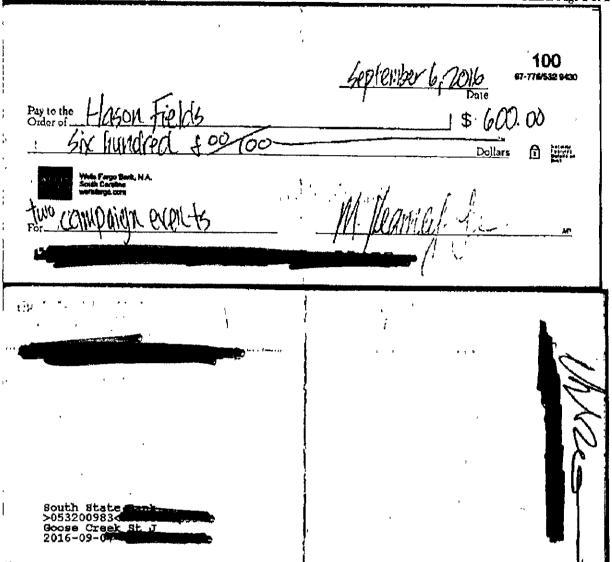
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*** No Disposition of Assets Reported. ***	

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Wells Fargo Bank eDeposit Gredit Copy

Transaction Date and Time: 08/30/2016 02:07 FM EDT Gustomer Name (#) NCCHAEL XEARNEY JR

Account Address

Less Cash: Total Checks Amount: Credit Serial Number Deposit Total Credited account number Customer or Teller initiated Customer confirmed on Pin Pad CB, AU, Sequence Num

2971 NANTUCKETT AVE NORTH CHRISTON, SC 294208917 0.00

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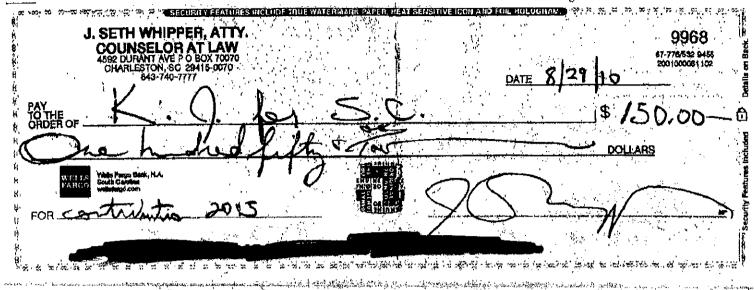
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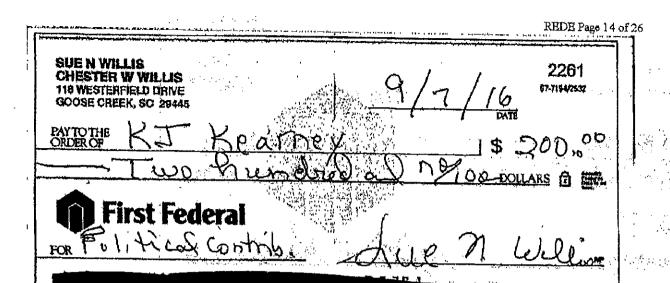
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Summons and Subpoenas Department D1111-016 Charlotte NC 28201

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Wells Fargo Bank eDeposit Credit Copy

THE TWO SHEET

Transaction Date and Time: Customer Name (s)

10/27/2016 02:12 PM EDT MICHAEL KHARNEY JR

Account Address

Cash In:

2971 WANTUCKETT AVE BORTH CHARLESTON, SC 294208917 0.00

Less Camb: Total Checks Amount:

0.00 562.67

\$562.67

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Credit Serial Number Deposit Total Credited account number Customer or Teller initiated Customer confirmed on Pin Pad CB, AU, Sequence Num,

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ANDREW C. SMITH, CPA
CHARLESTON COUNTY TREASURER
Property Tax Refund Acct.
P.O. Box 878
Charleston, SC 29402:0878

PAY TO THE
ORDER OF

KEARNEY MICHAEL JR

Wells Fargo Bank, National
Association
Charleston, SC 29402
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REQUESTOR X800487 21352050 03/12/2019 Research 21352225

1013 BRANCH BANKING AND TRUST COMPANY 1.600-BANK BBT: BBT: COMPANY CHECK DATE: NUMBER PLANNED PARENTHOOD VOTES! SOUTH CAROLINA PAC 100 S. BOYLAN AVE. RALEIGH, NC 27603 AMOUNT 9/23/2015 \$350.00 Three Hundred Fifty and 00/100 Dollars TO THE ORDER KJ KEARNEY FOR HOUSE Maney TVC on $[r_{ij}]$

REQUESTA ROLL ECIA JOB ECIA E REQUESTOR X800487 21352050 03/12/2019 Research 21352225

Account number:

June 17, 2016 - July 19, 2016 # Page 1 of 3



REDACTED INFORMATION FALLS OUTSIDE THE SCOPE OF THE ORDER

MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

77Y;1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellstago.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Faro	You	and	Wells	Farot	ð
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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 achivariant services with your secount(s). Go to walkfargo own or call the number above if you have questions or if you would fixe to add new services.

Online Banking Online Bill Pay ✓ Direct Deposit

Auto Transfer/Payment

Overdraft Protection

Online Statements Mobile Banking

Dubli Card

My Spending Report V Overdraft Service

Activity summary

Beginning belance on 6/17 Deposits/Additions Withdrawals/Subtractions

Ending Inlance on 7/19



11,647,19

Account number.

MICHAEL KEARNEY JR

South Cerolina account terms and conditions apply

For Direct Deposit use Routing Number (RTH

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 fields on your statement or visit your Welle Parge store.

(997) Sheel Seq = 0029085 Sheel 00001 of 00002



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June 17, 2016 July 19, 2016 Page 2 of 3 REDACTED INFORMATION FALLS OUTSIDE THE SCOPE OF 1



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawsle/ Subtractions	Ending daily belence
7/1		Recuiring Payment authorized on 07/01 Facebk "Righkeakn2		34,61	3,117.83
		850-543-7618 OA 8486182351726643 Card 9314			-,,,,,,,
715	·	ATM Check Deposit on 07/01 4400 Dorohester Rd Charleston SC 0004308 ATM ID 0768L Card 9314	290.00		
7/5		Raise The Money Raisemoney 180701 Michael Kearney	475.25		2 202 55
718		Raise The Money Raisemoney 180707 Michael Kearney	9.26		3,793.08
7/11	-	Raise The Money Reisemoney 160708 Michael Kosmey	94.85		3,802.34
7711		Purchase authorized on 07/07 South Garoline Dear Columbia SC	04.00	250.00	3,647,19
		8306189750356822 Card 8314		204,04	Alman, ta
Ending belo	nce on 7/19				3,647,19
Totals	·				4,047.19

The Ending Daily Balance does not reliect any pending withdrawals or holds on deposited funds that may have been distanding 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, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo confleefact of find answers to common questions about the monthly service fee on your account.

Fee period 06/17/2016 - 07/19/2016	Standard monthly service fee \$10,00	You paid \$0.00
How to avoid the monthly service fee Have any DNE of the following account requirements Minimum duity believe Total amount of qualifying direct deposits Total amount of posted Wells Fargo Debit Card purchases and/or payme The fee is walved when the account is linked to a Wells Fargo Campus A Campus Debit Card	Minimum required \$1,500.00 \$500.00 10 VTM or	This toe period \$2,598.41
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5,00 discount)		

June 17, 2016 - July 19, 2018 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belance with your account register betance. Be sure that your register shows any interest paid into your account and any veryice thanger, submitted payments or ATM transactions withdrawn from your account during this statement period.

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	
	1	_
Total		_

G Add A and B to calculate the subtotal

D List outstanding chacks, withdrawals, and other desits to your account that do not appear on this statement. Enter the total in the column to the right.

NumbedDescription	Amount
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Total	\$

El Bublinet D from 0 to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5059, Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe this information furnished is the result of identity that, please provide us with an identity that report.
- in case of errors or questions about your electronic transfers, telephone is all the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 5995, Pottand, OR 97228-5995 és 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),
 - 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 suspecied 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.

20010 Write Pares Burts, M.A. All agrees reversed Milliam ID 200801



Account number: July 20, 2016 - August 16, 2018 . Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

77Y: 1-800-877-4838 En español: 1-877-727-2932

華語 1-800-288-2286 (6 am to 7 pm PT, M-F)

Online: Wellstargo.com

Wilte: Wells Firigo Bank, N.A. (387)

P.O. Box 8995

Portland, OR 97225-6995

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Thank you for being a toyal Wells Fargo customer. We value your must 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 earliess with your secount(s). Go to wallsfargo, com or call the number above if you have questions or if you would like to add new services,

On the Banking	Y	Direct Deposit	v
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Online Statements	1	Overdrait Protection	Ē
Mobile Banking	$\overline{\mathbf{V}}$	Debit Card	
My Spending Report	1	Overdrait Service	

Activity summary

 Beginning betwee on 7/20
 \$3,847.19

 Deposits/Additions
 141.90

 Withdraweis/Subtractions
 - 1,471.00

 Ending balance on 8/16
 \$2,348.00

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Roving Number (RTN)

Overdraft Protection

This account is not ourrently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number lated on your statement or wisit your Walls Pargo store.

Account number: July 20, 2016 - August 16, 2016 x Page 2 of 4



Transaction history

	Check		Deposits/	Withdrawels/	Ending daily
Date	Number	Doscription	Addions	Subtractions	belence
7/20		Purchase authorized on 07/19 Paypal "Samiraowen		123.78	
		402-935-7733 OA 8466201589193604 Card 9314		1=1// 2	
7/20		Purchase authorized on 07/20 Sunoco 05/2/309 Ladson SC		39,21	3,484,20
		P0000000142555990 Card 9314			-) : + 11-4 %
1/ 2 2		Purchase authorized on 07/20 Sleep Inn West Columbia SC		99,89	*
		838620311 0244408 Card #314			
7722		Purchase authorized on 07/21 Sq "Laurib's Bread V Columbia SC		17.71	
	***	9466293552237513 Card 9314			
7/22		Purchase authorized on 07/21 Passport Parking Passporting NC		10,00	3,356.60
		8386203630099629 Card 9314			3,333,33
7/25		Raise The Money Ruisemoney 160723 Michael Keamey	47,05		
7/25		ATM Withdrawal authorized on 07/23 7804 Rivers Ave		300,00	
		No.Charleston SC 0008798 ATM ID 0447A Card 9314			
7725		ATM Withdrawni authorized on 07/24 7804 Rivers Ave		300,60	
		No.Charleston BC 0000298 ATM ID 0447U Card 9314			
7/25		ATM Withdrawal authorized on 07/25 5101 Ashley Phosphate		300.00	2,503,65
		No.Charleston SC 0005532 ATM ID 0602M Card 9314		,	7,111,11
7727		Raise The Money Reisemoney 160726 Michael Kourney	94,85		2,698,50
W 1		Recurring Payment authorized on 07/31 Facebk*D9F5Bajkn2		/ 230,00	2,368,50
		850-543-7818 CA \$486213421519105 Card 9314			
8/2		Purchase authorized on 06/01 Revenue & Flecal A 803-899-9949		25,00	2,343,50
		SC S586214684114250 Card 9314			-,
8/15		Non-WF ATM Withdrawal authorized on 08/13 2685 Ashley		23.00	
		Phocardronic N Charleston SC 00586226449414013 ATM ID			
		Ah500764 Card 9314			
8/15		Non-Wells Fargo ATM Transaction Fee	·	2.50	2,318.00
Ending bala	nce on \$/18				2,314.00
Totals			\$141,90	\$1,471.09	, , , , , ,

The Ending Delty Balance does not reflect any pending withdrawars 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

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For a complete list of fees and debated account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a benter. Go to well-largo completing to find answers to common questions about the monthly service fee on your account.

Fee period 07/20/2016 - 08/16/2016	Standard monthly service tee \$10.00	You paid \$0.00				
The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.						
How to avoid the monthly service fee	Minimum required	This fee period				
Heve any ONE of the following account requirements		p				
· Minimum daily balance	\$1,500.00	\$2,318.00 🗹				
Total amount of qualifying direct deposits.	\$500.00	\$141,90				
 Total number of posted Wells Farge Debit Card purchases and/or payment 	¥ 10	7 🗆				
The fee is waived when the account is linked to a Wells Fergo Campus ATI Campus Debit Card	M dr	, ,				
Monthly service (se sliedount(u) (applied when box is checked)						
Age of primary account owner is 17 - 24 (\$5.00 discount)						



Account number: July 20, 2016 - August 16, 2016 . Page 3 of 4





MIMPORTANT ACCOUNT INFORMATION

Here's some clarifying information on when your account could become dormant and what could happen.

When does my account become dormant?

Checking accounts, savings accounts, and Time Accounts (CDs)

Generally, your account becomes dormant if you do not initiate an account-related activity for 12 months for a checking account, 34 months for a savinge account, or 34 months after the first renewal for a Time Account. An account-related activity is determined by the laws governing your account. Examples of account-related activity are depositing or willndrawing funds at a banking location or ATM, or writing a check which is paid from the account. Automatic transactions (including recurring and one-time), such as pre-authorized transfers/payments and electronic deposite (including direct deposits of your paycheck), set up on the account may not qualify as account-related activity that you initiated,

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Generally, your IRA and ESA (Savings or Time Account) will become dormant if you do not initiate an account related activity as follows: Traditional IPA becomes dominant if you do not initiate an account-related activity for 34 months or more after you reach the age of 70 1/2: ROTH IRA will not become dormant unless we receive notification of your death; or ESA becomes dormant after you reach age 30. An account-related activity that you initiate is determined by the laws governing your account.

What happens to a domiant account?

We put safeguards in place to protect a dormant account which may include restricting the following (which may yary based on your account type); transfers between your Wells Fargo accounts using your ATM/debit cerd; transfers by phone using our automated benking service; transfers or payments through online, mobile, and text banking (including 日東 Pay); who transfers (incoming and outgoing); or contributions or transfers to IRA or RSA savings through online and mobile banking.

Normal monthly service and other fees continue to apply (except where prohibited by law). If the primary account on a Wells Fargo PMAR Package becomes dorment and the PMA Package is closed, any benefits, such as fee waivers and discounted services, fied to it will be discontinued. To refrestate your PMA-related benefits, the primary checking account must be in an active status and you must contact us to reactablish the PMA Package.

Your account funds may be transferred to the appropriate state if no activity occurs in the account within the time period as specified by state law. This transfer is known as "eschest," After transferring your account funds to the state, we will close your account and any interest will stop according. To recover your account funds, you must be a claim with the state.

For more information, please see your Consumer Account Agreement, speak with a local banker, or call the phone number on the top of your statement.



July 20, 2016 - August 18, 2016 # Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement belance with your account register belance. Be eure 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 particular.

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, withdrawats, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

iamberDescription	Amount
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Total	\$

E Subtract D from O to catulate the adjusted ending belance. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to depute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Polition OR 97208-5058, Phase 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 that, please provide us with an identity that report.
- In case of errors or questions about your electronic transfers, lelephone as 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 to 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).
 - Describe the error or the kaneder 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.

Member FDIO,

Account number:

August 17, 2016 - September 19, 2016 # Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-888-3557)

77Y: 1-800-877-4838 En espeñol: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Onine: weikfergo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 8995

Portland, OR 97228-8995

You and Wells Fargo

Thank you for being a loyal Wolls Fargo quetomer. 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 saviças with your account(s). Go to wellstargo, com or call the number above if you have questions or if you would like to add new services.

Ortina Banking	✓	Direct Deposit
Online Bill Pay	· 💉	Auto Transfer/Payment
Online Statements	(Overdraft Protection
Mobile Banking	4	Debit Card

Activity summary

 Beginning betance on 8/17
 \$2,318,00

 Deposits/Additions
 2,402,20

 Withdrawais/Subtractions
 - 3,211,46

 Ending betance on 8/19
 \$1,608,74

Account number

South Carolina account terms and conditions apply

For Direct Deposit use Flouting Number

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please cell the number listed on your statement or visit your Walle Fargo store.

