

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 probable 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

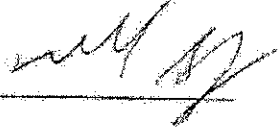
Thus, the Committee has determined that there is competent and substantial evidence that violations of Chapter 13, Title 8 have occurred. Accordingly, the Committee hereby **CONCURS** with the SEC's recommendation and probable cause finding regarding the following: thirteen (13) counts of violating S.C. 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

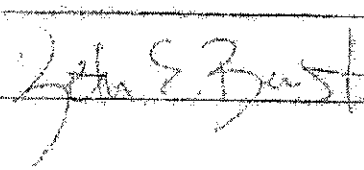
Therefore, the Committee deems it appropriate to convene a formal public hearing on this matter. The Public Hearing is scheduled for Thursday, February 6, 2020, at 1:00 pm in Room 516, Blatt Building, Columbia, SC, pursuant to South Carolina Code Section 8-13-540(D)(4)(b). See also House Rule 4.16(D)(8)(b);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

AND IT IS SO ORDERED, this 3rd day of December, 2019, by the following members of the House Ethics Committee:

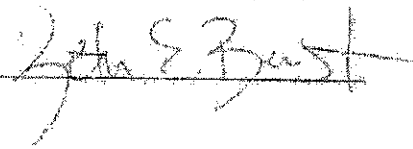
Rep. G. Murrell Smith, Jr. Chairman



Rep. J. David Weeks, Vice-Chairman



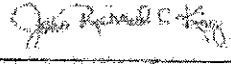
Rep. Beth E. Bernstein, Secretary



Rep. Heather Ammons Crawford



Rep. Wallace "Jay" Jordan, Jr.



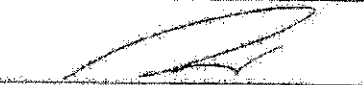
Rep. John Richard C. King

Rep. Peter M. McCoy, Jr.

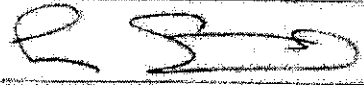


Rep. Dennis C. Moss

Rep. J. Todd Rutherford

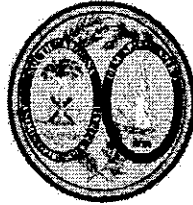


Rep. Leonidas E. "Leon" Stavrinakis



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

MEGHAN L. WALKER
EXECUTIVE DIRECTOR

November 22, 2019

RECEIVED

NOV 25 2019

HOUSE ETHICS
COMMITTEE

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,

A handwritten signature in cursive script that reads "Meghan Walker".

Meghan L. Walker
Executive Director

State Ethics Commission—Recommendation to House Legislative Ethics Committee
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

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

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

Jane O. Shuler
Chief Legal Counsel

Julia J. Foster
Assistant Legal Counsel

House Legislative Ethics Committee



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

March 27, 2019

Lynne Short
Executive Assistant

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.

Sincerely,

A handwritten signature in black ink, appearing to be "Julia J. Foster", written over a horizontal line.

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

C

COMPLAINT FORM

COMPLAINANT: *S.C. House Legislative Ethics Committee*

ADDRESS: *519 Blatt Bldg., Columbia, SC 29201*

TELEPHONE NUMBER: *803-734-3114*

TITLE: *House Ethics Committee*

RESPONDENT: *Michael Kearney Jr.*

ADDRESS: *2971 Nantuckett Avenue, North Charleston, SC 29420*

TELEPHONE NUMBER: *843.303.1848*

TITLE: *Candidate for S.C. House*

Set forth in detail specific facts upon which you based your complaint against above-named respondent (only detailed, clear factual allegations will be considered. If additional space is needed, attach supplemental sheets).

See attached supplemental sheet.

All investigations, inquiries, hearings, and accompanying documents must remain confidential unless respondent waives the right to confidentiality. If there is a finding of probable cause, the following documents become public record: the complaint, the response (if any) by respondent, and the notice of hearing. If a hearing is to be held, the final order and all exhibits become public record. If no hearing is held following a finding of probable cause, the final disposition of the matter becomes public record. The willful release of confidential information is a misdemeanor, and any person releasing such confidential information, upon conviction, must be fined not more than one thousand dollars (\$1,000) or imprisoned not more than one year. Section 8-13-320(10)(g).

STATE OF SOUTH CAROLINA

COUNTY OF Richland

Personally appeared before me _____ who, first being duly sworn, says that he/she has read and knows the contents of the above complaint and that the allegations contained therein, are true and correct to the best of his/her own knowledge, except for those matters therein based upon information and belief, and as to those he/she believes them to be true.

Sworn to and subscribed before me this

_____ day of _____, _____

Notary Public for South Carolina

My Commission expires _____

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

C102form

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 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 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 27th day of March, 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

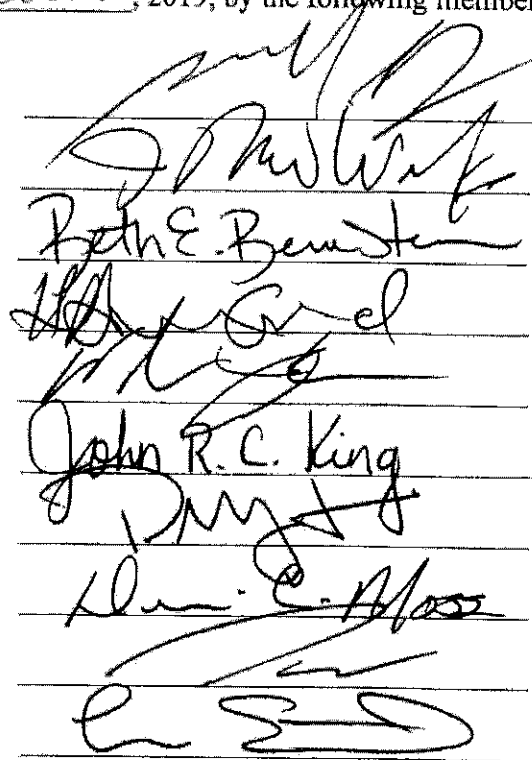
The block contains ten handwritten signatures, each written over a horizontal line. The signatures are: 1. G. Murrell Smith, Jr. (Chairman), 2. J. David Weeks (Vice-Chairman), 3. Beth E. Bernstein (Secretary), 4. Heather Ammons Crawford, 5. Wallace "Jay" Jordan, Jr., 6. John R. C. King, 7. Peter M. McCoy, Jr., 8. Dennis C. Moss, 9. J. Todd Rutherford, and 10. Leonidas E. 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