\$307) Sheet Seq = 0024277 Sheet 00001 of 00002



Account number: August 17, 2016 - September 19, 2016 - Page 2 of 4



Transaction history

Totals			\$2,402,20	\$3,211,46	
Ending bel	anne on 119				1,694.74
	· · · · · · · · · · · · · · · · · · ·	Purchase authorized on 09/16 Dig IN The Park North Charles SO 8306260620606817 Oard 9314		38,64	1,596.74
9/19 9/19		Michael Keamey Merch Dep 4360-961613 - ABC Remitter	94,85		
9/15		Purchase authorized on 09/14 Paypel "Durius Wyn 402-935-7733 CA 8386258727763885 Card 9314		245,00	1,452,53
914		Purchase authorized on 09/14 Neibranda Media CO 877-508-4569 TX 8306256854295622 Card 9314		532.74	1,697.53
9/12		Michael Keamey Merch Dep 4360-953376 - ABC Remitter		0,50	2,230,27
912		ATM Check Deposit on 09/11 7804 Rivers Ave No.Charleston SC 0004854 ATM ID 0447U Card 9314	425.00		
9/9		Purchase authorized on 09/07 Palmette Parking Charleston SC 9566252024202807 Card 9314		16,00	1,805,77
9 1 9		Purchase authorized on 09/08 Steple/892088606900 500-3333338 MA 8386261639212/80 Card 9314	<u> </u>	69,42	
9/7	100	Check		500.00	1,891,19
9/7		Michael Kearney Merch Dep 4360-948438 - ABC Remitter	237.50		
972		Purchase authorized on 09/01 Staple692086744300 800-3333330 MA S466244505370511 Card 9314		48,81	2,253,59
9/1		Purchase authorized on 08/31 Purebutions 800-710-2030 OH 9586244481523504 Oard 9314		118.29	2,302,50
6V 1		Purchase authorized on 00/50 Cane Rhum Bar Charleston SC S385243639630679 Card 9314		1,356.00	/ - 1/- 1
6/31	*	Purchase authorized on 08/30 Steph/65206596900 800-3333330 MA 8386241041511806 Card 9314		186,06	3,776.79
8 /30		eDeposit IN Branch/Store 08/30/16 02:07:17 Pm 177 Meeting St Charleston 90 3295	1,550,00		3,962,85
5/23		Michael Kearney March Dep 4360-926560 - ABC Remitter	94,85		2,412.85
Dalo	Oheck Humber	Description	Deposits/ Additions	Withdrawale/ Subtractions	Ending daily belende

The Ending Delty Bellance does not reflect any pending withdrawels or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed.

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

Number	Date	Amount
100	4 7	ድለብ በለ

Monthly service fee summary

For a complete list of free and detailed account information, please see the Wells Fargo Fee and information Schedute and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo coinfleefarq to find assesses to common questions about the monthly service fee on your account.

Lea herior not i (150 l b - not lat50 to	Standard monthly service tea \$10,00	You paid \$0.00
The fee is waived (or discounted) by the bank for this fee period. For the next fe receive the discount when applicable.	e period you must meet an account requirement t	to avoid the fee, or
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements Minimum daily balance	\$1,500.00	\$1,462,53
Total amount of qualifying direct deposits	\$500.00	\$0.00
 Total number of posted Wells Farge Dabit Card purchases and/or paymen 	ts 10	9 🗍
 The fee is waived when the account is linked to a Wells Farge Campus At Campus Debt Card 	TM or	_



Monthly survice fee summery (continued)

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount)

RORO



To verify your identity when you contact us, we may use a service that compares information your mobile or wireless operator has with information you have provided us. Please refer to our Privacy Policy for how we treat your data.

to your wireless operator authorized to provide information to assist in verifying your identity?

Yes, and we may rely on this information to assist in varifying your identity,

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Callular, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMED and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator account profile information for the duration of the business relationship.

You may opt out by contacting your mobile or wireless operator directly.



* August 17, 2016 - September 19, 2016 * Page 4 of 4



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.

Enter the ending balance on this statement.

E List outstanding deposits and other smallts to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount	ļ
	1	1
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Total	\$ 1	1

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
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Total	\$]

E Subtract D from O to calculate the adjusted ending between This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to depute the accuracy of information that Wells Fargo Sank, N.A. has 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 that, please provide us with an identity that report.
- in case of errors or questions about your electronic transfers, telephone as 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 up your name and account number (if any).
 - 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 ever.

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.

Memicer FDIG,

* September 20, 2016 - October 19, 2016 * Page 1 of 3 Account numberal



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week. Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: weilstergo.com

Write: Welle Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-8995

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 wellefurgo.com or call the number above it you have questions or if you would like to add new services.

Online Benking ✓ Direct Deposit Online Bli Pay 1 Online Statements 4 Mobile Banking Y

Auto Transfer/Payment Overdraft Protection

Debit Card My Spending Report ✓ Overdrait Service

Activity summary

Seginning belance on 9/20 \$1,508.74 Deposits/Additions 413.48 Withdrawnia/Subtractions - 80.94 Ending balance on 10/18 \$1,861,28

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Overdraft Protection

This account is not currently operated by Overdraff Protection, if you would like more information regarding Overdraff Protection and eligibility requirements please call the number listed on your etstement or visit your Walls Fargo store.

m September 20, 2016 - October 19, 2016 m Page 2 of 3



Transaction history

Totals			\$413,48	\$69.94	
Ending beland	:e on 10/11				1,861.28
10/14		Michael Keansey Norch Dep 4560-1184408 - ABC Remitter	213.48		1,661.28
10/3		Recurring Payment authorized on 10/01 Facebk *Xqxg6Balm2 650-643-7818 CA \$306274380280360 Card 9314		50,00	1,647.80
9/29		ATM Check Deposit on 09/29 8/207 University Bird Charteston SC 0006026 ATM ID 2654A Card 9314	100.50		1,697.80
9/27		Purchase authorized on 09/26 Sq "Deliz Uptown Charleston SC S306270794919707 Card 8314		10.54	1,597.60
9/26		ATM Check Deposit on 09/24 2213 Ashley Phosphate No.Charleston SC 0001912 ATM ID 0586M Gard 9314	160,60		1,608.74
Date	Cheak Number	Description	Doposita/ Additions	Withdrawals/ Subtractions	Ending deliy belence

The Ending Daily Ballance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your ecocumi when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been excessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to well-largo, contributed to find answers to common questions about the monthly service see on your account.

Fee period 09/20/2016 - 10/19/2016	Standard monthly service fee \$10.00	You paid \$0,00
How to avoid the morethly service fee Have any ONE of the following account requirements	Minimum required	This tee period
 Minimum daily balance Total amount of qualifying direct deposits Total number of posted Wells Farge Dabit Card purchases and/or The fee is waived when the account is linked to a Wells Farge Can Campus Debit Card 		\$1,508,74 团 \$0,00 □ 2 □
Monthly service fee discount(s) (applied when box is checked		
Age of primary account owner is 17 - 24 (\$5.90 discount)	ם	



It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining sonosme resulting from accounts and services opened on your behalf.

September 20, 2016 - October 19, 2016 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belance with your account register batance. 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 particle.

period.

A Enter the ending balance on this statement.

E 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
	1
	11
Total	1

G 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
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Total	<u>\$</u>

E Suistned D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N,A, has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Pottand, OR 87208-5059, 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.
- in case of errors of questions about your electronic trimsters, telephone is at the number printed on the front of this statement, or write us at Wells Fergo Bank, P.O. Box 6995, Pottland, OR 97228-6995 as soon as you can, if you think your electronic 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 (I any).
 - Describe the error or the transfer you are unsure about, and explain as clearly as you can why you balleve 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.

60010 Weite Farge Stock, N.A. All rights reserved Mill. SR ID 300601

Member FDiO,

Account number:

a October 20, 2016 - November 17, 2016 a Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-600-889-9557)

TTY: 1-800-877-4883 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Onine: wellstage.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-6995

You and	l Wells	s Fargo
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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 scoond(s). Go to waitefargo, com or call the number above if you have questions or if you would like to add new services,

Online Banking	4	Direct Deposit	Γ
Onine Bill Pay	V	Auto Transfer/Payment	_
Online Statements	7	Overdraft Protection	F
Mobile Banking	✓	Debit Card	
My Spending Report	₹.	Overdraft Service	

Activity summary

Beginning between 0 10/20 \$1,861.28
Deposits/Additions 609.97
Withdrawsis/Subtractions - 804.19
Ending between 11/17 \$1,667.86

Account number (

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please cell the number listed on your statement or visit your Walls Fargo store.

(#7) Sheet Seq = 0021766 Sheet 00001 of 00002

October 20, 2016 ~ November 17, 2016 — Page 2 of 3



Transaction history

Totals			\$909,97	\$804.19	
Ending bala	mee on 11/17	!			1,867.06
11/17		Furthere authorized on 11/15 Voodoo Tild Bar & Chaifeston SC 5455321015925555 Card 9314		30,37	1,667.06
11/10		Purchase authorized on 11/08 Dig IN The Park North Charles SC 3456314126983403 Card 9314		508,32	1,697.43
11/8	- 6	Recurring Payment authorized on 11/07 Facebik "Wb/7 Chi kn2 i50-543-7816 CA S386312803071303 Card 9314		250,50	2,205.75
10/27	h	Deposit IN Branch/Store 19/2/16 02:12:06 Pm 1074 E Aontague Ave North Charleston SC 9314	562.67		2,458.25
10/26	\$	Purchase authorized on 19/24 C of Charleston PA 643-953-7121 9C 8306266726127917 Card 9314		15.00	1,693.58
10/25	, <u>,</u>	Aichael Keemey Merch Dep 4388-1325949 - ABC Remitter	47.30		1,908.58
Date	Oheck Number E		Deposits/ Additions	Withdrawale/ Subtractions	Ending delly belence

The Ending Delty Belance does not reflect any pending withdrawels or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had issufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summery

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellstargo, comfeedad to find answers to common questions about the monthly service fee on your account.

Fee period 10/20/2015 - 11/17/2016	Standard monthly son	vice tea \$10.00	You paid \$0,00
How to avoid the monthly service fee	Min	imum required	This los period
Have any CNE of the following account regularments Minimum daily between		\$1,500.00	\$1,667,06 🗹
 Total amount of qualifying direct deposits 		\$500.00	\$0,00 🗆
 Total number of poeted Wells Fargo Debit Card purchases as 		10	4 🗆
 The fee is waived when the account is linked to a Wells Farg Compus Debit Card 	Campus ATM or		
Monthly service tee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.80 discount)			

October 20, 2016 - November 17, 2016 - Page 3 of 3



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 veryice charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending belance on this statement.

B List outstanding deposits and other credits to your account that do not appear on the statement. Enter the total in the column to the rice.

Description	Amount
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Total	ļ <u>.</u>

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
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Total	<u> </u>

El Subtract D from C to calculate the adjusted ending between. This amount should be the same as the current belance shown in your register.

¥	<u>1</u>	I

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furtished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Politand, 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 that, please provide us with an identity that record.
- 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 Welts Farge Bank, P.O. Box 6995, Pottland, OR 97228-6995 as econ 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 scoours number (If any).
 - 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 up 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.

191 Venicer FD



November 18, 2016 - December 16, 2016 - Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-6917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

77Y:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Ontne: wallstego.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 8996

Portland, OR 97226-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo dustomer. 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 includes you have these convenient services with your account(s). Go to welstergo.com or cell the number above if you have questions or if you would fike to add now services.

Online Benking	4	Direct Deposit	
Online Bill Pay	$\overline{\mathbf{v}}$	Auto Transfell Payment	
Online Statements	7	Overdraft Prolection	
Mobile Banking	₹	Debit Card	
My Spending Report	1	Overdrait Service	

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Depart use Routing Number (RTN)

Activity summary

Beginning balance on 11/18 \$1,667.06 Deposits/Additions 0,00 Withdrawels/Subtractions 527.62 Ending belance on 12/16 \$1,130,44

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information reperding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(967) Sheel Seq × 0024733 Sheel 00001 of 00902



November 18, 2016 - December 16, 2016 - Page 2 of 4



Transaction history

	Check		Deposits/	With drawais/	Ending daily
Date	Humber	Description	Additions	Subtractions	batense
11/28		Purchase authorized on 11/27 Fetz Cale #36 N. Charteston SC 9306333047120265 Oard 9314		19.06	1,648,00
1/29		Purchase authorized on 11/29 Sunoco 05485895 North Charles SO P00000000451249878 Card 9314		24.24	1,623,76
11/30		Purchase authorized on 11/29 Gnorne Cafe Charleston SC 9586334564012627 Card 9314		14,38	
11/30		ATM Withdrawal authorized on 11/30 7804 Rivers Avenue N.Charleston SO 0003401 ATM ID 0447N Card 9314		50,00	1,559.36
12/1		Recairing Payment authorized on 11/30 Facobk Vel9Week/12 650-543-7818 CA 9586335446319767 Card 9314		249,50	1,300.68
12/9		Purchase authorized on 12/07 Elikiborough Mini Charleston SC 9386343085676382 Gard 9314		33,18	1,278,70
12/12		Purchase authorized on 12/09 The Lot & Charlest Charleston SO 3466344140862950 Cord 9314		13.00	
12/12		ATM Withdrawal authorized on 12/09 2941 West Montague No.Charleston SC 0004808 ATM ID 5358H Card 9314		100,00	1,163.70
12/14		Purchase authorized on 12/13 Mei Thai Restauran North Charles 80 8386346063794128 Card 8314	· · · · · · · · · · · · · · · · · · ·	14.26	1,140.44
12/16		Monthly Service Fee		10.00	1,139,44
Ending bel	mee on 12/16				1,139.44
Totals	_		\$9.00	\$627.62	

The Ending Delty Belance does not reflect any pending withdrawais or holds on deposited funds that may have been cutstanding 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, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a benteer. Go to wellstargo.com/feering to find unswers to common quantities about the monthly service fee on your account.

Fee period 11/18/2016 - 12/16/2016	Standard monthly service fee \$10,00	You paid \$10.00
flow to evold the monthly service fee	Minimum regulard	This toe period
Have any ONE of the following account requirements	•	
Minimum delly balance	\$1,500.00	\$1,149,44
Total amount of qualifying direct deposits	\$500,00	\$0.00 □
Total number of posted Wells Fargo Debit Card purchases and/or payme	ents 10	7 7
The fee is waived when the account is linked to a Wells Farge Campus / Campus Debit Card	ATIM or	.
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount) Rono		· .

Important Account Information

Helpful information about avoiding the monthly service fee on this checking account.

None of the options to avoid the monthly service fee for this account have changed. All of the options are listed under the "Monthly service fee summary" section of this statement.

Below are the details for the 10 or more posted debit card purchases/payments option to avoid the monthly service (se each (se period:

» November 18, 2016 - December 16, 2016 » Page 3 of 4



- Debit card purchases include: PIN, Signature; Online and Phone purchases that post during the fee period
- Debit card payments include; one-time and recurring payments of bits made with your debit card that post during the fee period
- Not included: any transactions made at an ATM (Wells Farge or Non-Wells Farge), and ACH (Automated Clearing House) transactions
- Fee period: debit card transactions must post during the fee period to count. The dates of your fee period are located in the "Monthly service fee summary" section of this statement. Transactions received after the applicable out-off time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.

If you have any questions about how to avoid the monthly service see on your account, please contact your local banker or call the number listed on this statement.



Periodically, we may evaluate the timing of etatemente, monthly service fee accessment and interest payments to your accounts. We may adjust the timing in order to sligh your statement, monthly service fee accessment (if any) and interest payment dates with one another. You may receive a parital statement that reflects activity and interest payments from the last statement date to the date of the change. No monthly service (see will be assessed during a parital statement period and there will be no impact to your interest rate or compounding frequency.

in the section of the Consumer Account Agreement titled "Rights and responsibilities" the subsection "When do we verify your transactions?" is deleted and replaced with the following:

Are transactions aubject to vertication by the Bank?

Yes. All transactions are subject to the Bank's vertication. This includes cash, items, or other funds offered for deposit for which we have provided a receipt. We do not verify all transactions.

Who is responsible to make sure the declared amount of funds offered for deposit is accurate?

It is your responsibility, and the Bank has no obligation, to make sure the declared amounts on your deposit receipt are correct. If we determine a discrepancy exists between the declared and the actual amount of the funds, we are permitted to adjust (debit or credit) your account, and we will notify you if any adjustments are made. We are also permitted to use the declared amount as the correct amount to be deposited and to not adjust a discrepancy if it is issee than our standard adjustment amount. We are permitted to vary our standard adjustment amount from time to time without notice to you and to use different amounts depending on account type.

If you notify us of an error in the amount of a deposit shown on your account statement within one year of the date we mail or otherwise make the account statement available to you, we will review the deposit and make any adjustment we determine is appropriate.

If you fail to notify us during this time frame, the deposit amount on your statement will be considered correct. This means that if the actual amount is less than the amount on the statement, the difference will become your property. If the actual amount is more than the amount shown on the statement, the difference will become the Bank's property.

November 18, 2016 - December 18, 2016 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to recondite your statement belience 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.

List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the solumn to the right.

Description	Amount	
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	1_	1
Total	\$	+ 1

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.

NumberDescription	Amount
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Total	\$

E Subtract O from C to catculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has lumished to a consumer reporting agency by writing to us at Overdrift Collection and Receivery, P.O. Box 5058, Postand, OR 97208-5058. Please describe the specific information that is inaccurate or in depute and the basis for the dispute along with supporting documentation. If you believe the information turnished is the result of identity that, please provide us with an identity that report.
- It 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, F.O. Box 6965, Portland, OR 97226-6995 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. Tall us your name and account number (if any).
- 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 daller 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.

Member FOIO.

December 17, 2016 - January 19, 2017 # Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-6917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

77Y:1-800-877-4853 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfaggo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-6995

You	and	Wel	R	Fargo

Thank you for being a loyal Wells Farge ousterner. We value your trust in our company and took forward to continuing to serve you with your financial needs.

Account options

A sheck mark in the box indicates you have these convenient services with your ecount(s). Go to wellstargo com or call the number above if you have questions or if you would like to add new services,

Online Banking Online Bill Pay Online Statements

✓ Direct Deposit. Auto Transfer/Payment 7 Overdraft Protection

Mobile Banking My Spending Report V Overdrak Service

4 Debit Card

Activity summary

Beginning balance on 12/17 \$1,139.44 Deposits/Additions 0.00 Withdrawsis/Subtractions - 309,63

Ending belonce on 1/19 \$829.81 Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use Routing Number (RTN)



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 Walls Fargo store.

Sheet Seq = 0023754 Sheet 00001 of 00002

Account number: December 17, 2016 - January 19, 2017 - Page 2 of 4



Transaction history

A-4-	Check		Deposits/	Withdrawels/	Ending daily
Date	Number		Addions	Subtrections	belance
1/3		Purchase authorized on 12/30 Indigo and Cotios Charleston 9C 948636566996092 Card 9314		10.85	1,128.59
1/4		Purchase authorized on 01/03 Sq 'Deliz Uptown Charleston 90 8467003732167270 Card 9314	i i	24.70	1,100.69
1/6		Furchase authorized on 01/05 Wins & Company Charleston 9C 8467005093177961 Card 9314		24,63	**************************************
1/6		Purchase authorized on 01/06 WM Superc Wal-Mart Sup North Charles 90 P0000000537219224 Card 9314		40,50	1,038.76
1/9		Purchase authorized on 01/06 Mosts Sw Grill 115 Charlesion 8C 8587006731784462 Gard 9314	· · · · · · · · · · · · · · · · · · ·	18,64	
1/9		ATM Withdrawal authorized on 01/08 5101 Ashley Phosphate No Charleston SC 0006170 ATM ID 0602M Card 9314		100,00	
1/9		Purchase authorized on 01/09 Lucky Brand #3336 N Charleston SC P00567610012467485 Card 9314		32,52	887.80
1/10		Purchase sufficilized on 01/06 Sunoco 0616114501 North Charles 90 S307006536220474 Card #314		28,20	
1/10		Purchase authorized on 01/09 Wallie House 1906 N Charleston 90 \$557006545625714 Card 9314		19.59	539,81
1/19		Morthly Service Fee		10,00	829,81
Ending bal	lance on 1/19	VEZIO 403 (4) 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4			829,81
Totals			\$0.00	\$309.63	

The Ending Delty Belance does not reflect any pending withdrawals or holds on deposited funds that may have been cutstanding 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 less and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo comfleefact of ind answers to common questions about the monthly service fee on your account.

Fee pariod 12/17/2015 - 01/19/2017	Standard monthly service fee \$10.00	You paid \$10.00
How to evoid the monthly service fee	Minimum required	This loc period
Have any ONS of the following account requirements	•	
· Minimum delity balance	\$1,509,00	\$839.61
 Total amount of qualitying direct deposits 	\$500.00	\$0.00
Total number of posted Wells Fargo Debit Card purchases and/or payments	10	8 🗖
 The fee is waived when the account is linked to a Wells Fargo Campus ATM Campus Debt Card 	or .	
Monthly service fee discount(s) (applied when bouls checked)		-
Age of primary account owner is 17 - 24 (\$5.00 discount)		

Account number: December 17, 2016 - January 19, 2017 - Page 3 of 4





MINPORTANT ACCOUNT INFORMATION

Amendment to our Funds Availability Policy

Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Welle Fargo location in Alaska. This applies only if the check was drawn on or payable at or through a paying bank not located in Alaska. Other funds availability policies are still in effect, Please see our Consumer Account Agreement for additional funds availability policies and details,

Periodically, we may evaluate the thring of statements, monthly service fee assessment and interest payments to your accounts. We may adjust the timing in order to align your statement, monthly service be assessment (if any) and interest payment dates with one another. You may receive a paytial statement that reflects activity and informat payments from the just statement date to the date of the change. No monthly service fees will be assessed during a partial statement period and there will be no impact to your interest rate or compounding frequency,



December 17, 2016 - January 19, 2017 - Page 4 of 4



Workshoot 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 belance on this statement.

El List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the solumn to the richt.

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C Add A and B to colouiste 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.

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Total	\$

E Subtract D from C to calculate the adjusted ending betance. This amount should be the same as the carrent balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Welle Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdart Collection and Recovery, P.O. Box 5058, Porland, OR 97208-8058, Please describe the specific information that is traccurate or in dispute and the bacts for the dispute along with supporting documentation. If you believe the information furnished is the result of identity that, please provide us with an identity that report.
- 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 5995, Pottand, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong as 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 (I may).
 - 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.

Member FDIG.

Account number: January 20, 2017 - February 16, 2017 . Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

77Y:1-800-877-4833 En espeñol: 1-677-727-2932

華語 1-890-288-2268 (6 am to 7 pm PT, M-F)

Online: weistergo.com

Write: Wells Fango Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Farge customer. We value your trust in our company and took forward to continuing to serve you with your financial needs.

Account options

A check mark in the box inclosive you have these convenient services with your secounits). Go to wallstargo com or call the number above if you have questions or if you would like to add now services.

Activity summary

Beginning betance on 1/20 \$829.81
Deposits/Additions 0,85
Withdrawate/Subtractions - 124.28
Ending Isalance on 2/16 \$708.38

Account number:

MCHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and sligibility requirements please out the number fisted on your statement or visit your Walls Farge store.

697) Sheel Geq = 0022455 Sheel 90001 of 00002 Account number: 1



January 20, 2017 - February 16, 2017 - Page 2 of 4



Transaction history

Totals			\$0.85	\$174.78	, , , , , , , , , , , , , , , , , , ,
Ending below	nce on 2/16				704.35
2/16		Monthly Service Fee		10,00	706.38
2/13		Purchase authorized on 92/10 Lota North Charles 80 930/7041674216234 Card 93/14		41.50	716,38
213		Purchase authorized on 02/10 Steph692152802800 800-3333339 MA \$587040481962940 Cwd 9314		32.27	
28		Purchase authorized on 02/07 6382 Planet Fitnes N Oharleston SO \$467038485286414 Card 8314		4,34	790.15
1/26		Michael Keamey Merch Dep 4360-2505381 - Rim US Remitter		3,00	794.49
1/26 1/28		Michael Kearney Merch Dep 4360-2478821 - Rim US Remitter	0.85		797,49
1/23		Purchase authorized on 01/21 Red Lobster 0055 Jonesboro GA 938702071 0038774 Card 8314		15,09	796.64
1/23		Purchase authorized on 01/20 AAA Perk Hyeli Reg Allania GA S487020606494347 Card 9314		11,00	
1/23		Purchase authorized on 01/19 Subway 0306 N Charleston 90 \$587019527502483 Card 9314		5,08	
Dafe	Number	Description	Additions	Subtractions	belence
	Check		Decodits/	Mthdrawais/	Ending daily

The Ending Daily Balance does not reflect any pending withdrawate or holds on deposited funds that may have been guistending on your account when your transactions posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed.

Monthly service fee summery

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to well-starge comfreed at to find answers to common questions about the monthly service fee on your account.

Fee period 01/20/2017 - 02/16/2017	Standard monthly service fee \$10,00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Finite any DNE of the following account requirements	•	
· Minimum daily belance	\$1,500,00	\$716.38
Total amount of qualifying direct deposits	\$500.00	\$0,00
Total number of posted Wells Farge Debit Card purchases und/or p	syments 10	6 □
 The fee is waived when the account is intend to a Wells Fargo Cam Campus Debž Card 	pus ATM or	_
Monthly service ten discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.90 discount)	I	



Effective 4/15/2017 if the primary checking account for your debit card is alosed or delinked for any reason, we will designate another sligible linked checking account as the primary account. If there are no other eligible linked checking accounts, your debit card will be closed. If you have one or more savings accounts linked to this debit card, you may request an ATM card for continued access.

Amendment to our Funds Availability Policy

Account number: January 20, 2017 - February 16, 2017 . Page 3 of 4



Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Wells Fargo location in Alacka. This applies only if the check was drawn on or payable at or through a paying bank not located in Alacka. Other funds availability policies are still in effect. Please see our Consumer Account Agreement for additional funds availability policies and details.



Account number: January 20, 2017 - February 16, 2017 Page 4 of 4



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		
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Total	\$ 1		

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.

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Total	\$

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.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to depute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5059, 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 their, please provide us with an identity that report.
- hi 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 swn, 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 failer 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 arror 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.
 - 5. Tell us the dollar smount 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.



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

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71Y;1-500-677-4633 En español: 1-677-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wallstaggo.com

Write: Wells Pargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-8995

You and Wells Fargo

Thank you for being a loyer 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 includes you have these convenient services with your eccount(s). Go to wellstargo, com or call the number above if you have questions or if you would like to add new services.

Online Banking	√	Direct Deposit	
Online Bill Pay	1	Auto Transfer/Payment	
Online Statements	₹	Overdrait Protection	
Mobile Banking	4	Debit Card	
My Spending Report	7	Overdraft Service	r

Activity summary

Beginning belance on 2/17 \$706.38
Deposits/Additions 0.00
Withdrawels/Subtractions - 31.19
Ending belance on 3/16 \$876.19

Account number:

South Carolina account terms and conditions apply

For Direct Deposit use Routing Number (RTH)

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 stetement or visit your Welle Farge store.

(967) Sheet Seq = 0322297 Sheet 00001 of 00002

Account number: Pedruary 17, 2017 - March 16, 2017 - Page 2 of 3



Transaction history

	Oheak		Deposits/	Withdrawsis/	Ending delly
Date	Number	Deboliption	Additions	Subtractions	befence
3/15	***************************************	Purchase authorized on 03/15 Quick Pantry #5 Drangeburg SC P00587075689385249 Card 9314		21,19	
¥15		Monthly Service Fee		10,00	675.19
Ending be	lance on 3716				878.19
Totals			\$0.00	\$31.19	

The Ending Daily Balance does not reflect any pending withdrawa's or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to well-stargo comfleef and to find answers to common questions about the monthly service fee on your account.

Fee period 02/17/2017 - 03/16/2017	Standard monthly ser	vice fee \$10,00	You paid \$10.00	
How to avoid the monthly service fee	Mir	imum required	This lee period	
Have any ONE of the following account requirements		•	•	
Minimum daily beliance		\$1,500.00	\$885.19 🔲	
Total amount of qualifying direct deposits		\$500.00	\$0.00 □ 1 □	
Total number of posted Wells Fargo Debil Card purchases and	for payments	10		
The see is waived when the account is limited to a Wells Fargo Campus Debit Card	Campus ATM or	What Are a second and a second		
Monthly service fee discount(s) (applied when box is checked)				
Age of primary account owner is 17 - 24 (\$5,00 discount)				



Effective February 21, 2017, we reduced the daily limit of overdraft and/or returned item (non-cufficient funds/NSF) fees assessed from four (4) to three (3) per business day. To team more about tools that Wells Fargo offers to help you avoid overdraft and/or returned kem fees, visit well-fargo.com/checking/overdraft-services, speak with a local banker, or call the phone number on the top of year statement .

Account number: 4



February 17, 2017 - March 16, 2017 # Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcils your statement belance with your account register belance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM franeactions withdrawn from your account during this statement parties.

A Enter the ending belance on this statement.

B List outstanding deposits and other eredits to your account that do not appear on this statement. Enter the total in the solumn to the right,

Total]		•
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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.

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Total \$	Total		

El Subtract D from C to calculate the adjusted ending belance. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

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- 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 6965, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or tryou need more information about a transfer on the statement or receipt. We must have 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).
 - 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.

02010 Wells Fange Burst, N.A. All sights reserved HALSR ID 350001



Account number: March 17, 2017 - April 18, 2017 m Page 1 of 5



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phorie 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-909-877-4833 En español: 1-877-727-2932

華箭 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellstamp.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-9995

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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 clack mark in the box indicates you have these convenient survices with your account(s). Go to wellsfargo com or call the number above if you have questions or if you would like to add new services.

Online Banking	4	Direct Deposit	
Online Bill Pay	$\overline{\mathbf{C}}$	Auto Transfer/Payment	Ī
Onlin e Statements	Y	Overdisal Protection	Ē
Mobile Benking	4	Debit Card	
My Spending Report	7	Overdraft Service	

Activity summary	·
Seginning balance on 3/17	\$675,19
Deposits/Additions	0.00
Withdrawele/Subtractions	- 14.86
Ending balance on 4/18	\$460.33

Account number

South Carolina account terms and conditions apply

For Direct Deposit use Routing Number (RTN

Overdraft Protection

This account is not currently overered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please cell the number listed on your statement or visit your Walls Pargo store.

(167) Sheet Seq = 0025971 Sheet 00001 til 00003 Account number:

m March 17, 2017 - April 18, 2017 m Page 2 of 5



Transaction history

Dale	Check Number		Deposits/ Additions	Vicindramala/ Subtractions	Ending daily belence
3/17		Purchase authorized on 03/15 Cook Out Charleston SC 9587074761371439 Card 9314		4.86	670,33
#15		Monthly Service Fee		10,00	000,33
Ending be	lance on 4/18				664.33
Totals			\$0,00	\$14,86	

The Ending Delty 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, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wallstargo, consteeling and answers to common questions about the monthly service fee on your account.

Fee period 03/17/2017 - 04/18/2017	Standard monthly service (se \$10.00	You paid \$10,00	
How to svoid the monthly service fee	Minimum required	This toe period	
Have any QNE of the following account requirements	•		
· Minimum daily bulance	\$1,500.00	\$670,33	
Total amount of qualifying direct deposits	\$500.00	\$0.00 ☐ 1 ☐	
 Total number of poeted Wells Fargo Debit Gord purchases endfor p 	Myments 10		
The fee is waived when the account is linked to a Wells Fargo Cam Campus Debit Card	pus ATM or		
Monthly service fee discount(s) (applied when box is checked)			
Age of primary account owner is 17 - 24 (\$5.00 discount)	1		



Account number: Account number: March 17, 2017 - April 18, 2017 - Page 3 of 5





MINDORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Consumer Account Agreement ("Agreement") dated April 29, 2016, Effective March 31, 2017, the question and response to "Are there any restrictions on our accepting deposits to your account?" in the section titled "Deposits to your account" are deleted and replaced with the following:

Are we required to accept all deposits to your appount?

No. We are permitted to decline all or part of a deposit, including a cash deposit. Some examples are (a) an item made out to a payer not on your account, (b) an item with an endorsement we are unable to verify, (c) a check or draft issued on a credit account, and (d) a son-U.S. Item. When we are unable to verify an endorsement on an item, we can also decline to pay, cash, or send the item for soffection. We can require all endorsers be present and we may require you to deposit the item instead of permitting you to cash it. For non-U.S. items, please see the response to "How do we handle non-U.S. items?". We may require any person wanting to make a deposit to your account to provide an acceptable form of identification before we accept the deposit for processing.

All other aspects of the Agreement remain the same, if there is a conflict between the updated tanguage above and the Agreement, the undated language will control.

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Consumer Account Agreement ("Agreement") effective April 24, 2017. In the section titled "Statements and other information relating to your deposit account? the response to the question "What happens to a dormant account?" is deleted and replaced with the following:

What happens to a dormant account?

We put safeguards in place to protect a dormant account which may include restricting the following (which may vary based on your account type);

- Transfere between your Wells Fergio accounts using your ATM/debit card
- Transfers by phone using our automated banking service
- Transfers or payments through online, mobile, and text banking (including Bill Pay)
- Wire transfers (incoming and outcoing)
- Contributions or transfers to IRA or ESA savings through online and mobile banking

Normal monthly service and other fees continue to apply (except where prohibited by law).

If you do not initiate an account-related activity on the account within the time period as epecified by state unclaimed properly laws, your account funds may be transferred to the appropriate state. This transfer is known as "escheat," if your account becomes eschestable, account statements will not be available. Your account will be closed. To recover your account funds, you must fin a claim with the state.