| 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 | \$0.00 |

| 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) (+) | \$0.00 |
| C. Total Expenditures (This Period) (-) | \$0.00 |
| D. Contributions On Hand (Period End) (=) | \$0.00 |

Loans

Loan Balance: **\$0.00**

*** No Contributions Reported, ***

*** No Expenditures Reported, ***

*** No Loans Reported, ***

*** No Loan Repayments Reported, ***

*** No Assets Purchased or Received Reported, ***

*** No Disposition of Assets Reported, ***

Go Back

Print

SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability Reporting**Electronic Filing****Candidate Campaign Disclosure: Review****2016, July 10th Report**

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 Bowie, 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 Sulton 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 | \$16.00 |
| 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 Duffie | 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 |
| 05/13/2016 | Willi Willis | 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 |
| 05/13/2016 | Diane Partridge | 5011 Timber Race Course Hollywood, SC 29449 | Unknown | \$3.00 |
| 05/13/2016 | 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 Lampighter 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 Hawthorne, 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 |

| | | | | |
|--------------|---------------------|---|-----------------------------------|-------------------|
| | | Austin, TX 78704 | | |
| 04/27/2016 | Jermaine Scott | 9904 Kings Parade Blvd Charlotte, NC 28273 | Information Technology Specialist | \$50.00 |
| 04/25/2016 | Michael Kearney Sr. | 2971 Nantuckett Ave North Charleston, SC 29420 | Retired | \$100.00 |
| 04/25/2016 | Jannie Brown | 8559 Bentwood Drive North Charleston, SC 29406 | Retired | \$50.00 |
| 04/19/2016 | Debbie Perry | 1509 W Palmetto Fort Dr Mt Pleasant, SC 29466 | Teacher | \$10.00 |
| 04/15/2016 | Jessica Bright | 311 McTeer Street Walterboro, SC 29488 | Research Analyst | \$50.00 |
| 04/14/2016 | Caroline Mauldin | 27 Chapel Street Charleston, SC 29403 | Executive Director | \$25.00 |
| 04/12/2016 | Pamela Ross | 884 North Boston Road Troy, VA 22974 | Doctor | \$500.00 |
| 04/12/2016 | Kimberly Dickerson | 947 Maricopa Drive Murfreesboro, TN 37128 | Personal Trainer | \$50.00 |
| Total | | | | \$2,571.33 |

*** No Expenditures Reported. ***

*** No Loans Reported. ***

*** No Loan Repayments Reported. ***

*** No Assets Purchased or Received Reported. ***

*** No Disposition of Assets Reported. ***

Go Back

Print

September 6, 2016 100
67-778/532 9430

Pay to the Order of Hason Fields \$ 600.00

Six hundred & 00/100 Dollars

Wells Fargo Bank, N.A.
South Carolina
www.wellsfargo.com

For two campaign expts M. Hearnick

[REDACTED]

[REDACTED]

South State
>053200983
Goose Creek St. J
2016-09-07

[REDACTED]

[REDACTED]

REQUEST 00007524329000000 600,00
 ROLL ECIA 20160907 000008523822166
 JOB ECIA E ACCT [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352226

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

Research Notice

Research Code:

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ELECTRONIC TRANSACTION - PAPER COPY NOT AVAILABLE.

REQUEST 00007524334000000 200.00
ROLLECIA [REDACTED]
JOB E CIA E A [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

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Research Code:

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REQUEST 00000000
ROLL ECIA 2
JOB ECIA E AC
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

CATHRYN DAVIS ZOMMER
 38 CROSSCREEK DR
 CHARLESTON, SC 29412-2817

640

00-74225/31.00

June 29, 2016
 Date

Pay to the
 Order of

KJ for House

\$ 200.00

Two hundred dollars and no/100

Dollars

100



USAA FEDERAL SAVINGS BANK
 10750 MADDERMOTT FWY
 SAN ANTONIO, TEXAS 78265-0544
 (210) 438-8000 1-800-632-6724

For

Cathryn Zommer



Look for Microprint signature and, if not present, do not cash.
 USAA logo on back of check. If not present, do not cash.
 USAA logo on back of check. If not present, do not cash.

ENDORSE HERE

REQUESTOR [REDACTED]
 ROLL ECIA [REDACTED]
 JOB ECIA E AC [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

Wells Fargo Bank eDeposit Credit Copy

Transaction Date and Time: 08/30/2016 02:07 PM EDT
Customer Name (s): MICHAEL KEARNEY JR

Account Address: 2971 NANTUCKETT AVE
NORTH CHARLESTON, SC 294208917
Cash In: \$ 9.00
Less Cash: \$ 0.00
Total Checks Amount: \$ 1,550.00
Credit Serial Number: [REDACTED]
Deposit Total: \$1,550.00
Credited account number: [REDACTED]
Customer or Teller initiated: T
Customer confirmed on Pin Pad: Y
CB, AU, Sequence Num: 01 0068301 0084

Wells Fargo Bank, N.A.
Electronically Generated Image

Electronically generated image

REQUEST OF [REDACTED]
ROLL ECIA 201 [REDACTED]
JOB ECIA E AC [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

M WHITNEY MATTHEWS
PATRICE C MATTHEWS
MARGIE BRIGHT MATTHEWS
1538 JONES SWAMP RD.
WALTERBORO, SC 29488

87-7248/2532

2351

DATE

8/27/16

PAY TO
THE ORDER OF

KJ for SC
One Thousand & 00/100

\$1,000.00

DOLLARS

1st federal

of South Carolina, 2351
Walterboro, South Carolina 29488

MEMO

Campaign cont.