If the domant account is a primary Wells Farge Postfolio Checking account or Wells Farge Prime Checking account, about 2 months before the account escheats, we will close any associated program including Portfolio by Wells Farge?, Portfolio by Wells Farge Plus, or Portion by Welle Fargo Premier, When the Portion by Wells Fargo, Portion by Wells Fargo Plus, or Portion by Wells Fargo Premier program is closed, any benefits such as fee waivers and discounted services associated with it will be discominued. Your primary Wells Fargo Portfolio Checking account is the first account listed in your monthly statement. To reinstate your program benefits, the primary

Account number: March 17, 2017 - April 18, 2017 - Page 4 of 5



checking account must be in an active statue and you must contact us to resetablish the program. If other linked accounts become dormant, the accounts will be removed from any associated program and fees may apply,

All other aspects of the Agreement remain the same. If there is a conflict between the updated response above and the Agreement, the updated response will control.

Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful. Again, if you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

Account number: March 17, 2017 - April 18, 2017 x Page 5 of 5



Worksheet to balance your account

Follow the steps below to reconcile your statement belonse 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.

Oescription	Amount
	1

Total	\$

C Add A and B to calculate the subtotal.

D List outstanding checks, will drawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

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Total	*

E Suistrect D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report traccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has 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 insocurate 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 their report.
- 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 5995, Portland, OR 97228-5995 as soon as you can, if you think your statement or seceipt is wrong or it 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 secount 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
 - 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.

60010 Widle Fago Bank N.A. All rights recurred MALER ID 300401.



Account number: April 19, 2017 - May 16, 2017 - Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

777; 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am fo 7 pm PT, M-F)

Online: wailstamp.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 wateraryo, com or call the number above if you have questions or if you would fixe to add new services.

Activity summary	
Seginning belance on 4/19	\$640,33
Deposits/Additions	0.00
Withdrawels/Subtractions	⊬ 10,Di
Ending belance on &15	\$680,33

Account number:

South Cerofina ecoous terms and conditions apply

For Direct Deposit use Routing Number (RTN

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 Welle Pargo store.



Account number: April 19, 2017 - May 16, 2017 - Page 2 of 4



Transaction history

	Check			Decosits/	Withdrawals/	Ending daily
Date	Number	Description	•	Additiona	Subtractions	belence
5/16		Monthly Service Fee			10,00	650.33
Ending be	lames on 5/16					659,33
Totale				44.40	240.00	

The Ending Delty Belance does not relied 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, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to well-targo com/feefag to find answers to common questions about the monthly earlies les on your account.

Fee period 04/19/2017 - 05/16/2017	Standard monthly service fee \$10,00	You paid \$10,00	
How to avoid the monthly service fee	Minimum required	This too period	
Have any ONE of the following account requirements	•		
Minimum daily beliance	\$1,500.00	\$650,33	
 Total amount of qualifying direct deposits 	\$500.00	\$0.00	
. Total number of posted Wells Fargo Debit Card purchases and/or p	payments 10	0 🗆	
 The see is waived when the account is linked to a Wells Ferge Can Campus Debit Card 	spus ATM or		
Monthly service fee discount(s) (applied when box is checked)			
Age of primary account owner is 17 - 24 (\$5.00 discount)	3		

MINIOR INFORMATION

Heipful information about avoiding the monthly service fee on this checking account.

None of the options to avoid the monthly service fee for this account have changed. All of the options are Bated under the "Monthly service fee summary" section of this slatement.

Below are the details for the 10 or more posted debit cord purchases/payments option to avoid the monthly service fee each fee

- Debit card purchases include: PIN, Signature, Online and Phone purchases that post during the fee period
- Debit card payments include: one-time and recurring payments of bills made with your debit card that post during the fee period
- Not included: any transactions made at an ATM (Wells Fargo or Non-Wells Fargo), and ACH (Automated Cleaning House) transactions
- Fee period: dabit card transactions must post during the fee period to count. The dates of your see period are located in the "Monthly service fee summery" section of this statement. Transactions received after the applicable cut-off time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.

If you have any questions about how to avoid the monthly service fee on your account, please contact your local banksr or call the number listed on this statement.

Please note the following in connection with your Wells Fargo Debit or ATM Card:

Account number: April 19, 2017 - May 16, 2017 - Page 8 of 4



At certain ATMs inside Wells Fargo branches, during branch hours, your daily ATM withdrawal limit may not apply, and you may be able to access and perform transactions on accounts that are not linked to your card. At most ATMs, however, your daily ATM withdrawal limit will apply, and you will only have access to accounts linked to your card.

The Consumer Account Agreement, Business Account Agreement, and Selected Terms and Conditions for Wells Farge Consumer Debit and ATM Cards; Business Debit, ATM and Deposit Cards; Campus Debit Card and Campus ATM Card; Wells Fargo Advisors Accounts; and Private Sank Debit Cards are revised as follows:

in the sections entitled, "Electronic fund transfer services", "issuance of a card and Personal identification Number (PINI", "What you can do at Wells Fago ATMs". "Daily limits and funds available for use with cards" and "Linking accounts for card access and designating primary account", references to "linked account(s)" and "accounts linked to your card" have been changed to "account(s)".

in the section entitled, "Daily limits and funds available for use with sards", modifications have been made to reflect that at certain ATMs Inside Wells Fargo branches, during branch hours, your daily ATM withdrawal limit may not apply, and you may be able to access and perform transactions on accounts that are not linked to your card. At most ATMs, however, your daily ATM withdrawal limit will apply, and you will only have access to accounts linked to your card.



Account number: April 19, 2017 - May 16, 2017 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement betance with your account register balance. Be aure that your register shows any interest paid into your account and any varvice charges, automatic payments or ATM transactions withdrawn from your account during this statement

period.
A Enter the ending belence 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 solumn to the right.

Description	Amount	
Total		

- G Add A and B to colculate the subjectal
- 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.

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Total	\$

E Subleed D from C to calculate the adjusted ending belance. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to depute the accuracy of information that Wells Fargo Bank, N.A. fund full hished 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 inscrutate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity that, please provide us with an identity their report.
- In case of errors or questions about your electronic transfers, belephone us at the number printed on the frost of this statement or write us at Wells Farpo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or reveiled 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.

Account number: May 17, 2017 - June 16, 2017 - Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

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77Y:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: weistargo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 8995

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 secount(s). So to wellstergo own or call the number above if you have questions or if you would like to add new services,

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Activity summary

Beginning balance on 5/17 \$650,33
Deposits/Additions 0.00
Withdrawels/Subtractions - 154.92
Ending balance on 6/18 \$465.41

Account number:

South Carolina account terms and conditions apply

For Direct Deposit use Routing Number (RTN);



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 finished on your elatement or visit your Welle Pargo store.

\$67) Shed Beq * 0027659 Shed 00001 of 00003 Account number:



May 17, 2017 - June 16, 2017 - Page 2 of 4



Transaction history

	Check		Deposits/	Withdrawais/	Ending delly
Date	Number	Description	Additions	Subtractions	befence
\$22	-	Purchase authorized on 05/22 Same Club Sem's Club Norh Charlest SC P0000000475637084 Card 9314		25,05	625.28
5/26		Purchase anihorized on 05/22 Chipotle 2577 North Charles 90 858714282696830 Card 9314		19,87	605,41
6/12		Online Transfer to Kearney M Way2Save Sevings xxxxxxxxxx6445 Ref #lb03Hk7Pb5 on 96/10/17		100,00	505,41
6/16		Monthly Service Fee		10.00	495.41
Ending but	iance on \$/14				495,41
Totals			\$0.00	\$164,92	

The Ending Deliy Belance does not relied any pending withdrawels or holds on deposited funds that may have been outstanding on your account when your transactions posted, they need assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellstargo conviseing to find answers to common questions about the monthly service see on your account.

Fee period 05/17/2017 - 05/15/2017	Standard monthly service fee \$10,00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This los period
Have any ONE of the following account requirements	•	
· Minimum daily balance	\$1,500.00	\$505,41
Titial amount of qualifying threat deposits	\$500.00	\$0.00 □ 2 □
Total number of posted Wells Farge Debit Oard purchases und/or pay	ments 10	
The fee is waived when the account is linked to a Wells Fargo Campu Campus Debit Card	n ATM or	
Monthly service (se discount(s) (applied when but is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount)		

MINIOR ACCOUNT INFORMATION

Revised Agreement for Online Access Agreement effective September 15, 2017. To see what is changing, please visit wellstange, conventin expetetes.

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Account Agreement ("Agreement") dated April 24, 2017. Effective August 15, 2017, in the section titled "Rights and Responsibilities", the subsections "When can you close your account?" and "If you request to close your account, we may allow you to keep funds in your account to cover outstanding items to be paid" are deleted and replaced with the following:

When can you close your account?



Account number: • May 17, 2017 - June 18, 2017 • Page 3 of 4



You can request to close your account at any time if the account is in good standing (e.g., does not have a negative balance or restrictions such as legal order holds or court blocks on the account). At the time of your request, we will sesist you in withdrawing or transferring any remaining funds, bringing your account balance to zero.

- -All outstanding items need to be processed and posted to your account before your request to close. Once the account is closed items will be returned unpaid.
- Any recurring payments or withdrawals from your account need to be cancelled before your request to close (examples include bit payments, debit card payments, and direct deposits) otherwise, they may be returned unpaid.

We will not be liable for any loss or damage that may result from not honoring items or recurring payments or withdrawals that are presented or received after your account is closed.

At the time of your request to close:

- For interest-earning accounts, it stops earning interest from the date you request to close your account.
- Overdraft Protection and/or Debit Gard Overdraft Service will be removed on the date you request to close your account.
- The Agreement continues to apply.
- If you have requested to close your account and a positive balance remains, we may send you a check for the remaining balance. Even after your account is closed, you will remain responsible for any negative balance.

In California branches you can request to close your account at any time if the account does not have any restrictions such as legal order holds or court blocks. Even after your account is closed, you will remain responsible for any negative balance.

All other respects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control.

Thank you for being a Wells Farge customer. As a valued Wells Farge customer, we hope you find this information helpful, Again, If you have questions or concerns about these changes, please contact your local banker or call the number listed on your statement.

Account numbers 2017 - May 17, 2017 - June 16, 2017 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be aure that your register shows any interest politi 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	_
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Total		

C Add A and B to calculate the subjectal

D List outstanding checks, withdrawals, and other debits to your scooses that do not appear on this statement. Enter the total in the column to the right.

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E Subtract O from C to calculate the adjusted ending belance. This amount should be the same as the current beliance shown in your :**व्यक्तिन**ः

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Pargo Bank, N.A. has 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 that, please provide us with an identity thert report.
- 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 Farmo 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.
 - 5. 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.



Make "the perfect new home" happen

New neighborhood. Bigger house. Closer commute. Whatever your reason for buying a home, we're here to help make your "better" happen, You'll have the programs, tools, and personal support you'll need at every stage of the home loan process:

- Learn more with our Home Loan Shopping Tools at wellstargo.com/mortgagetools. Explore datculators, toan programs, payments, and closing costs that most your specific needs.
- Get a personalized rate quote and guidance from an experienced home mortgage consultant, who'll help you with your needs by secolully explaining your home loss options.
- Put a new home within reach with down payment options as low as 3% on a fixed-rate loan. Talk to a home mortgage consultant about loan amount, loan type, and property type to ensure eligibility.
- Shep with confidence with our PriorityBuyer* preapproval letter. Get an estimate of how much you may qualify for a home loan, so you can find a home that tits your budget.*
- Conveniently check your loan's progress online with yourLoanTracker. Plus, see upcoming tasks, submit documents electronically, and review disclosures online. A home mortgage consultant will help determine if yourLoanTracker is available for your loan.

When you're ready to make your next move, we're ready to show you is 'beller' way.

Cell: 1-869-413-3328 and mention code DMA7AMB

Click: weilstargo.com/yournewhome or stop by your local bank branch

When it comes to home financing for you, or your friends and family, we're building "better" every day, Si necesta astatencia en español, itame at 1-866-413-3328.

"A Priority Buyer preapproval to based on our preliminary review of information provided and limited credit information only and is not a commitment to lend. We will be able to offer a loan commitment upon vertication of application information, satisfying all underwriting requirements and conditions, and property acceptability and eligibility, including appraisal and title report. Preapprovals are subject to change or cancellation if a requested loan no longer meets applicable regulatory requirements. Preapprovals are not available an all products. See a home mortgage consultant for details.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

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Account number: June 17, 2017 - July 19, 2017 . Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

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Onine: waistago.com

Write: Wells Pergo 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 socount(s). Go to wellstergo, com or call the number above if you have questions or if you would fike to add now services.

Online Banking	✓.	Direct Deposit	
Qnine Bii Pay	1	Auto Transfer/Payment	
Online Statements	✓	Overdruit Protection	
Mobile Banking	?	Debit Card	
My Spending Report	₹	Overdraft Service	

Activity summary

Beginning balance on 6/17 \$495.41 Deposits/Additions 0.06 Withdrawals/Subtractions - 10.00 Ending belance on 7/19 \$485,41

Account number: MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

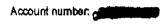
For Direct Deposit use

Routing Number (RTN)

Overdreft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements piesse call the number listed on your statement or visit your Walls Fargo store.

Sheet Seq = 0024030 Sheet 00001 of 00002



June 17, 2017 - July 19, 2017 * Page 2 of 4



Transaction history

Date	Oheck Number	Description	Deposits/ Additions	Withdrawels/ Subtractions	Ending daily balanca
7/19		Monthly Service Fee		10.00	485,41
Ending be	lance on 7/19				484,41
**			in ma	ÁID AD	

The Ending Daily Balance does not reflect any panding withdrawals or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service for summery

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellefargo com/feefarg to find asswere to common questions about the monthly service fee on your account.

Fée period 06/17/2017 - 07/19/2017	Standard monthly service fee \$10,00	You paid \$10,00
How to avoid the monthly service fee	Minimum required	This loe period
Have any ONE of the following account requirements	•	,
Minimum daily balance	\$1,500,90	\$495,41
Total amount of qualifying direct deposits	\$500.00	\$0.00
· Total number of posted Wells Fargo Debit Card purchases and/or per	ymerts 10	0 🗖
The fee is waived when the account is linked to a Wells Farge Camp Campus Debt Card	SE ATM or	
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.90 discount)		

MIMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We updated the Consumer Account Agreement ("Agreement"). In the section titled "Available balance, posting order, and overdrats," the following question about our standard overdraft coverage was added:

What is Walls Fargo's standard overdreft poverage?

Our standard overdraft coverage is when, at our discretion, we pay checks or automatic payments (such as ACH payments) into overdraft rather than raturning them unpaid. You can request to remove our standard overdraft coverage from your account by speaking to a banker.

important: if you remove our standard overdrait coverage from your account, the following will apply if you do not have enough money in your account or accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and automatic payments (such as ACH payments) and assess a non-sufficient funds/NSF returned then fee
 and you could be assessed additional fees by marchants.
- We will not authorize transactions such as ATM withdrawate or everyday debit card purchases into oversings.
- We will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has enough money but are later presented for payment when your account does not have enough money, we will pay the transaction into overdraft and charge an overdraft fee.

Account number: # June 17, 2017 - July 19, 2017 # Page 3 of 4



All other aspects of the Agreement remain the same. If there is a conflict between the language above and the Agreement, this language will control.

If you remove our standard overdraft coverage and your account is enrolled in Debit Card Overdraft Service, Debit Card Overdraft Service will be removed and we will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.

To learn more about tools that Wells Fargo offers to help you avoid overdraft and/or returned item fees, visit wells fargo com/checking/overdraft-services, speak with a local banker or call the phone number on the top of your statement. Thank you for being a Wells Fargo customer. As a valued Wells Fargo customer we hope you find this information helpful.



Account number: June 17, 2017 - July 19, 2017 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register belance. He sure that your register shows any interest paid into your account and any sarvice charges, automatic payments or ATM transactions withdrawn from your account during this statement period

- A Enter the ending balance on this statement.
- 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	
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Tota	\$	+ ;

- C Add A and B to calculate the subtotal.
- D List outstanding checks, withdrawals, and ether debits to your account that do not appear on this statement. Enter the total in the column to the right.

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Total	\$ 1

E Sublead D from C to calculate the adjusted ending belance. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furthined 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 their, please provide us with an identity theft report,
- In take of errors of 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 5995, Portland, OR 97228-5995 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 lineum about, and explain as clearly se you can why you believe it is an error or why you need more information.
 - 3. Tell us the dollar amount of the suspecied 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.

Account number: July 20, 2017 - August 16, 2017 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunicatione Relay Services calls accepted 1-800-TO-WELLS (1-800-859-3557)

77Y:1-800-877-4853 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: 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 Farge oustomer. 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 those convenient services with your account(s). Go to well-targo, com or call the number above if you have questions or if you would like to add new services.

Online Banking	₹	Direct Deposit	
Onine Bill Pay	1	Aulto Transfer/Payment	Ī
Online Statements	✓	Overdraft Protection	Ī
Mobile Banking	1	Debit Card	
My Spending Report	1	Overtheit Service	Γ

Activity summary

Ending balance on 8/16	\$478.41
Withdrawsis/Subtractions	- 10.00
Deposits/Additions	0,00
Beginning balance on 7/20	\$485.41
ing outlined?	