[Signature]

LOOK FOR PIANO-DEFENDING FEATURES INCLUDING THE SECURITY DONARS AND HEAT-REACTIVE INK. DETAILS ON BACK.

ENDORSE HERE

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Heat Reactive Ink

• Heat Reactive Ink: When heated, the ink
color changes from blue to red.

• Paper: The paper is made of 100% cotton and
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document that contains a complex pattern
of lines and dots.

• Microprint: Tiny letters that form a
border around the document.

• UV Ink: Ink that is only visible under
ultraviolet light.

• Security Thread: A thread that runs
through the document.

• Paper: The paper is made of 100% cotton
and is acid-free.

• Watermark: A watermark is visible when
the document is held up to the light.

• Security Square: A square area on the
document that contains a complex pattern
of lines and dots.

• Microprint: Tiny letters that form a
border around the document.

• UV Ink: Ink that is only visible under
ultraviolet light.

• Security Thread: A thread that runs
through the document.

• Paper: The paper is made of 100% cotton
and is acid-free.

REQUESTOR [REDACTED]
ROLL BCIA [REDACTED]
JOB BCIA E [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

SECURITY FEATURES INCLUDE TRUE WATERMARK PAPER, HEAT SENSITIVE ICON AND FOIL HOLOGRAM.

**J. SETH WHIPPER, ATTY.
COUNSELOR AT LAW**
4592 DURANT AVE P O BOX 70070
CHARLESTON, SC 29415-0070
843-740-7777

9968

67-776/532 9455
2001000081102

DATE 8/29/16

PAY
TO THE
ORDER OF

K. J. for S.C.

\$ 150.00

One hundred fifty & no/100

DOLLARS



Wells Fargo Bank, N.A.
South Carolina
wellsfargo.com



[Signature]

FOR contributions 2015

[Redacted line]

[Redacted line]

REQUEST [Redacted]
ROLL ECIA 2 [Redacted]
JOB ECIA E AC [Redacted]
REQUESTOR [Redacted]
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

Details on Back
Security Features Included

COUNTS & HUGER LLC 843 578-0143
 OPERATING ACCOUNT
 27 GAMECOCK AVE STE 200
 CHARLESTON SC 29407

5141

67-804/831
 210

DATE 8-30-16

CHECK NUMBER

PAY
 TO THE
 ORDER OF

KJ for S.C.

\$ 200.00

Two Hundred & 00/100

DOLLARS

First Citizens
 First Citizens Bank & Trust Company, Inc.

FOR Campaign Contributions

[Signature]

REQUEST OF [REDACTED]
 ROLL ECIA [REDACTED]
 JOB ECIA B AC [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

HARRISON FOR SC

PO BOX 208
COLUMBIA SC 29201-0208

1062

67448539 50
701

DATE

7/21/16

PAY
TO THE
ORDER OF

KV for SC

\$ 200.00

Two Hundred Dollars and 00/100

DOLLARS

Bank of America

ACH REF 063904483

FOR

Contribution

9 - R/H -

REQUEST

ROLL ECIA

JOB ECIA B A

REQUESTOR X800487

21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department

D1111-016

Charlotte NC 28201

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JOB BCIA E A
REQUESTOR X800487
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D1111-016
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REQUEST OF [REDACTED]
ROLL ECLA 26 [REDACTED]
JOB ECLA E ACC [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

ALBANY S. CROMER
 9580 OLD GLORY LANE APT 1021
 SUMMERVILLE, SC 29485
 843-513-2260
 843-647-9287

5652
 67-778/532 9484
 7761033401

9/7/16 Date

Pay to the Order of KJ. for SC \$ 25.00

Clarey Bue Dollars

WELLS FARGO Wells Fargo Bank, N.A.
 South Carolina
 wells Fargo.com

For Alky Bue

[REDACTED]

REQUEST 000 [REDACTED]
 ROLL ECIA 2 [REDACTED]
 JOB ECIA E ACC [REDACTED]
 REQUESTOR X80048/
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

DAVID J MACK
PH 843-760-0198
4340 EVANSTON BLVD
NORTH CHARLESTON, SC 29418

3726

87-778/532 8455
1001013020159

1 Sept 7, 2016
DATE

PAY TO THE
ORDER OF

K.J. For SC

\$ 100.00

One hundred +

00/1.00 DOLLARS

WELLS
FARGO

Wells Fargo Bank, N.A.
South Carolina
wellsfargo.com

FOR

Campaign

D.J. Mack

ENDORSE HERE

1001013020159

REQUESTOR [REDACTED]
ROLL BCIA [REDACTED]
JOB ECIA E [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

SUE N WILLIS
CHESTER W WILLIS
118 WESTERFIELD DRIVE
GOOSE CREEK, SC 29445

2261

67-7194/2532

9/7/16

DATE

PAY TO THE
ORDER OF

KJ Kearney

\$ 200.00

Two hundred and no/100 DOLLARS



First Federal

FOR

Political Contrib.

Sue N Willis

REQUEST

ROLL BCIA

JOB BCIA E

REQUESTOR X800487

21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department

DI111-016

Charlotte NC 28201

LILLIE B CLARK
2535 JONAH ST
NORTH CHARLESTON, SC 29406

2743

87776592 8368
1010226109826

9/10/2014

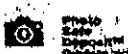
Pay to the
Order of

KJ For SC

\$ 100.00

One Hundred

00 Dollars



Wells Fargo Bank, N.A.
South Carolina
wellsfargo.com

For KJ Kearney

Lillie B. Clark

[Redacted line]

Back of check with faint text and security features.