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTS)

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 Walls Farge store.



Account number: July 20, 2017 - August 16, 2017 - Page 2 of 3



Transaction history

	Check		Deposits/	Withdrawels/	Endina daliy
Dete	Number	Description	Additions	Sabtreof one	belence
816		Monthly Service Fee		10,00	475.41
Ending by	lance on 0/16				476.41
Totals			±n.en	da ne	

The Ending Delty Belance does not reflect any pending withdrawels or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had insufficient evaluable funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Walls Fargo Fee and information Schedule and Account Agreement applicable to your account or talk to a banker. Go to well-stage, com/sefect to find answers to common questions about the monthly service fee on your account.

Fee period 07/20/2017 - 08/16/2017	Standar	rd monthly service fee \$10.00	Yeu paid \$10.00	
How to avoid the monthly service fee		Minimum required	This toe period	
Have any ONE of the following account requirements			•	
Minimum daily balance		\$1,500.00	\$485.41	
 Total amount of qualifying direct deposits 		\$500,00	\$0.00	
Total number of posted Wells Farge Debit Card purchases and	or payments	10	D	
 The fee is waived when the account is linked to a Wells Farge C Campus Debit Card 	Campus ATM or			
Monthly service fee discount(s) (applied when box is checked)				
Age of primary ecocumt owner is 17 - 24 (\$5.00 discount) road				



Account number: July 20, 2017 - August 16, 2017 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belance 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.

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Tota	(\$)

G Add A and B to calcutate the subtotal.

D List outstanding checks, withdrawals, and other debits to your second that do not appear on this statement. Enter the total in the column to the right.

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Total	\$.]	

E Sublead D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your regiलेण.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have tumished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has 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 that, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers, telephone we at the number printed on the frost of the statement or write us at Wells Fargo Bank, P.O. Sox 5995, Portland, OR 97228-5995 as soon as you can, if you think your etabement or repetit le wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 50 days after we sent you the FIRST statement on which the error or problem appeared.
 - 1. Tell us your name and account number (I say).
 - 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you balleve it is an error or why you need more information.
 - 3. Tell us the dofar 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 creat 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.

89010 Willie Pargo Rard, N.A. All agins reserved MALSR JD 200001



Account number: August 17, 2017 - September 19, 2017 a Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wallstaggo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 8995

Portland, OR 97228-8995

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 watelergo, com or call the number above if you have questions or if you would like to add new veryices,

Online Banking	4	Direct Deposit	
Online Bill Pay	4	Auto Transfer/Payment	[
Online Statements	7	Overdrait Protection	
Mobile Banking	3	Debt Card	_
My Spending Report	1	Overdraft Service	Γ

Activity summary

Beginning balance on 8/17	\$476.41
Deposits/Additions	0.06
Windrawais/Subtractions	- 10,00
Endlers halance on 6/46	# A D E A 4

Account number: 1

MICHAEL KEARNEY JR

South Cerolina account terms and conditions exply

For Direct Deposit une

Routing Number (RTN):

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 electrons or visit your Welle Fargo store.

Sheet Seq = 0022908 Sheet 00001 of 00902

Account number:



August 17, 2017 - September 19, 2017 - Page 2 of 3



Transaction history

Date Number Description Additions Subtractions bels 9/19 Monthly Service Fee 10,00 465	<u></u>		bel et
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The Ending Daily Balance does not reflect any pending withdrawais or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient evaluable funds when a transaction posted, fees may have been assessed.

Monthly service fee summery

For a complete fiet of fees and detailed account information, see the Wells Fargo Account Fee and information Schedule and Account Agreement applicable to your ecceunt (EasyPay Card Terms and Conditions for prepaid cards) or talk to abanker. Go to wellstargo, conditions for a link to these documents, and answers to common monthly service fee questions.

Fee parlod 09/17/2017 - 09/19/2017	Standard monthly service fee \$10,00	You peld \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		·
Minimum daily balance	\$1,500,00	\$475.41 []
Total amount of qualifying direct deposits	\$500.00	\$0.00
Total number of posted Wells Fargo Debit Oard purchases and/or p	payments 10	0 🛘
The les is waived when the account is linked to a Weils Fargo Carr	apus ATM or	
Campus Dabit Card	* : ::	
Monthly service fee discount(s) (applied when box is checked)		
Age of primery account owner is 17 - 24 (\$5.90 decount)]	
RCRC		

MINIOR ACCOUNT INFORMATION

As part of our commitment to make things right, we have entered into a \$142 million class action settlement related to the opening of unauthorized ecocuris.

If you believe Wells Farge opened a checking, savings, credit eard or line of credit account for you without your permission, or if you purchased identity that protection from us, you may be entitled to compensation from this fund.

To find out more, go to www.WFSettlement.com or call 1-866-431-8549. You may be eligible for reimbursement of fees, compensation for potential impact on your credit, and an additional cash payment based on any money remaining in the fund after benefits and costs are paid out.

If you have specific questions about any of your accounts or services, please visit your Wells Fargo branch or call the toll-free number that appears on this statement. We resitze you have a choice when it comes to banking. It is our privilege to be able to serve you.



Account number: # August 17, 2017 - September 19, 2017 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belience with your account register balance. Be sure that your register shows any inferest 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
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Total	L

C Add A and B to coloulate the subtotal.

[1] 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.

NumberDescription	Amount	
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E Buildrect D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 87208-5058. 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 that, please provide us with an identity theff report.
- 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 97228-5995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about attainater 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 insure 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 exepected 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.

Account number: September 20, 2017 - October 18, 2017 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON 5C 29420-6917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-359-3557)

77Y:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Onine: waisiago.com

Write: Wells Fargo Bank, N.A. (387)

P.O. Box 8995

Portland, OR 97228-8995

You and Wells Fargo

Thank you for being a loyal Wells Farge customer. We value your frust 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 waistargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	4	Direct Deposit	ľ
Online Bill Pay	4	Auto Transfer/Payment	
Online Statements	₹	Overdraft Protection	
Mobile Banking	7	Debit Card	
My Opending Report	1	Overdreit Service	Γ

Activity summary

Beginning betance on 9/20 \$465.41
Deposits/Additions 0.00
Withdrawais/Subtractions - 30.23
Ending betance on 10/15 \$438.18

Account number: 🚛

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Humber (RTN); 🕳

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 Welle Fargo store.



Account number: September 20, 2017 - October 18, 2017 - Page 2 of 3



Transaction history

Date	Öheck Number	Description	Deposits/ Additions	Withdreweis/ Subtrections	Ending daily belence
10/10	, , , , , , , , , , , , , , , , , , , 	Purchase authorized on 19/09 Sq *Orange Spot CO North Charles SC S467282547178314 Card 9314	The state of the s	20,23	445,18
10/18		Monthly Service Fee		10,00	435,18
Ending be	lance on 10/18			,	434.1B
Totals		·	\$0.06	\$30.23	

The linding Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding an your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summery

For a complete list of fees and detailed account information, see the Weils Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to abanker. Go to wellstargo, com/leafaq for a link to these documents, and answers to common monthly service fee questions.

546 period 09/2017 - 10/18/2017	Standard monthly service (se \$10.00	You paid \$10,00
fow to avoid the monthly service fee	Minimum required	This live period
tave any ONE of the following account requirements		
Minimum dally balance	\$1,500.60	\$445,18
Total amount of qualifying direct deposits	\$500.00	\$0.00
Total number of poeted Wells Farge Debit Card purchases and/or payments	10	1 🗖
The tea is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debt Card		
Nonthly service fee discount(s) (applied when box is checked)		
Age of primary adoptint owner is 17 - 24 (\$5.00 discount)		



Account number: September 20, 2017 - October 18, 2017 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belience with your account register beliance. 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

A Enter the ending belance 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.

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Total	\$ [

G Add A and B to onloutete the subtotal

D List outstanding checks, withdrawals, and er debits to your ecocunt that do not appear on this statement. Enter the total in the column to the dont.

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	1
	1
Number/Description	Amount

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.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the equitary of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Fortland, 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 that report.
- 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 6985, Portland, OR 97228-5995 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.
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62010 Weilly Plant & Blank, M.A. All sights reserved MALGR (D 35000)



Account number: 5 a October 19, 2017 - November 16, 2017 a Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON 5C 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a weeld Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-859-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fungs Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

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Account options

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Online Banking	4	Direct Deposit	
Online Bill Pay	V	Auto Transfer/Payment	
Online Statements	₹	Overdraft Protection	
Mobile Banking	4	Debit Card	
My Spending Report	1	Overdrest Service	

MINIOR IMPORTANT ACCOUNT INFORMATION

Introducing Overdreft Rewind Starting November 7, 2017

With this free account feature, the Bank will reevaluate transactions from the previous business day that resulted in an overdraft or returned item (non-sufficient funds/NSF) if we receive an electronic street deposit to your account by \$:00 a.m. local time where your account is located (which is noted on your account statement). Direct deposits include your salery, penalon, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. The Bank will calculate a new balance, including your pending electronic direct deposit (leas any pending debits), and may reverse the overdraft or returned item decisions and waive the associated fees from the previous business day if your electronic direct deposit will cover them. Overdraft Protection transfers/advances and the associated fees from the prior business day are not reversed with Overdraft Rewind. Other deposits, such as check(s), cash, or account transfers are not included in Overdraft Rewind.

Set up direct deposit for a serie and easy way to have your payroll or benefit checks automatically deposited into your account.

Go to wellsfergio.com/checking/overdinit-rewhol for more details.



g (52) . . 5'

Account number: Quality - October 19, 2017 - November 16, 2017 - Page 2 of 3



Activity summary

Beginning balance on 10/19	\$435.18
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 11/16	\$428,18

Account number: 1

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN):

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 Furgo store.

Transaction history

	Check		Deposits/	Windroweis	Ending daily
Dete	Number 1	Description	Additions	Subtractions	belence
11/18		fonthly Service Fee		10.00	425,18
Ending be	lance on 11/15				424.10
Taketa			#A 40	440.00	

The Ending Delty Beliamoe 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 evallable funds when a transaction posted, tras may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Welts Fargo Account Fee and Information Schedute and Account Agreement applicable to your account (EasyPay Card Torms and Conditions for prepaid cards) or latk to a banker. Go to wollsfargo, convisefag for a link to these documents, and answers to common monthly service fee questions.

*ee period 10/19/2017 - 11/10/2017	Standard monthly service fee \$10,00	You paid \$10,00
How to avoid the monthly service fee	Minimum required	This fee period
ave any Offic of the following soccurs requirements	-	,
Minimum daily balance	\$1,500.00	\$435.18
· Total amount of qualifying direct deposits	\$500.00	\$0.00 □
Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 🗆
The lee is waived when the account is linked to a Wells Fargo Campus ATM	or .	
Campus Debit Card		

RCAC

MPORTANT ACCOUNT INFORMATION

New limits on Fees

Effective November 6, 2017, we will waive overdrait or returned item (Non-Sufficient Fund/NSF) fees on any fransactions that are \$5 or less, regardless of your ending account balance. We will continue to waive overdraft fees on all posted transactions if both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after all transactions have posted.



Worksheet to balance your account

Follow the stape below to reconcile your statement belance with your account register belance. Be sure that your register shows any interest peld into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement seriod.

period.

A Enter the ending belence 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		

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Total \$	•		+ \$.

C Add A and B to calculate the aubtotal.

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		
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Total	\$ 1	_	
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E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency shout your accounts. You have the right to dispute the accuracy of information that Wells Farpo Benk, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 87208-5058, 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 thaft, please provide us with an identity that report.
- in case of errors or questions about your electronic triansfers, telephone us at the number printed on the front of this statement or write us at Welle Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as econ as you can, if you think your statement or receipt is wrong or if you need none information about a transfer on the statement or receipt. We must have 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 secount number (If any).
 - 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 wyor.

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.

40010 Wells Farge Bank, A.A. All rights reserved MALSR (D 90000)





Account number: November 17, 2017 - December 18, 2017 m Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

77Y:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Onine: wellsfargo.com

Write: Wells Fargo Bank, N.A. (967)

P.O. Box 6995

Portland, OR 97228-6985

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 wellsfergo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	₹	Direct Deposit	
Online Bill Pay	7	Auto Transfer/Payment	
Online Statements	~	Overdrisk Protection	
Mobile Banking	₹	Debit Card	
My Spending Report	V	Overdraft Service	Г

Activity summary

Beginning belence on 11/17 \$425.18 Deposits/Additions 0.00 Withdrawale/Subtractions - 10.00 Ending belence on 1/18 \$415.18

Account number:

MICHAEL KEARNEY JR

South Cerolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 1



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 fasted on your etaiement or visit your Welle Farge store.

14.60 - 1 0 - Pales

Account numbers November 17, 2017 - December 18, 2017 - Page 2 of 3



Transaction history

	Check		Deposits/	Withdrawala/	Ending daily
Date	Number Descripti	П	Additiona	Subtractions	belende
12/18	Monthly	ervice Fea		10,00	415,18
Ending be	ianse on 12/18				414.18
Totals			\$0.00	\$10.60	

The Ending Deliy Belance does not reflect any pending withdrawals or holds on deposted 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 tees and detailed account information, see the Wells Fergo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wallstargo, com/feetsq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/17/2017 - 12/16/2017	Stand	dard monthly service (% \$10.00	You paid \$10.00
How to avoid the monthly service fee		Minimum required	This tee period
Have any ONE of the following account requirements		•	,
· Minimum daily balance		\$1,500.60	\$425.18
· Total amount of qualifying direct deposits		\$500.00	\$0.00
 Total number of posted Wells Fargo Debit Card purchases and 	or payments	10	0 [
The fee is waived when the account is linked to a Wells Fargo Campus Debt Card	Campus ATM or		-
Monthly service les discount(s) (applied when box is checked)			
Age of primary account owner is 17 - 24 (\$5.90 discount)			

IMPORTANT ACCOUNT INFORMATION

If you ourrently receive online statements, starting in March, we will consider your statement delivered to you when it has been posted to wallefargo.com. Your online account statement will be made available through Wells Fargo Online* Sanking 24 - 48 hours after the and of your statement pealed. We will continue to notify you when your statement becomes available via the small address you provided. If you receive paper statements, we will continue to send your statements through U.S. Mail,

if you would like to change your delivery preference, sign on at wellefarge, com or the Welle Farge mobile app and go to Update Contact information or call us at 1-800-956-4442, 24 hours a day, 7 days a week.

Account number: November 17, 2017 - December 18, 2017 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belence 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	
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Total	*	•

C Add A and B to calculate the subtotal.

Di List outstanding checks, withdrawals, and ether debits to your account that do not appear on this statement. Enter the total in the column to the right.

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Total	•

E \$ultimet D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your recipier.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency shout your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 87208-5058. 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 that, please provide us with an identity theft report.
- 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 6985, Portland, OR 97228-6996 as apon 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 suspecied error.

We will investigate your complaint and will correct any arror 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 if takes us to complete our investigation,

60010 Welle Farge Book, N.A. All states reserved MALSIT ID 200801



Account number: December 19, 2017 - January 18, 2018 . Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY; 1-800-977-4633 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: weilslange.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6998

Portland, OR 97228-8995

You and Wells Fargo

Thank you for being a loyal Wells Farge 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 secount(s). Go to wellstargo own or call the number above if you have questions or if you would like to add new services.

₹	Direct Deposit	
		Ē
4	Overdraft Protection	
✓	Debit Card	
V	Overdraft Service	

Activity summary

Seginning betence on 12/19 \$415.15
Deposits/Additions 0.00
Withdrawels/Subtractions -10.00
Ending balence on 1/19 \$405.16

Account number:
MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN):

Overdruit Protection

This account is not currently developed by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number field on your statement or visit your Welle Ferge store.

(007) Sheet Seq × (0022544 Sheet 00001 of 00002



Account number: December 19, 2017 - January 18, 2018 - Page 2 of 3



Transaction history

	Check		Deposits/	Withdrawale	Ending delly
Date	Number	Description	Additions	Settirections	belence
1/15		Monthly Service Fee		10.00	405.18
Ending be	lance on 1/16			•	406,18
Totale		•	te m	\$10.08	

The Ending Delty Belance does not reflect any pending withdrawals or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed:

Morthly service fee summery

For a complete list of fees and detailed account information, see the Wells Forgo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to well-starge, com/feefag for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/(9/2017 - 01/18/2018	Standard monthly service fee \$10.00	You paid \$10,00
How to avoid the monthly service fee	Minimum required	This tee period
Have any ONE of the following account requirements		
Minimum daily balance	\$1,500.00	\$415.18 📋
Total amount of qualifying direct deposits	\$500.00	\$0.00
Total number of posted Wells Fargo Debit Card purchases and/or payments	· 10	• □
The fee is waived when the account is linked to a Wellis Fargo Campus ATM Campus Debit Card	gr	and the second s
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount)		



important information about legal process fees.