Vertical text on the right side of the back of the check, including "SECURITY" and "MICROFILM".

JOB ECL
RQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

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JOB [REDACTED]
REQUESTOR X800487
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REG [REDACTED]
ROLLE [REDACTED]
JOB BCIA B [REDACTED]
REQUESTOR [REDACTED]
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

| | | | |
|--|--|-----------------------|---------------------|
| RUTH'S HOUSE INC PO BOX 773 HOLLY HILL, SC 29059-0773 | | 02-05 | 2184 |
| PAY TO THE ORDER OF <u>KJ for SC</u> <u>one hundred</u> | | DATE <u>9/15/2016</u> | 7-163520 MD 9441 |
| Bank of America ACH PAY 052001833 | | \$ <u>100.00</u> | |
| FOR <u>[REDACTED]</u> | | 00 | DOLLARS |
| <u>[REDACTED]</u> | | <u>Stephanie Hall</u> | |

REQUEST [REDACTED]
 ROLL ECIA [REDACTED]
 JOB ECIA E [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

Research Notice

Research Code:

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REQUEST OF
ROLL ECLA
JOB ECLA E
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

Research Notice

Research Code:

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REQU [REDACTED]
ROLL ECIA [REDACTED]
JOB ECIA E [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

| | | |
|---|--|-----------------------------|
| SEAN WILSON 8826 KELLUM DR N CHARLESTON, SC 29420-8363 | | 205 87448/539 SC 2915 |
| Pay to the Order of <u>KJ for SC</u> | | <u>9-12-16</u> Date |
| <u>One Hundred and 00</u> | | <u>\$ 100.00</u> Dollars |
| Bank of America | | |
| ACH NT 053004483 | | |
| <u>for KJ for SC Caspary</u> | | <u>Sean Wilson</u> |

REQUEST OF [REDACTED]
 ROLL ECIA 20.
 JOB ECIA E AD [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

Wells Fargo Bank eDeposit Credit Copy

Transaction Date and Time: 10/27/2016 02:12 PM EDT
Customer Name(s): MICHAEL KMARNEY JR

Account Address: 2971 WANTUCKETT AVE
NORTH CHARLESTON, SC 294208917
Cash In: \$ 0.00
Less Cash: \$ 0.00
Total Checks Amount: \$ 562.67
Credit Serial Number: [REDACTED]
Deposit Total: [REDACTED]
Credited account number: [REDACTED]
Customer or Teller Initiated: C
Customer confirmed on Pin Pad: Y
CB, AU, Sequence Num: [REDACTED]

\$562.67

Wells Fargo Bank, N.A.
Electronically Generated Image

4084851543

Electronically generated image

REQUEST [REDACTED]
ROLL HCIA [REDACTED]
JOB ECIA B A [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

FOR SECURITY PURPOSES, CHECK CONTAINS VOID PANTOGRAPH IN THE BACKGROUND OF THE CHECK

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

00321815

Date 08/05/16

PAY TO THE ORDER OF KEARNEY MICHAEL JR \$ 12.67

Twelve & 67/100***** DOLLARS

Wells Fargo Bank, National Association
Charleston, SC 29402
11-24/1210

Andrew C. Smith, CPA

ITEM # 1424

☒ The security features listed below, as well as those not listed, exceed industry guidelines.

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Warning Bands:

VOID Pantograph Feature

Colored Background:

Results of document alterations:

- Avoids transfer the document contains security features
- The word "VOID" appears when photocopied
- Pattern protects against alterations

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REQUEST: [REDACTED]
ROLL BCIA 2 [REDACTED]
JOB BCIA E [REDACTED]
REQUESTOR X800487
21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
D1111-016
Charlotte NC 28201

LAW OFFICE OF DOWARD KEITH HARVIN, LLC
 REGULAR ACCOUNT
 P O BOX 520 PH. 843-558-9000
 HEMINGWAY, SC 29554

1845

87-804/839
405

DATE

9/30/16

PAY
TO THE
ORDER OF

KT for SC

\$ 100.00

One hundred dollars and zero cents

DOLLARS

First Citizens
 First Citizens Bank & Trust Company, N.C.

FOR

DOK

REQUEST [REDACTED]
 ROLL ECIA [REDACTED]
 JOB ECIA E [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

M. Harvin
[Signature]

FOR SECURITY PURPOSES, THE BORDER OF THIS DOCUMENT CONTAINS MICROPRINTING

S.C. AFLCIO PAC
265 Oak Grove Rd.
Swansea, SC 29160

67-604/538

0612

DATE 9/27/2016

PAY TO THE ORDER OF K.J. Kearney
One hundred & no 100

\$ 100.00
DOLLARS

FIRST CITIZENS BANK
AND TRUST COMPANY OF SC
COLUMBIA, SC

This Payment Made Possible By
UNION WAGES

[Signature]

AUTHORIZED SIGNATURE

FOR

[REDACTED]

THIS DOCUMENT INCLUDES A SECURITY FEATURE ON BACK OF THE CHECK

FEDERAL BUREAU OF INVESTIGATION

RECEIVED
FEDERAL BUREAU OF INVESTIGATION
U.S. DEPARTMENT OF JUSTICE
WASHINGTON, D.C. 20535

[REDACTED]

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ENDORSE HERE
X *[Signature]*

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

Summons and Subpoenas Department
DI111-016
Charlotte NC 28201

| | | | | |
|--|--|--|---------------------------|--------------------|
| PLANNED PARENTHOOD VOTES! SOUTH CAROLINA PAC 100 S. BOYLAN AVE. RALEIGH, NC 27603 | | BBT BRANCH BANKING AND TRUST COMPANY 1-800-BANK BBT 9/23/2015 | | 1013 |
| | | CHECK DATE 9/23/2015 | CONTROL NUMBER 1013 | AMOUNT \$350.00 |
| PAY Three Hundred Fifty and 00/100 Dollars | | | | |
| TO THE ORDER OF KJ KEARNEY FOR HOUSE | | _____ <i>Nancy M Long</i> AUTHORIZED SIGNATURE | | |

REQUESTOR [REDACTED]
 ROLL ECLA [REDACTED]
 JOB ECLA E [REDACTED]
 REQUESTOR X800487
 21352050 03/12/2019 Research 21352225

Summons and Subpoenas Department
 D1111-016
 Charlotte NC 28201

Wells Fargo Everyday Checking

Account number: [REDACTED] • 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)

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 Fargo Bank, N.A. (387)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input checked="" type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

Beginning balance on 6/17
Deposits/Additions
Withdrawals/Subtractions
Ending balance on 7/19

\$3,647.19

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • June 17, 2016 - July 19, 2016 • Page 2 of 3

[REDACTED] REDACTED INFORMATION FALLS OUTSIDE THE SCOPE OF THE

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| [REDACTED] | | | | | |
| 7/1 | | Recurring Payment authorized on 07/01 Facebook *Rghkaekn2 850-543-7818 CA 8486162351720643 Card 8314 | | 34.61 | 3,117.83 |
| 7/5 | | ATM Check Deposit on 07/01 4400 Dorchester Rd Charleston SC 0004308 ATM ID 0768L Card 8314 | 200.00 | | |
| 7/8 | | Raise The Money Raise money 160701 Michael Kearney | 475.25 | | 3,793.08 |
| 7/8 | | Raise The Money Raise money 160707 Michael Kearney | 9.26 | | 3,802.34 |
| 7/11 | | Raise The Money Raise money 160708 Michael Kearney | 94.85 | | |
| 7/11 | | Purchase authorized on 07/07 South Carolina Dept Columbia SC 8306189750356522 Card 8314 | | 250.00 | 3,647.19 |
| Ending balance on 7/19 | | | | | 3,647.19 |
| Totals | | | | | [REDACTED] |

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

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feeFAQ to 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 | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$2,593.41 <input checked="" type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$738.89 <input checked="" type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 3 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

RORO

Account number: [REDACTED]

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.

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.

1000

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.

100

100

*** 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. 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.**

1. Tell us your name and account number (if any).

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ July 20, 2016 - August 16, 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)

TTY: 1-800-877-4838

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

| | | | |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input checked="" type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-------------------|
| Beginning balance on 7/20 | \$3,647.19 |
| Deposits/Additions | 141.90 |
| Withdrawals/Subtractions | - 1,471.00 |
| Ending balance on 8/16 | \$2,318.00 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • July 20, 2016 - August 16, 2016 • Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|---------------------|---------------------------|----------------------|
| 7/20 | | Purchase authorized on 07/19 Paypal "Barnardwen 402-835-7733 CA 8486201589193604 Card 9314 | | 123.78 | |
| 7/20 | | Purchase authorized on 07/20 Sunoco 06727309 Ladson SC P00000000142655990 Card 9314 | | 39.21 | 3,464.20 |
| 7/22 | | Purchase authorized on 07/20 Sleep Inn West Columbia SC 8386203110244406 Card 9314 | | 69.89 | |
| 7/22 | | Purchase authorized on 07/21 Sq "Lamb's Bread V Columbia SC 8486203552237513 Card 9314 | | 17.71 | |
| 7/22 | | Purchase authorized on 07/21 Passport Parking Passportinc NC 8386203630099829 Card 9314 | | 10.00 | 3,356.60 |
| 7/25 | | Raise The Money Raise money 160723 Michael Kearney | 47.05 | | |
| 7/25 | | ATM Withdrawal authorized on 07/23 7804 Rivers Ave No.Charleston SC 0008798 ATM ID 0447A Card 9314 | | 300.00 | |
| 7/25 | | ATM Withdrawal authorized on 07/24 7804 Rivers Ave No.Charleston SC 0000298 ATM ID 0447U Card 9314 | | 300.00 | |
| 7/25 | | ATM Withdrawal authorized on 07/25 5101 Ashley Phosphate No.Charleston SC 0005632 ATM ID 0802M Card 9314 | | 300.00 | 2,503.65 |
| 7/27 | | Raise The Money Raise money 160726 Michael Kearney | 84.85 | | 2,588.50 |
| 8/1 | | Recurring Payment authorized on 07/31 Facebook "DOF5Ballon2 850-643-7818 CA 8486213421619105 Card 9314 | | 230.00 | 2,358.50 |
| 8/2 | | Purchase authorized on 08/01 Revenue & Fiscal A 803-808-9949 SC 8586214884114290 Card 9314 | | 28.00 | 2,343.60 |
| 8/15 | | Non-WF ATM Withdrawal authorized on 08/13 2685 Ashley Phoscardronis N Charleston SC 00586226440414013 ATM ID Ah000764 Card 9314 | | 23.00 | |
| 8/16 | | Non-Wells Fargo ATM Transaction Fee | | 2.50 | 2,318.60 |
| Ending balance on 8/16 | | | | | 2,318.60 |
| Totals | | | \$161.90 | \$1,471.09 | |

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

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/fees 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 fee \$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 |
| Have any ONE of the following account requirements | | | |
| • Minimum daily balance | | \$1,500.00 | \$2,318.00 <input checked="" type="checkbox"/> |
| • Total amount of qualifying direct deposits | | \$500.00 | \$141.90 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | | 10 | 7 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | | |

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

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

Account number: [REDACTED] • July 20, 2016 - August 16, 2016 • Page 3 of 4



IMPORTANT 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 savings 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 withdrawing 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 deposits (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 IRA becomes dormant 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 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): transfers between your Wells Fargo 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 outgoing); or 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 the primary account on a Wells Fargo PMA® Package becomes dormant and the PMA Package is closed, any benefits, such as fee waivers and discounted services, tied to it will be discontinued. To reinstate your PMA-related benefits, the primary checking account must be in an active status and you must contact us to reestablish 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 "escheat." After transferring your account funds to the state, we will close your account and any interest will stop accruing. To recover your account funds, you must file 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.