The fee for legal order processing, which includes handling levies, writs, garnishments, and any other legal documents that require funds to be attached, remaine \$125. However, effective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.



Account number: December 19, 2017 - January 18, 2018 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Se sure that your register shows any interest peld into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement

period.

R Enter the ending balance on this statement.

B List outstanding deposits and other sredits to your account that do not appear on this statement. Enter the total in the column to the right.

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G 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.

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Total	\$	

E Subtract D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Bex 5050, Portland, OR 97208-5058, Please describe the specific information that is inaccurate or in dispute and the basis for the dispute stong with supporting documentation. If you believe the information furnished in the result of identity theft, please provide as with an identity theft moont.
- In case of errors or questions about your electronic transfers, telephone we 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 attansies on the statement or receipt. We must hear from you no later than 60 days efter we sent you the FIRST statement on which the error or problem appeared.
 - 1, Tell us your name and account number (I' any).
 - 2. Describe the error or the transfer you are lineum 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 contect 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.

192010 Wells Parge Back, N.A. All Agible received MALBR ID 200801



Account number: January 19, 2018 - February 16, 2018 a Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON 5C 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

TTY: 1-800-877-4833 En espeñol: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online! wellsfargo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97228-8995

You and Wells Fargo

Thank you for being a loyal Wells Farge 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 waitsfargo, com or call the number above if you have questions or if you would fixe to add now services.

Activity summary

Beginning betance on 1/19 \$405,15
Deposits/Additions 50,00
Withdramats/Subtractions -10,00
Ending befares on 2/16 \$445,18

Account number:

MICHÁEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)/

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 elaborient or visit your Wellis Fargo store.

Account number:



. January 19, 2018 - February 16, 2018 . Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Additions	With drawai si Subtractions	Ending daily balanca
25		Online Transfer From Keerney M Way2Save Savings xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	50.00		455,18
216		Monthly Service Fee		10,00	445,18
Ending be	lance on 2/16				448.18
Totals			\$80,00	\$10,00	

The Ending Daily Balance does not relect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transaction posted, fees may have been assessed.

Monthly service fee summery

RCRC

For a complete list of face and detailed account information, see the Walle Fargo Account Fee and Information Schadule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellstargo convised and fink to these documents, and answers to common monthly service fee questions.

Have any ONE of the following account requirements Minimum delity balance	num required	This fee period
· Minimum delly balance		
Minimum delly balance		
	\$1,500,00	8405.18
Fotal amount of qualifying direct deposits	\$500.00	\$0.00
Total number of posted Wells Fargo Debit Card purchases and/or payments	10	Ö
 The see is waived when the account is linked to a Wells Farge Campus ATM or Campus Debt Card 		

MINIOR ACCOUNT INFORMATION

Reminder about affect of pending debit card transactions on your account

For each debit pard transaction, we place an authorization hold on your account and track the "pending" transaction until the merchant sends the that payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. While pending, these transactions reduce your available balance. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will seems no more than three (3) \$35 overdraft and/or NSF fees per day.

To help you manage your account balance and evoid overdrafts, we recently enhanced our balance alort by including a new automatic "zero balance" feature for customers who are enroted in ordine banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to zero or negative, we will send an elect to your ereal. You may also request the sient be sent to you via a text message or push message in any cell phone you specify. If you make a covering depost or transfer of immediately smallable funds before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your available balance define or via mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees. Keep in mind that your available balance does not include transactions that we don't know about yet, for example checks you have just written or the automatic payments you have previously authorized.

Account number: January 19; 2018 - February 16, 2018 - Page 3 of 4



important information about legal process fees.

The fee for legal order processing, which includes handling levies, writs, gamishments, and any other legal documents that require funds to be attached, remains \$125. However, effective 2/18/18, the bank will assess no more than two legal process fees per account, per calendar month.

Please note, the calendar month may not coincide with your statement cycle.

Account number: January 19, 2018 - February 16, 2018 - Page 4 of 4



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 duling 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 daht.

Description	Amount
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Total	\$

C Add A and B to colculate the subtotel

D List outstanding checks, withdrawals, and er debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount	
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Total	\$	Ī

E Subtract D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Pargo Bank, N.A. has 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 that, please pravide us with an identity theft report.
- 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 Pargo Bank, P.O. Sox 6995, Portland, OR 97228-5995 as soon as you cars, 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 se 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 creat 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.

Account number: February 17, 2018 - March 16, 2018 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-892-3557)

YYY:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wallsfargo.com

Willo: 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 Farge 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 eccount(s). Go to wellstergo com or call the number above if you have questions or if you would like to add new services.

Online Banking	₹.	Direct Deposit	Ξ
Onthe Bill Pay	1	Auto Transfer/Payment	Ī.,
Online Statements	1	Overdraft Protection	Ē
Mobile Banking	V	Dobit Card	
My Spending Report	$\overline{\mathbf{v}}$	Overdraft Service	

Activity summary

 Beginning between 2/17
 \$446.18

 Deposits/Additions
 0.00

 Withdrawsis/Subtractions
 - 10.00

 Ending belance on 3/16
 \$486.18

Account number:

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Överdræft Protestion

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 store.

(167) Sheet Seq > (1022577 Sheet (1000) of (1000) Account number: 3



February 17, 2018 - March 18, 2018 - Page 2 of 3



Transaction history

Date	Check Number	Description	Dopa dis/ Additions	Withdrawale/ Subtractions	Ending daily belence
3/15	** - ^ .	Monthly Service Fee		10,00	435.18
Ending be	lance on \$/16				435,18
Totals			th an	\$10.60	

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 evaluate funds when a transaction posted, fees may have been assessed,

Monthly service for summery

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and information Schedule and Account Agreement applicable to your account (EssyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Ge to wellstargo convisetact for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/17/2018 - 03/18/2018	Standard morthly service fee \$10.00	You peld \$10.00
How to avoid the monthly service fee	Minimum required	This less period
Have any ONE of the following account requirements Matterium daily balance Total amount of qualifying direct deposits Total number of posted Wells Fargo Debit Card purchases and/or pa The fee is waived when the account is linked to a Wells Fargo Campos Debit Card		\$445.18 \$0.00 0
Monthly service (se discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5,00 decount)		

MINIOR ACCOUNT INFORMATION

Important information about legal process fees.

The fee for legal order processing, which includes handling levies, write, garnishments, and any other legal documents that require funds to be attached, remains \$125. However, affective 2/16/18, the bank will assess no more than two legal process fees per account, per calendar month.

Please note, the calendar month may not coincide with your statement cycle.

Visit Wells Fargo Online Banking to track your progress toward avoiding the monthly service (est with 10 posted debit cerd purchases/payments. Select Debit Cerd Activity on the Account Activity page in Wells Fargo Online Banking to see how many posted debit cerd purchases/payments have been made in the fee period, plus how many are still needed to avoid the monthly service fee.

*Available for Everyday Checking, Wey2Save Checking and Opportunity Checking accounts.

Account number: 3 🖿 😠 February 17, 2018 - March 16, 2018 🐷 Page 3 of 3



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	
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Total	*	→ +

C Add A and B to calculate the subtotal

D List outstanding checks, withdrawals, and other debits to your socount that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount	
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Total	5	}

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current belonce shown in your **। व्यक्तिक**

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Postand, 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.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the frost of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-5995 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 50 days after we sent you the FIRST statement on Which the error or problem appeared.
 - 1. Tell up 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 bulleve it is an error or why you need more information.
 - 3. Tell us the deltar amount of the suspected error.

We will investigate your complaint and will correct any arror promptly. If we take more than 19 business days to 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.

62010 Wells Farg & Burk, N.A. Alf Agids, received HALSR ID 950601



Account number: # March 17, 2018 - April 17, 2018 # Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833 En espeñol: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm FT, M-F)

Online: wellstarge.com

Witte: Welle Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97225-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look ferward 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 secount(s). Go to waitefargo, com or call the number above if you have questions or if you would like to add new services.

Online Banking	4	Direct Deposit	
Onine Bill Pay	1	Auto Transfer/Playment	
Online Statements	7	Overdraft Protection	Γ
Mobile Banking	4	Debit Card	
My Spending Report	7	Overdraft Service	

Activity summary

Beginning betance on 3/17 \$43.5.15
Deposits/Additions 0.00
Withdrawsis/Subtractions - 10.00
Ending balance on 4/17 \$425.18

Account number:

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would the more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wellis Farge store.



Transaction history

	Check		Deposits/	With drawals/	Ending daily
Date	Humber	Description	Additions	Subtractions	betenda
4/17		Monthly Service Fee		10,00	425.18
Ending be	lance on 4/17				424,16
Totals			\$0.60	\$10.00	

The Ending Daily Ballance does not reflect any pending withdrawals or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had insufficient evaluable funds when a transaction posted, fees may have been assessed.

Monthly service for summery

For a complete list of fees and detailed ecount information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsforgs, convisefag for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/17/2018 - 04/17/2018	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This tee period
Have any ONE of the following account requirements	·	,
· Minimum daily balance	\$1,500,00	\$435.18
· Total amount of qualifying direct deposits	\$500.00	\$0.00
 Total number of poeted Wells Fargo Debit Card purchases and/or p The fee is walved when the account is linked to a Wells Fargo Campos Debit Card 		۰ 🗆
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount)	l	

MINIOR ACCOUNT INFORMATION

The following addendum to the "Your account switeratip" section of the Consumer Account Agreement under the question "What if an account owner or authorized eigner is declared incompetent or disc?" is effective April 30, 2018:

We may accept and comply with court orders and legal documents, and take direction from affants or court appointed personal representatives, guardians, or conservators from your state of residence, even if different than where your ecount was opened except as otherwise required by applicable law or count order. We may require additional documentation be provided to us before complying with the directions given by affaints or court appointed personal representatives, guardians, or conservators. We reserve the right to require U.S. court documents for customers who reside outside of the U.S. at time of incompetence or death,

important information about the Wells Fargo Rewards* Program Terms and Conditions for the Wells Fargo Propel American Express* Card. These changes are effective June 23, 2018. These changes do not impact the Wells Fargo Propel 385 American Express* Card or Wells Fargo Propel World American Express* Card.

You will no longer earn a relationship bonus on your Wells Fargo Propel American Express Card, If you own x Wells Fargo consumer checking, wavings or Portfolio by Wells Fargo" account the last day you will surn your relationship benus will be May 31, 2018. You will receive your last relationship benue payout no later than June 24, 2018.

Pointe earned on this credit card account will not expire as long as this credit card account remains open.

Account number: March 17, 2018 - April 17, 2018 - Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register belience. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your secount during this statement period

A Enter the entiting 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.

Owear ption	Amount
	1
Total 1	1

G Add A and B to calculate the subtotal

D List outstanding checks, withdrawals, and or debits to your account that do not appear on this statement. Enter the total in the column to the right.

lumber/Description	Amount
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THE STATE OF THE S	
The state of the s	
Total	\$

E Subtract D from C to calculate the adjusted ending bulance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have turnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058, Photos describe the specific information that is insocurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity their, please provide us with an identity that report.
- 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 Farge Bank, P.O. Box 8985, Portland, OR 97228-5995 as scon 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 bear from you no letter 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 contect 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,

80015 Wells Page Back, N.A. All sales received MALSR ID 500001



Account number: April 18, 2018 - May 16, 2018 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calle accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: walkingo.com

Write: Welle Fargo Bank, N.A. (367)

P.O. Box 6995

Portland, OR 97225-8995

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 wellstergo, com or call the number above if you have questions or if you would like to add new services,

Online Banking	Y	Direct Deposit	
Online Bill Pay	1	Auto Transfer/Payment	
Online Statements	1	Overdraft Protection	
Mobile Sanking	7	Debit Card	
My Spending Report	7	Overstrait Service	

Activity summary

Beginning betance on 4/18 \$426.18
Deposits/Additions 0,00
Withdrawate/Subtractions -10,00
Ending instance on 8/16 \$418.19

Account number:

South Cerdina eccount terms and conditions epply

For Direct Deposit use

Routing Number (RTN):

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 lieted on your statement or visit your Wells Fargo store.

(367) Sheet Se q = 0021503 Sheet 00001 of 00002



Transaction history

Ending belance on 5/10		4th An	10,00	415.18 438.18
Ottes Humber	··	Deposits/ Additions	Withdrawais/ Subtractions	Ending daily belende

The Ending Delty Balance does not relied; any pending withdrawals of holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient evaluable funds when a transaction posted, tess may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a barrier. Ge to well-starge, commissing for a link to these documents, and answers to common morably service fee questions.

Fee pariod 04/18/2018 - 05/16/2018	Standard monthly service tee \$10,00	You paid \$10.00
How to world the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements	•	
Minimum delly batence	\$1,500.60	\$425.18 🗀
 Total amount of qualifying direct deposits 	\$500,00	\$0.00
Total number of posted Wells Farge Debit Card purchases and/or payments	10	ا ه
The tee is waived when the account is linked to a Wells Fargo Campus ATh Campus Debt Card	lor	· -
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5,00 discount)		



Important information about legal process fees.

The fee for legal order processing, which includes handling levies, write, garnishments, and any other legal documents that require funds to be attached, remains \$125. The Bank will access no more than a total of \$250 in legal process fees per account, per calendar month. Please note that the calendar month may not coincide with your statement cycle.

Account number: April 18, 2018 - May 16, 2018 - Page 3 of 3



Worksheet to balance your account

Follow the staps below to reconcile your statement belance with your account register between. 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.

E List outstanding deposits and other credits to your account that do not appear on the statement. Enter the total in the column to the right.

Description	Amount

Total \$	

C Add A and B to calculate the subject

D List outstanding checks, withdrawals, and other desits to your account that do not appear on this statement. Enter the total in the column to the right.

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El Subinect Difrom C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- It dispute or report inaccuracies in information we have furnished to a Gonsumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fergo Bank, N.A. has 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.
- 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 5995, Pottland, OR 97228-5995 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 preblom appeared.
 - 1, Tell us your name and account number (if any).
 - 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.

WINDLD Width Fargo Book, N.A. All Agints recovered MALDR ID \$50001



Account number: a May 17, 2018 - June 18, 2018 a Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Avallable by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (8 am to 7 pm PT, M-F)

Online: weilstago.com

White: 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 excount(s). Go to wellsfergo.com or call the number above if you have questions or if you would like to add new sendoes.

Online Banking	4	Direct Deposit	
Online Bill Pay	7	Auto Translar/Payment	
Online Statements	7	Overdreit Protection	
Mobile Banking	√.	Debit Card	
My Spending Report	1	Overdraft Service	

Activity summary

Beginning balance on \$17 \$415,18 Deposits/Additions 0,00 Withdrawais/Subtractions - 10.00 Ending belance on \$/18 \$408.18

Account number: 3

NICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

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 store.

Account number: ** May 17, 2018 - June 18, 2018 - Page 2 of 3



Transaction history

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Additions	Subtractions	belance
d/18		Monthly Service Fee		10,00	405.18
Ending be	lance on 6/16				404,18
Totals			±0.00	\$10.00	

The Ending Delty Belance does not reflect any pending withdrawe's or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient systable 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 Wells Fergo Account Fee and Information Schedule and Account Agreement applicable to your account (EssyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellstargo contribetag for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/17/2018 - 06/18/2018	Standard monthly service the \$10,00	You paid \$10.00
How to avoid the monthly service (se	Minimum required	This lee period
Have any ONE of the following account requirements		•
 Minimum daily balance 	\$1,800.00	\$415.18
· Total amount of qualifying direct deposits	\$500,00	\$5.00
Total number of posted Wells Farge Debli Card purchases and/or par	yments 10	0 🗆
The fee is waived when the account is linked to a Wells Fargo Campi Campus Debit Card	us ATM or	
Monthly service les discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$8,00 discount)	•	



Revised Agreement for Online Access
We're updating our Online Access Agreement effective September 17, 2018.
To see what is changing, please vielt wellsfarge, com/onlineupdates.

Account number 2 May 17, 2018 - June 18, 2018 - Page 3 of 3



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 parties.

- A Enter the ending balance on this statement.
- El 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 .	Ampunt
	1
Total 8	

- C Add A and B to coloutate the subtotal.
- [6] 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
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Total	<u>k</u> 1

E Subtract D from C to exculate the adjusted ending belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Sex 5058, Portland, OR 97208-5058. Please describe the specific information that is imaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity that, please prayido us with an identity that report.
- In case of errors or questions about your electronic transfers, telephene 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).
 - 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 enter.

We will investigate your complaint and will correct any arror 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, we that you will have the use of the money during the time it takes us to complete our investigation.