Worksheet to balance your account

A Enter the ending balance on this statement.

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

[illegible]

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

10 To dispute or report inaccuracies in information we have furnished to a
11 Consumer Reporting Agency about your accounts. You have the right to
12 dispute the accuracy of information that Wells Fargo Bank, N.A. has
13 furnished to a consumer reporting agency by writing to us at Overdraft
14 Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please
15 describe the specific information that is inaccurate or in dispute and the
16 basis for the dispute along with supporting documentation. If you believe
17 the information furnished is the result of identity theft, please provide us
18 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, 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|------------|
| Beginning balance on 8/17 | \$2,318.00 |
| Deposits/Additions | 2,402.20 |
| Withdrawals/Subtractions | - 3,211.46 |
| Ending balance on 9/19 | \$1,508.74 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit Use

Routing Number: [REDACTED]

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: [REDACTED] ■ August 17, 2016 - September 19, 2016 ■ Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 8/23 | | Michael Kearney Merch Dep 4360-926560 - ABC Remitter | 94.85 | | 2,412.85 |
| 8/30 | | eDeposit IN Branch/Glenn 08/30/16 02:07:17 Pm 177 Meeting St Charleston SC 3295 | 1,550.00 | | 3,962.85 |
| 8/31 | | Purchase authorized on 08/30 Staples 68206568500 800-3333330 MA 8386241041511806 Card 9314 | | 186.06 | 3,776.79 |
| 9/1 | | Purchase authorized on 08/30 Cane Room Bar Charleston SC 8386243630679 Card 9314 | | 1,356.00 | |
| 9/1 | | Purchase authorized on 08/31 Purebutions 800-710-2030 OH 8506244481623504 Card 9314 | | 118.29 | 2,302.50 |
| 9/2 | | Purchase authorized on 08/31 Staples 682065744300 800-3333330 MA 8486244506370511 Card 9314 | | 48.81 | 2,253.69 |
| 9/7 | | Michael Kearney Merch Dep 4360-948438 - ABC Remitter | 237.60 | | |
| 9/7 | 100 | Check | | 600.00 | 1,881.19 |
| 9/9 | | Purchase authorized on 08/08 Staples 68206568500 800-3333330 MA 8386261636212780 Card 9314 | | 69.42 | |
| 9/9 | | Purchase authorized on 08/07 Palmetto Parking Charleston SC 8506252024202807 Card 9314 | | 18.00 | 1,805.77 |
| 9/12 | | ATM Check Deposit on 08/11 7804 Rivers Ave No. Charleston SC 0004854 ATM ID 0447U Card 9314 | 426.00 | | |
| 9/12 | | Michael Kearney Merch Dep 4360-953376 - ABC Remitter | | 0.50 | 2,230.27 |
| 9/14 | | Purchase authorized on 08/14 Netbrands Media CO 877-608-4569 TX 8306256854295622 Card 9314 | | 532.74 | 1,697.53 |
| 9/15 | | Purchase authorized on 08/14 Paycom "Darlene Wyn 402-935-7733 CA 8386258727763885 Card 9314 | | 245.00 | 1,452.53 |
| 9/18 | | Michael Kearney Merch Dep 4360-961613 - ABC Remitter | 94.85 | | |
| 9/19 | | Purchase authorized on 08/18 Dig IN The Park North Charles SC 830626062060817 Card 9314 | | 38.64 | 1,508.74 |
| Ending balance on 9/19 | | | | | 1,684.74 |
| Totals | | | \$2,482.20 | \$3,211.46 | |

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

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

| Number | Date | Amount |
|--------|------|--------|
| 100 | 9/7 | 600.00 |

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.com/fees to find answers to common questions about the monthly service fee on your account.

| | | | |
|--|--|--------------------------------------|-------------------------------------|
| Fee period 08/17/2016 - 09/19/2016 | | Standard monthly service fee \$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 |
| Have any ONE of the following account requirements | | | |
| • Minimum daily balance | | \$1,500.00 | \$1,452.53 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | | 10 | 9 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | | |

Account number: [REDACTED] • August 17, 2016 - September 19, 2016 • Page 3 of 4



Monthly service fee summary (continued)

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

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

RORO



IMPORTANT ACCOUNT INFORMATION

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.

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

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

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, 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 IMEI) 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.

Worksheet to balance your account

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.

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.

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.

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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 50558, 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.

- N** In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ September 20, 2016 - October 19, 2016 ■ 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 (1-800-888-3557)

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 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 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 | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|--------------------------------|-------------------|
| Beginning balance on 9/20 | \$1,508.74 |
| Deposits/Additions | 413.48 |
| Withdrawals/Subtractions | - 60.94 |
| Ending balance on 10/19 | \$1,861.28 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] ■ September 20, 2016 - October 19, 2016 ■ Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 9/26 | | ATM Check Deposit on 09/24 2213 Ashley Phosphate No. Charleston SC 0001912 ATM ID 0586M Card 9314 | 100.00 | | 1,608.74 |
| 9/27 | | Purchase authorized on 09/26 Sq *Dells Uptown Charleston SC S306270794919707 Card 9314 | | 10.94 | 1,597.80 |
| 9/29 | | ATM Check Deposit on 09/29 5207 University Blvd Charleston SC 0009026 ATM ID 2654A Card 9314 | 100.00 | | 1,697.80 |
| 10/3 | | Recurring Payment authorized on 10/01 Facebk *Xqxp8Bakn2 650-643-7818 CA S306274386280360 Card 9314 | | 50.00 | 1,647.80 |
| 10/14 | | Michael Kearney Merch Dep 4360-1184408- ABC Remitter | 213.48 | | 1,861.28 |
| Ending balance on 10/19 | | | | | 1,861.28 |
| Totals: | | | \$413.48 | \$60.94 | |

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

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.com/feefaq to find answers to common questions about the monthly service fee 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 monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$1,508.74 <input checked="" type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 2 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

None

**IMPORTANT ACCOUNT INFORMATION**

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 concerns resulting from accounts and services opened on your behalf.

Worksheet to balance your account

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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ October 20, 2016 - November 17, 2016 ■ 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
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華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (367)
P.O. Box 6996
Portland, OR 97228-6995

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Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|--------------------------------|-------------------|
| Beginning balance on 10/20 | \$1,861.28 |
| Deposits/Additions | 609.97 |
| Withdrawals/Subtractions | - 804.19 |
| Ending balance on 11/17 | \$1,667.06 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] • October 20, 2016 - November 17, 2016 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 10/25 | | Michael Kearney Merch Dep 4360-1325949 - ABC Remitter | 47.30 | | 1,908.58 |
| 10/26 | | Purchase authorized on 10/24 Q of Charleston PA 843-953-7121 SC 8306298728127917 Card 9314 | | 15.00 | 1,893.58 |
| 10/27 | | eDeposit IN Branch/Store 10/27/16 02:12:08 Pm 1074 E Montague Ave North Charleston SC 9314 | 662.67 | | 2,456.25 |
| 11/6 | | Recurring Payment authorized on 11/07 Facebook *Wb7 Ohjln2 650-543-7818 CA 9306312603071303 Card 9314 | | 250.50 | 2,205.75 |
| 11/10 | | Purchase authorized on 11/08 Dig IN The Park North Charles SC S466314126983403 Card 9314 | | 508.32 | 1,697.43 |
| 11/17 | | Purchase authorized on 11/15 Voodoo Tiki Bar & Charleston SC S466321018925656 Card 9314 | | 30.37 | 1,667.06 |
| Ending balance on 11/17 | | | | | 1,667.06 |
| Totals | | | \$669.97 | \$804.19 | |

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

Monthly service fee summary

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

| | | |
|---|--------------------------------------|--|
| Fee period 10/20/2016 - 11/17/2016 | Standard monthly service fee \$10.00 | You paid \$0.00 |
| How to avoid the monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$1,667.06 <input checked="" type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 4 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

RCRG

Worksheet to balance your account

General statement policies for Wells Fargo Bank

- 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ November 18, 2016 - December 16, 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 (1-800-889-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|--------------------------------|-------------------|
| Beginning balance on 11/18 | \$1,667.06 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 527.62 |
| Ending balance on 12/16 | \$1,139.44 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] November 18, 2016 - December 16, 2016 Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 11/28 | | Purchase authorized on 11/27 Falz Cafe #36 N. Charleston SC 8306333047120285 Card 9314 | | 19.06 | 1,649.00 |
| 11/29 | | Purchase authorized on 11/29 Sunoco 00495595 North Charles SC P00000000451240878 Card 9314 | | 24.24 | 1,623.76 |
| 11/30 | | Purchase authorized on 11/29 Gnome Cafe Charleston SC 8506334564012627 Card 9314 | | 14.38 | |
| 11/30 | | ATM Withdrawal authorized on 11/30 7804 Rivers Avenue N.Charleston SC 0003401 ATM ID 0447N Card 9314 | | 50.00 | 1,559.38 |
| 12/1 | | Recurring Payment authorized on 11/30 Facebook "Vet9Wet92 650-543-7818 CA 8586335446319787 Card 9314 | | 249.50 | 1,309.88 |
| 12/9 | | Purchase authorized on 12/07 Ellikborough Mini Charleston SC 9366343035875362 Card 9314 | | 33.16 | 1,276.70 |
| 12/12 | | Purchase authorized on 12/09 The Lot & Charles Charleston SC 9406344140852950 Card 9314 | | 13.00 | |
| 12/12 | | ATM Withdrawal authorized on 12/09 2941 West Montague No.Charleston SC 0004806 ATM ID 6356H Card 9314 | | 100.00 | 1,163.70 |
| 12/14 | | Purchase authorized on 12/13 Mei Thai Restaurant North Charles SC 8386346063794128 Card 9314 | | 14.26 | 1,149.44 |
| 12/16 | | Monthly Service Fee | | 10.00 | 1,139.44 |
| Ending balance on 12/16 | | | | | 1,139.44 |
| Totals | | | \$0.00 | \$627.62 | |

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

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feesfaq to find answers to common questions 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 |
| 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 | \$1,149.44 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 7 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| ACORD | | |

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 fee each fee period:

Account number: [REDACTED] ■ 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 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 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 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 banker or call the number listed on this statement.



IMPORTANT ACCOUNT INFORMATION

Periodically, we may evaluate the timing 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 fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last 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.

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 subject to verification by the Bank?

Yes. All transactions are subject to the Bank's verification. 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 less 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.

Account number: [REDACTED]

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.

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.

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.

W

■ 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 97206-5058. 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 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-868-3557)

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: wells Fargo.com

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

P.O. Box 6995

Portland, OR 97226-6995

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|----------------------------|------------|
| Beginning balance on 12/17 | \$1,139.44 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 309.63 |
| Ending balance on 1/19 | \$829.81 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • December 17, 2016 - January 19, 2017 • Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 1/3 | | Purchase authorized on 12/30 Indigo and Cotton Charleston SC 8468369665095092 Card 9314 | | 10.85 | 1,128.58 |
| 1/4 | | Purchase authorized on 01/03 Sq "Dellz Uptown Charleston SC 8467003732187270 Card 9314 | | 24.70 | 1,103.89 |
| 1/6 | | Purchase authorized on 01/05 Wine & Company Charleston SC 8467006063177861 Card 9314 | | 24.63 | |
| 1/6 | | Purchase authorized on 01/06 WM Superc Wal-Mart Sup North Charles SC P00000000537219224 Card 9314 | | 40.50 | 1,038.76 |
| 1/9 | | Purchase authorized on 01/06 Moe's Sw Grill 115 Charleston SC 8587006731784462 Card 9314 | | 18.64 | |
| 1/9 | | ATM Withdrawal authorized on 01/06 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 P00567810012467485 Card 9314 | | 32.52 | 887.60 |
| 1/10 | | Purchase authorized on 01/08 Sunoco 0616114501 North Charles SC S307008536220474 Card 9314 | | 28.20 | |
| 1/10 | | Purchase authorized on 01/08 Waffle House 1906 N Charleston SC 8587008545828714 Card 9314 | | 19.58 | 839.81 |
| 1/19 | | Monthly Service Fee | | 10.00 | 829.81 |
| Ending balance on 1/19 | | | | | 829.81 |
| Totals | | | \$0.00 | \$309.83 | |