80010 Wells Pergo Bard, M.A. All sights reserved MALSER ID 900001



Account number: June 19, 2018 - July 18, 2018 a Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

77Y:1-800-877-4833 En espeñol: 1-577-727-2932

華語 1-800-286-2288 (6 am to 7 pm PT, M-F)

Onine: wellslargo.com

Write: Wells Fango Bank, N.A. (367)

P.O. Box 6995

Portland, QR 97228-8995

You and Wells Fargo

Thank you for being a loyal Wells Farge 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 or call the number above if you have questions or if you would like to add new services.

Online Banking	4	Direct Deposit	
Online Bill Pay	1	Auto Transfer/Payment	Ē
Online Statements	1	Overdraft Protection	Ē
Mobile Baniéng	7	Debit Card	
My Spending Report	4	Overdrat Service	

Activity summary

Beginning belance on 6/19 \$405.18
Deposits/Additions 0.00
Withdrawsis/Subtractions - 210.00
Ending belance on 7/19 \$195.19

Account numbers

South Carolina account terms and conditions apply

For Direct Deposit use Routing Number (RTN)

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 store.

(367) Shipsi Seq = 0022565 Shipsi 00001 of 00002

Account number: 3 June 19, 2018 - July 18, 2018 - Pege 2 of 4



Transaction history

	Check		Deposits/	Withdraweis/	Ending daily
Date	Humber	Description	Additiona	Subtractions	belance
619		Online Transfer to Kearney M Checking xxxxxxxxxx8146 Ret sib04Gwindqb on 06/19/18		200.00	205,18
7/10		Monthly Service Fee		10,00	195,18
Ending b	elance on 7/18				195.18
Totals			60.06	\$710.00	

The Ending Delty Belance does not reflect any pending withdrawe's or holds on deposited funds that may have been outstanding on your account when your transections posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed,

Monthly service fee summary

For a complete list of test and detailed account information, ear the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid pards) or talk to a banker. Go to wallstarge convisated for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/19/2018 - 07/18/2018	Standard monthly service fee \$10,00	Yeu peld \$10.00
How to avoid the monthly service fee	Minimum required	This tee period
Have any ONE of the following account requirements	·	·
· Minimum daily balance	\$1,500.00	\$205.18
· Total amount of qualifying direct deposits	\$500,00	\$0,00
 Total number of posted Wells Farge Debit Cord purchases and/or paymen 	nta 10	• □
 The fee is waived when the account is linked to a Wells Fargo Campus A Campus Debit Card 	TM or	
Monthly service (se discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount)		

MINPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card impaction, we place an authorization hold on the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally intest release the authorization hold after three business days. If a merchant does not send the final payment instruction within that time trans, we must honor the transaction when the final payment instruction is received. While the authorization hold is in effect, these transactions reduce your available balance. The transaction will be paid when we receive it for payment, if transactions are presented for payment when your account has an insufficient available balance, you may be charged everdrat and/or insufficient aind (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 everdraft and/or NSF fees per day,

If you have enrolled in the optional Debit Card Overdrat Service, the bank may authorize your ATM and one-time debit card transactions into overdraft when you have insufficient funds in your checking account. Remember, Debit Card Overdraft Service is optional; you can change your enrollment status at any time through online banking, at our ATMs, or by talking to a branch or phone banker.

To help you manage your account balance and avoid overdrafts, we recently enhanced our balance alert by including a new automatic *zero balance* feature for customers who are enrolled in online banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to

Account number: June 19, 2018 - July 18, 2018 - Page 3 of 4



zero or negative, we will send an atert to your emet. You may also request the elect be sent to you via a text message or posh message to any call phone you specify. If you make a covering deposit or transfer before we start our rightly processing of transactions, you can evold overdraft and NSF fees. You can also seesily check your account balance via online or mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees.

Account number: June 19, 2018 - July 18, 2018 - Page 4 of 4



Worksheet to balance your account

Follow the eteps below to reconcile your statement believes with your account register beliance. Be auto that your register shows any interest paid into your account and any varvice thanger, 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 solumn to the right.

Description	Amount	
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Total	\$ 1 D	b

C Add A and B to calculate the subtotal

D List outstanding chacks, 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
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	+
A	
Total	\$

E Subtract D from C to calculate the adjusted ending belance. This amount should be the same as the current balance shown in your tenister.

General statement policies for Wells Fargo Bank

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- in case of errors or questions about your electronic transfers, telephone we at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 5995, Portland, OR 97228-5995 as soon as you can, if you think your statement or receipt to 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 mry).
- 2. Describe the error or the transfer you are unsure about, and explain as olearly me 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.

Account number: # July 19, 2018 - August 16, 2018 . Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

77Y: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Onine: weistargo.com

Write: Wells Fargo Bank, N.A. (387)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Farge 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 ecopurate). So to wallstergo.com or call the number above if you have questions or if you would like to add new services,

Online Banking	V	Direct Deposit	
Online Bill Pay	1	Auto Transfer/Payment	
Online Statements	7	Overdraft Protection	
Mobile Banking	4	Debit Card	
My Spending Report	✓	Overdrait Service	

MINIOR ACCOUNT INFORMATION

in the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the question "How do we process (post) transactions to your account?", we are replacing the paragraph beginning with "Your available balance will be reduced by pending withdrawals" to include a new fee waiver, as follows:

Your evailable balance will be reduced by pending withdrawale, such as debit ourd transactions we have authorized and must pay when they are sent to us for payment. If your account has insufficient funds as reflected by your available balance, the bank may access everdraft and/or non-sufficient funds (NSF) (see on transactions we pay or return during highly proceeding. A pending transaction will typically remain pending until we receive it for payment from your account, but we must release the pending transaction hold after three business days for most transactions. These pending transactions may be sent to us for payment after they have dropped from your account, but we must pay them when we receive them for payment.

in some circumstances, previously-authorized transactions may be paid into overdraft if other transactions or fees have reduced your balance before the pending transactions are sent to us for payment. To minimize the number of overdraft fees in these circumstances, we track transactions that reduced your available balance while pending and caused overdraft fees on other transactions, if these

Account number: July 19, 2018 - August 16, 2018 - Page 2 of 4



transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. It rare circumstances, the merchant presents transactions for payment with a different transaction code than was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overtrait fee if the transaction is paid into overdraft.

in addition, in the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the heading *IMPORTANT INFORMATION ABOUT FEES,* we added the following:

We track transactions that reduced your evaluable balance white pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft tees on those transactions. In rare obcumptances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

Activity summary	
Beginning balance on 7/19	\$195.18
Deposits/Additions	0,00
Withdrawels/Subtractions	- 70.00
Ending behave on 8/16	\$125.10

Account number: MICHAEL KEARNEY JR South Carolina account terms and conditions apply For Direct Deposit use

Rolling Number (RTN):

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 store,

Transaction history

	Check		Deposits/	Withdrawals/	Ending daily
Date	Humber	Description	Additions	Subtrections	bel ence
7/26		Ordine Transfer to Kearney M Checking autoactoox8145 Ref #b04WF93cq on 07/26/18	•	60,00	135,18
0/16		Monthly Service Fee		10.00	125.18
Ending be	elance on 8/18				125.18
Totals			\$0.00	\$70,00	

The Ending Deliy Belance does not reflect any pending withdrawals or holds on deposited funds that may have been ownstending on your account when your transactions posted. If you had insufficient evallable funds when a transaction posted, fees may have been assessed.

Monthly service fee summery

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) 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 07/19/2018 - 08/16/2018	Standard monthly service fee \$10.00	You paid \$10,00
How to avoid the monthly service fee	Minimum required	This the period
Have any ONE of the following account requirements Minimum daily belience	\$1,500.00	\$135.18
Total amount of qualifying direct deposits	\$500,00	\$0.00 🔲
 Yotal number of poeted Wells Fargo Debit Card purchases and/or payments. 	10	0 🗆
 The fee is walved when the account is linked to a Wells Pargo Campus ATM: Compus Debit Cord 	of .	

Account number: ______ w July 19, 2018 - August 16, 2018 _ Page 3 of 4



Monthly service fee summery (continued)	
Monthly veryice fee discount(s) (applied when box is checked)	
Age of primary account owner is 17 - 24 (\$10.00 discount)	

Account number: July 19, 2018 - August 16, 2018 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement belance 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.

Ellist 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		+ 5

C Add A and B to calculate the subtotal.

[D] List outstanding checks, withdrawals, and other debits to your scoount that do not appear on this statement. Enter the total in the column to the right.

Numbed Description	Amount
The state of the s	THE RESERVE OF THE PARTY OF THE
	WITHOUGH WATER TO THE TOTAL TOT
Total	\$

El Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Cossumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 3058, Postand, OR 97208-5058, Please describe the specific information that is inaccurate or in dispute and the basis for the dispute atong with supporting documentation. If you believe the information furnished is the result of identity thest, please previde us with an identity thest report.
- in case of errors of questions about your electronic transfers, telephone is at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 5995, 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 atransfer 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).
 - Describe the error or the transfer you are unaum 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.

Account number: Account number



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON 5C 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-869-3557)

TTY:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-285-2298 (6 am to 7 pm PT, M-F)

Online: wailsfergo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 8995

Portland, OR 97228-6995

You and Wells Fargo

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Account options

A check mark in the box indicates you have these convenient services with your socouritis). Go to wellstargo com or call the number aboys if you have questions or if you would like to add new services,

Online Banking	Y	Direct Deposit	Г
Online Bill Pay	4	Auto Transfer/Payment	Ī
Online Statements	V	Overdraft Protection	Ē
Mobile Banking	7	Dehit Card	Ī
My Spending Report	7	Overdraft Service	

Activity summary

Beginning behavior on 8/17 \$126,18
Deposits/Additions 0.00
Withdrawets/Subtractions -10.00
Enthing behavior on 8/19 \$148,18

Account number: MICHAEL KEARNEY JR

South Cerolina ecoount terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

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 Wellis Farge store.

(187) Sheet Se q = 0024181 Sheet 00001 of 00002 Account number: 3 August 17, 2018 - September 19, 2018 - Page 2 of 4



Transaction history

	Check		Deposits/	Withdraweis/	Ending dally
Deto	Number	Description	Additiona	Subtractions	belance
919		Monthly Service Fee		10,00	115,18
Ending be	lange on 9/19				115,18
Totals			tó án	tun ön	

The Ending Delty Balance does not reflect any pending withdrawale 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 Wells Fergo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellstargo com/leefag for a link to these documents, and snawers to common monthly service fee questions.

Fee period 06/17/2018 - 09/19/2018	Standard monthly service he \$10.00	You peld \$10,00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum dally balance	\$1,500,00	\$125.18
· Total entered of qualifying direct deposits	\$500.00	\$0,00 🗆
 Total number of poeted Wells Fargo Debit Card purchases and/or payments 	s 10	0 🗆
The tee is waived when the account is linked to a Welle Fargo Campus ATA Campus Debt Card	i or	
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$10.00 discount)		

MINIOR ACCOUNT INFORMATION

Great news - effective August 2, 2018, when the primary account owner is 17-24 years old, the \$10 monthly service (se will be waived for your Everyday Checking account.

On the primary account owner's 25th birthday, the account will automatically be subject to the then owners monthly service fee.

Thank you again for banking with Wells Fargo. If you have questions about these changes, please contact your local banker or call the number listed on your estatement.

Effective November 10, 2018, the sentence "Centain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the first business day after the day we receive the transfer." In the first peragraph of the "Your ability to withdraw funds" section under the "Funds availability policy" in the Deposit Account Agreement will be replaced with "Centain slectronic credit transfers, such as those through card networks or funds transfer systems, will be available on the day we receive the transfer."

A reminder...

Account number: 4 August 17, 2018 - September 19, 2018 - Page 3 of 4



You can request to close your account at any time if the account is in good standing (e.g. does not have a negative balance or restrictions such as holds on funds, legal orderholds or court blocks on the account). At the time of your request, we will assist you in withdrawing or transferring any remaining funds, bringing your account balance to zero.

- All outstanding items need to be processed and posted to your appount before your request to close otherwise they will be returned unpaid.
- Any recurring payments or withdrawals from your account need to be cancelled before your request to close (examples include bill payments, automated debit part payments, and direct deposits) otherwise, they may be returned unpaid.
- We will not be liable for any loss or damage that may result from not henoring items that are presented or received after your account is closed.
- At the time of your request to close:
- For interset-earning accounts, it stops earning interest from the date you request to close your account.
- Overdraft Protection and/or Debit Card. Overdraft Service will be removed on the date you request to close your account.
- The Agreement continues to apply.
- If you have requested to close your account and a positive balance remains, we may send you a check for the remaining balance.
- All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control.

Thank you for being a Wells Farge customer. As a valued Welle Farge customer, we hope you find this information helpful, if you have questions or concerns, please contact your local banker or call the number listed on your statement.

Account number: August 17, 2018 - September 19, 2018 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your secount register balance. Be sure that your register shows any interest pald into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement region.

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	
		l
Total	•	

C Add A and B to calculate the subtotal.

[D] List certatureding 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
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	i
Total	\$

El Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Pargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Plause 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.
- in case of errors of 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 50 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).
 - 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.

Whe 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.

Member FDIO.

Account number: September 20, 2018 - October 17, 2018 - Page 1 of 3

Salar Salar



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a weeld Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-500-869-3557)

77Y;1-800-877-4633 En espeñol: 1-871-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: 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 merk in the box indicates you have these convenient services with your account(s). Go to well-stargo, com or cell the number above if you have questione or if you would like to add new services.

Online Banking	7	Direct Deposit	
Online Bill Pay	· 🕢	Auto Transfer/Payment	
Online Statements	$ \mathbf{V} $	Overdruit Protection	
Mobile Banking	7	Debit Card	
My Spending Report	1	Overdraft Service	P.:.W

Activity summary

Beginning betemos on 9/20 \$116.18
Doposita/Additions 0.00
Withdrawels/Subtractions -10.00
Ending betemos on 10/17 \$186.18

Account number: @

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Royling Number (RTN)

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information reparding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Farge store.

(187) Sheet Seq = (1020350 Sheet (10001 of (10002)

Account number	
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👺 🔹 September 20, 2018 - October 17, 2018 🔹 Page 2 of 3



Tra	กรล	ction	histo	W

	Check	Deposits/ Withdrawsis/	Ending delly
Date	Number Description	Additions Subtractions	belance
10/17	Monthly Service Fo	10.00	105.18
Ending be	lance on 10/17		105.18
Totals		\$0.00 \$10.00	

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, free may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EssyPay Card Terms and Conditions for prepaid ourds) or telk to a banker. Go to wallstargo contributed a link to these documents, and answers to common monthly service fee questions.

Fee period 09/20/2018 - 10/17/2018	Standard monthly service lee \$10.00	You peld \$10,00	
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period	
Minimum daily balance Total amount of qualifying direct deposits	\$1,500.00 \$500,00	\$115.18 \$0.00	
Total number of poeted Welle Fargo Debit Card purchases and/or payments The fee is waived when the account is linked to a Welle Fargo Campus ATM Campus Debit Card		0 🗆	
Monthly service for discount(s) (applied when box is checked)			
Age of primary account owner is 17 - 24 (\$10.00 discount)			

Account number

September 20, 2018 - October 17, 2018 - Page 3 of 3



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 between 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	
	<u> </u>	
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C Add A and B to colculate the subtotal

D List outstanding checks, withdrawals, and other debits to your scoount that do not appear on this statement. Enter the total in the column to the right.

NumbedDescription	Amount	
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	ı	
- Consider C		
Total	\$ 1	

E subtract D from C to salculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the ecouracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5059, Portland, OR 97208-5059. Please describe the specific information that is inaccurate or in the future and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity that, please provide us with an identity that report.
- 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 electronic receipt is wrong or if you need more information about attransfer on the statement or receipt. We must hear from you no later then 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).
 - 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.

Member FDIO, 2

CC010 Wells Farge Bank, N.A. All rights received MAIL SR (D 36960)

Account number: additional and October 18, 2018 - November 19, 2018 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

TTY:1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

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Portland, OR 97228-8995

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Account options

A check mark in the box indicates you have these convenient services with your secounits). Go to wateraryo, own or call the number above it you have questions or if you would like to add new services.

Online Banking	4	Direct Deposit	Ľ
Onine Bill Pay	4	Auto Transfer/Payment	Ē
Online Statements	₹	Overdraft Protection	Γ
Mobile Banking	✓	Debit Card	
My Spending Report	1	Overdreat Service	

Activity summary

Beginning betance on 10/18 \$105,18
Deposits/Additions 0,00
Withdrawsis/Subtractions -10,00
Ending balance on 10/19 \$86,12

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN)

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 Farge store.

(307) Sheet Seq < 0021698 Sheet 00001 of 00002



Account number: 2018 - November 19, 2018 - Page 2 of 3



Transaction history

	Check		Deposits/	Withdrawole/	Ending daily
Date	Number	Description	Additions	Subtractions	befende
11/19		Monthly Service Fee		10,00	\$5,18
Ending be	lance on 11/12				\$6,18
Totals			£n an	\$10.00	

The Ending Delty Belance does not reliect any pending withdre-wals or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had incufficient evalleble funds when a transaction posted, fees may have been essessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to walkstango, convicefag for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/18/2018 - 11/19/2018	Standard monthly service fee \$10.00	You peid \$10.00
How to wold the monthly service fee	Minimum regulaed	This fee period
Have any ONE of the following account requirements	•	-
Wilnimstrn daily balance	\$1,500,00	\$105.18
Total amount of qualifying direct deposits	\$500,00	\$0,00 🗀
Total number of posted Wells Farge Debit Card purchases and/or p	ayments 10	0 🗆
 The fee is walved when the account is linked to a Walls Farge Cam Campus Debit Card 	pus ATM or	
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$10,00 discount)		



As a reminder, the total year-to-date number and amount of Overdratt and Return item Fees walved due to our Overdratt Rewind (em) feature located on your account statement is se of February 5, 2018.

Account number: Cotober 18, 2018 - November 19, 2018 - Page 3 of 3





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, sutomatic payments or ATM transactions withdraws from your account during this statement

- A Enter the ending balance on this statement.
- List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column Jedit eff of

Description	Amount	Amount	
***************************************	1,		
	1		
• • • • • • • • • • • • • • • • • • •			
Total	\$		

- C Add A and B to calculate the subtotal.
- D List outstanding checks, withdrawais, 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
	I
	1
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	j
	1
	1
Total	\$ [

E Subtract D from C to calculate the adjusted ending balance. This emount should be the same as the current belance shown in your register.

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- 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 lithink 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, Tall 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 dotar amount of the suspecied 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.

62010 Wells Farse Bank, M.A. All states received MALER JD \$66601



Account number: November 20, 2018 - December 18, 2018 x Page 1 of 4



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

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華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

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Write: Wells Fargo Bank, N.A. (367)

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Portland, OR 97228-6995

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Online Banking	4	Direct Deposit	ľ
-	. 1	Auto Transfer/Payment	Ī
Online Statements	7		Ī
Mobile Banking	7	Debit Card	_
My Spending Report	7	Overdraft Service	٢

Activity summary

 Beginning belence on 11/20
 \$95.18

 Deposits/Additions
 0.00

 Withdrawals/Subtractions
 - 10.00

 Ending balance on 12/18
 \$96.18

Account number: 🗯

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN):

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 Pargo store.



Account number: November 20, 2018 - December 18, 2018 - Page 2 of 4



Transaction history

	Check	Deposits/	Withdrawale/	Ending daily
Date	Number Description	Additions	Subtractions	bel ence
12/18	Monthly Service Fee		10.00	85,15
Ending be	riance on 12/18			95,14
Totals		\$0.00	\$10.00	

The Ending Delty Bellative 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 evallable funds when a transaction posted, tess may have been essessed.

For a complete list of tees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your ecopunt (EasyPay Card Terms and Conditions for prepaid eards) or talk to a banker. Go to wallsfarge com/lesfag for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/20/2018 - 12/18/2018		tandard monthly service fee \$10,00	You poid \$10.00
How to avoid the monthly service fee		Minimum required	This toe period
have any ONE of the following account requirements		•	
Minimum daily balance		\$1,500.60	\$95,18 🔲
Total amount of qualifying direct deposits		\$530,00	\$0.00
Total number of poeted Wells Fargo Debit Card purcha	anen and/or payments	10	0 🗆
			-
 The see is waived when the account is linked to a Well Campus Dabit Card 			_
- The fee is waived when the account is linked to a Well	ls Fargo Campus ATM or		
The fee is waived when the account is linked to a Well Campus Debit Gard	ls Fargo Campus ATM or		

Account number: (1994) Account number: (1994)





MINIOR ACCOUNT INFORMATION

On January 7, 2019, we will add the capability to receive real-time payments through the RTP* evetem CRTP System". The agreement governing your deposit account in the "Funds transfer services" section of the Deposit Account Agreement is amended to include the following provisions relating to your receipt of RTP payments.

Receiving RTP Payments

The following additional terms apply to any real-time payments we receive for credit to your ecopulit through the RTP System. The terms "sender," "receiver," "sanding bank," and "request for return of funds" are used here as defined in the system rules governing RTP payments ("RTP Rules"). In addition to the RTP Rules, RTP payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.

- The RTP System may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. RTP payments that are permitted under the RTP Rules and our regularments are considered sligible payments for purposes of this Agreement.
- RTP payments are final and cannot be cancelled or amended by the sender. If you do not wish to accept an RTP payment received for credit to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.
- RTP payments are typically completed within thirty (30) seconds of transmission of the RTP payment by the sender, unless the RTP payment fails or is delayed due to a review by us or the sending bank, such as for fraud, regulatory, or compliance purposes, Transaction limits imposed by the RTF System or sending bank may also prevent RTP payments from being sent to your appount.

We are under no obligation to honor, in whole or in part, any payment order or other traduction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") and the Financial Crimes Enforcement Network ("FinCEN").

As a reminder, the total year-to-date number and amount of Overdraft and Return item Fees waived due to our Overdraft Rewind (em) feature located on your account statement is as of February 5, 2018.

We are adding the following clarification in the section of the Deposit Account Agreement titled "Fights and Responsibilities" under the subsection "When can we close your account?":

important information for Consumer and non-analyzed Business accounts with a zero balance; An account with a zero-balance may be subject to automatic closure on the fee period ending date, depending on when the last qualifying transaction posted to your account.

- in order to prevent automatic closure, an account with a zero-balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date, IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, or checke paid from the account.
- Autometic or electronic deposite, such se payroll, and autometic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions for the purpose of preventing closure of an account with a zero-balance.

Account number: November 20, 2018 - December 18, 2018 - Page 4 of 4



Worksheet to balance your account

Follow the steps below to reconcile your statement believed 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 the statement.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the solution to the right.

Description	Amount	
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Total	\$	Þ

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	
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Total	\$	

E Subtract D from C to calculate the adjusted entiting belance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to depute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Postland, OR 97208-5058. Please describe the apecific 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.
- 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 al Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-5995 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.

Account number: December 19, 2018 - January 17, 2019 - Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunications Relay Services calls accepted 1-800-TO-WELLS (1-800-889-3557)

TTY: 1-800-877-4883 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: weisfargo.com

Write: Wells Fargo Bank, N.A. (367)

P.O. Box 6995

Portand, OR 97228-6995

You and Wells Farg	You	and	Wells	Faroo
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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 well-targo, oom or call the number above if you have questione or if you would fike to add new services.

Online Banking	7	Direct Deposit	
Onine Bill Pay	₹.	Auto Transfer/Payment	
Online Statements	1	Overdraft Protection	
Mobile Banking	V	Debit Card	
My Spending Report	✓	Overdrak Service	

Activity summary

Ending helence on 1/17	\$7K.18
Withdrawels/Subtractions	- 10,00
Deposits/Additions	0.00
Beginning balance on 12/19	\$85.11

Account number: designation in the Michael Kearney Jr

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Humber (RTN)

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 lated on your statement or visit your Wells Farge store.

(367) Sheet Seq × 0020521 Sheet 00001 of 00002



Account number: December 19, 2018 - January 17, 2019 - Page 2 of 3



Tra	risa	cti	on	his	itory

	Check		Deposits/	Withdrawala/	Ending daily
Defe	Humber	Description	Additions	Subtractions	belence
1/17		Monthly Service Fee		10.00	75,18
Ending be	lance on 1/17				76.18
Yotaks		V	£0.00	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been cutetending on your account when your transections 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 Wells Fargo Account Fee and Information Schadule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo conviset aging a link to these documents, and answers to common monthly service fee questions.

Fee period 12/19/2018 - 01/17/2019	Standard monthly service fee \$10,00	You paid \$10,00
How to svoid the monthly survice fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum delly bulence	\$1,500.00	\$85.18
Total amount of qualifying direct deposits	\$500.00	\$0,00 🗆
Total number of posted Wells Parge Debt Card purchases and/or payments	10	ÞΕ
The tee is waived when the account is linked to a Wells Fargo Campus ATM Campus Debt Card	or	
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$10,00 discount)		

Account number: December 19, 2018 - January 17, 2019 - Page 3 of 3



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 my vervice 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 credity to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
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Tota	II +

C Add A and B to calculate the subtotal.

D List outstanding checks, withdrawals, and other desits to your account that do not appear on this statement. Enter the total in the column to the right.

nber/Description	Amount
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Total	

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current belonce shown in your register.

General statement policies for Wells Fargo Bank

- # To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Farpo Bank, N.A. has armished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5658, 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 that report.
- in case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write tie at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt in 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 applain 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 makey during the time it takes us to complete our investigation.

COOLS Wells Farge Stark, M.A. All Agists reperved NMLSR 10 999901



Account number: January 18, 2019 - February 19, 2019 * Page 1 of 3



MICHAEL KEARNEY JR 2971 NANTUCKETT AVE NORTH CHARLESTON SC 29420-8917

Questions?

Available by phone 24 hours a day, 7 days a week: Telecommunicatione Relay Services calls accepted 1-800-TO-WELLS (1-800-869-8557)

TTY: 1-800-877-4633 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wallslage,com

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You and Wells Fargo

Thank you for being a loyal Wells Farge austemer. 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 inclosive you have these convenient services with your account(s). Go to walkfargo, com or call the number above if you have questions or if you would fixe to add new services.

Online Banking	1	Direct Deposit	
Onine Bill Pay	✓.	Auto Transfer/Payment	
Online Sixtements	7	Overdraft Protection	
Mobile Banking	<	Debit Card	
My Spending Report	V	Overdrait Service	

Activity summary

Beginning balance on 1/18 \$76.18
Deposits/Additions 0,00
Withdrawets/Subtractions -10,00
Ending balance on 2/19 \$45.18

Account number:

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN):

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 Wellis Fargo store.

(067) Shool Seq = (0020606 Shool 00001 of 00002

Account number 2 January 18, 2019 - February 19, 2019 a Page 2 of 3



Transaction histor	γ
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	Check		•	Deposits/	Withdrawals/	Ending daily
Date	Number	Description		Addione	Subtractiona	belence
2719	· · · · · · · · · · · · · · · · · · ·	Monthly Service Fee	34114 C C C C C C C C C C C C C C C C C C		10,00	65. 18
Ending by	alanca on 2/19					85,18
Totale		<u> </u>		to on	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been cutstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service foe summary

For a complete list of tess and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellstange contributed for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/18/2019 - 02/19/2019	Standard monthly service the \$10.00	You peld \$10.00
How to avoid the monthly service fee	Minimum required	This tee period
have any ONE of the following account requirements	·	
Minimum dally balance	\$1,500,00	\$75.18
Total amount of qualifying direct deposits	\$500.00	\$0.00
Total number of posted Wells Pargo Debit Card purchases and/or paym	ents 10	υ□
The fee is waived when the account is linked to a Wells Fargo Campus		
Campus Dabit Card		
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$10,00 discount)		
PICHED		

Account number: January 18, 2019 - February 19, 2019 x Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement belance with your account register betance. 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 seriod.

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.

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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 in this statement. Enter the total in the column to the right.

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Total	\$	

El Subtract D from C to calculate the adjusted ending before. This amount should be the same as the current belance shown in your register.

General statement policies for Wells Fargo Bank

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- In case of errors or questions about your electronic transiens, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6965, Pottland, 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.
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 - 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.

40010 Write Parge Starts, M.A. All Hights recovered MMLSR (D 300001



RELEVANT STATUTES

- SECTION 8-13-1348. Use of campaign funds for personal expenses; expenditures more than twenty-five dollars; expenditures not to exceed fair market value; petty cash funds.
- (A) No candidate, committee, public official, or political party may use campaign funds to defray personal expenses which are unrelated to the campaign or the office if the candidate is an officeholder nor may these funds be converted to personal use. The prohibition of this subsection does not extend to the incidental personal use of campaign materials or equipment nor to an expenditure used to defray any ordinary expenses incurred in connection with an individual's duties as a holder of elective office.
- (B) The payment of reasonable and necessary travel expenses or for food or beverages consumed by the candidate or members of his immediate family while at, and in connection with, a political event are permitted.
- (C)(1) An expenditure of more than twenty-five dollars drawn upon a campaign account must be made by: (a) a written instrument; (b) debit card; or (c) online transfers.

The campaign account must contain the name of the candidate or committee, and the expenditure must contain the name of the recipient. These expenditures must be reported pursuant to the provisions of Section 8-13-1308.

- (2) Expenditures of twenty-five dollars or less that are not made by a written instrument, debit card, or online transfer containing the name of the candidate or committee and the name of the recipient must be accounted for by a written receipt or written record.
- (D) An expenditure may not be made that is clearly in excess of the fair market value of services, materials, facilities, or other things of value received in exchange.
- (E) A candidate or a duly authorized officer of a committee may not withdraw more than one hundred dollars from the campaign account to establish or replenish a petty cash fund for the candidate or committee at any time, and at no time may the fund exceed one hundred dollars. Expenditures from the petty cash fund may be made only for office supplies, food, transportation expenses, and other necessities and may not exceed twenty-five dollars for each expenditure.

• <u>SECTION 8-13-1308</u>. Filing of certified campaign reports by candidates and committees.

- (A) Upon the receipt or expenditure of campaign contributions or the making of independent expenditures totaling an accumulated aggregate of five hundred dollars or more, a candidate or committee required to file a statement of organization pursuant to Section 8-13-1304(A) must file an initial certified campaign report within ten days of these initial receipts or expenditures. However, a candidate who does not receive or expend campaign contributions totaling an accumulated aggregate of five hundred dollars or more must file an initial certified campaign report fifteen days before an election.
- (B) Following the filing of an initial certified campaign report, additional certified campaign reports must be filed within ten days following the end of each calendar quarter in which contributions are received or expenditures are made, whether before or after an election until the campaign account undergoes final disbursement pursuant to the provisions of Section 8-13-1370.

• <u>SECTION 8-13-1356</u>. <u>Economic interests statements, filing deadlines for particular candidates</u>.

- (A) A person who becomes a candidate by filing a statement of intention of candidacy seeking nomination by political party primary or political party convention must electronically file a statement of economic interests for the preceding calendar year pursuant to Section 8-13-365 prior to the close of filing for the particular office.
- (E) The appropriate supervisory office shall assess a civil penalty pursuant to Section 8-13-1510 against a candidate who fails to timely file a statement of economic interests as required by this section.

State of South Carolina State Ethics Commission

CHILDS C, THRASHER, CHAIR DONALD GIST, VICE CHAIR BRIAN M. BARNWELL, SAMUEL L, ERWIN



DON JACKSON VICTOR K, LI BRANDOLYN THOMAS PINKSTON ASHLEIGH R, WILSON

201 EXECUTIVE CENTER DRIVE, SUITE 150 CGLUMBIA, S.C. 29210

MEGHAN L, WALKER EXECUTIVE DIRECTOR

November 22, 2019

RECEIVED

NOV 25 2019

HOUSE ETHICS COMMITEE

South Carolina House of Representatives Attn: Representative G. Murrell Smith Chairman, House Legislative Ethics Committee 519B Blatt Building Columbia, SC 29201

RE: COMPLAINT C2019-059

In the Matter of Michael Kearny, Jr.

Dear Representative Smith:

Pursuant to S.C. Code Ann. § 8-13-540(B)(6), the State Ethics Commission hereby provides you with its recommendation in the above-referenced Complaint.

Sincerely,

Meghan L Walker Executive Director

<u>State Ethics Commission—Recommendation to House Legislative Ethics Committee</u> In the Matter of Michael Kearney, Jr.

COMPLAINANT INFORMATION

Name	House Legislative Ethics Committee		
Address	519 Blatt Building Columbia, SC 29201		
Telephone Number	803-734-3114		
Fax Number	803-734-8795		
Email	None		

RESPONDENT INFORMATION

Name	Michael Kearney, Jr.	
Address	2971 Nantuckett Avenue North Charleston, SC 29420	
Telephone Number	843-303-1848	
Fax Number	None	
Email	keameyjr@gmail.com	
Attorney Information	None	
Confidentiality Waived	No	

COMPLAINT INFORMATION

Complaint No.	C2019-059		
Complaint Received	March 29, 2019		
Facts Sufficient Determination	April 1, 2019		
Facts Sufficient Determination Made By	Meghan Walker, Executive Director		

COMMISSION RECOMMENDATION

The State Ethics Commission recommends that the House Ethics Committee find probable cause is present and charge Respondent with the following: thirteen (13) counts of violating Section 8-13-1308(B) for failing to file quarterly Campaign Disclosure reports; twenty-three (23) counts of violating Section 8-13-1348(A) for using campaign funds for personal expenses; and three (3) counts of violating Section 8-13-1348(C)(1) for failing to use a written instrument, debit card, or online transfer to pay campaign expenses.