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

Monthly service fee summary

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

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 12/17/2016 - 01/19/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$839.81 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 8 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| REAR | | |

Account number: [REDACTED] ■ December 17, 2016 - January 19, 2017 ■ Page 3 of 4



IMPORTANT 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 Wells 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 timing 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 fee assessment (if any) and interest payment dates with one another. You may receive a partial statement that reflects activity and interest payments from the last 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.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------------------------|
| | |
| | |
| | |
| | |
| Total | \$ <u> </u> |

➡ + \$

C Add **A** and **B** to calculate the subtotal. * \$ _____

[illegible]

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

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. 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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 1/20 | \$828.81 |
| Deposits/Additions | 0.85 |
| Withdrawals/Subtractions | - 124.28 |
| Ending balance on 2/16 | \$705.38 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] ■ January 20, 2017 - February 16, 2017 ■ Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 1/23 | | Purchase authorized on 01/19 Subway 0306 N Charleston SC 5567019527502493 Card 9314 | | 6.06 | |
| 1/23 | | Purchase authorized on 01/20 AAA Park Hyatt Reg Atlanta GA 5467020606494347 Card 9314 | | 11.00 | |
| 1/23 | | Purchase authorized on 01/21 Red Lobster 0055 Jorresboro GA 8367020710038774 Card 9314 | | 16.09 | 766.64 |
| 1/26 | | Michael Kearney Merch Dep 4360-2478821 - Rtn US Remitter | 0.65 | | 797.49 |
| 1/26 | | Michael Kearney Merch Dep 4360-2505381 - Rtn US Remitter | | 3.00 | 794.49 |
| 2/9 | | Purchase authorized on 02/07 Planet Fitness N Charleston SC 5467038465266414 Card 9314 | | 4.34 | 790.15 |
| 2/13 | | Purchase authorized on 02/10 Staples 152802800 800-3333336 MA 5567040481962840 Card 9314 | | 32.27 | |
| 2/13 | | Purchase authorized on 02/10 Lolo North Charles SC 8307041674216234 Card 9314 | | 41.50 | 716.38 |
| 2/16 | | Monthly Service Fee | | 10.00 | 706.38 |
| Ending balance on 2/16 | | | | | 706.38 |
| Totals | | | \$0.85 | \$124.28 | |

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

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feeFAQ 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 |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$716.38 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 6 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |

**IMPORTANT ACCOUNT INFORMATION**

Effective 4/15/2017 if the primary checking account for your debit card is closed or delinked for any reason, we will designate another eligible 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: [REDACTED] • 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 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.

Account number: [REDACTED]

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.

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

10 To dispute or report inaccuracies in information we have furnished to a
11 Consumer Reporting Agency about your accounts. You have the right to
12 dispute the accuracy of information that Wells Fargo Bank, N.A. has
13 furnished to a consumer reporting agency by writing to us at Overdraft
14 Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please
15 describe the specific information that is inaccurate or in dispute and the
16 basis for the dispute along with supporting documentation. If you believe
17 the information furnished is the result of identity theft, please provide us
18 with an identity theft report.

19

20 If, in case of errors or questions about your electronic transfers,
21 telephone us at the number printed on the front of this statement or write
22 us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as
23 you can, if you think your statement or receipt is wrong or if you need more
24 information about a transfer on the statement or receipt. We must hear
25 from you no later than 60 days after we sent you the FIRST statement on
26 which the error or problem appeared.

- 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ February 17, 2017 - March 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
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-888-8557)

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: wells Fargo.com

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

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 2/17 | \$706.35 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 31.19 |
| Ending balance on 3/16 | \$675.16 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] • February 17, 2017 - March 16, 2017 • Page 2 of 3



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 3/15 | | Purchase authorized on 03/15 Quick Party #5 Orangeburg SC P00587075689385240 Card 9314 | | 21.19 | |
| 3/15 | | Monthly Service Fee | | 10.00 | 675.19 |
| Ending balance on 3/15 | | | | | 675.19 |
| Totals | | | \$0.00 | \$31.19 | |

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

Monthly service fee summary

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

| Fee period 02/17/2017 - 03/16/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$655.19 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 1 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

RCRC



IMPORTANT ACCOUNT INFORMATION

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

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ March 17, 2017 - April 18, 2017 ■ Page 1 of 5

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 (1-800-868-3557)

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 Fargo Bank, N.A. (367)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|----------|
| Beginning balance on 3/17 | \$675.19 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 14.86 |
| Ending balance on 4/18 | \$660.33 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] ■ March 17, 2017 - April 18, 2017 ■ Page 2 of 5

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 3/17 | | Purchase authorized on 03/15 Cook Out Charleston SC 8587074761371439 Card 8314 | | 4.86 | 670.33 |
| 4/18 | | Monthly Service Fee | | 10.00 | 660.33 |
| Ending balance on 4/18 | | | | | 660.33 |
| Totals | | | \$0.00 | \$14.86 | |

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

Monthly service fee summary

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

| Fee period 03/17/2017 - 04/18/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$670.33 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 1 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

None

Account number: [REDACTED] • March 17, 2017 - April 18, 2017 • Page 3 of 5



IMPORTANT 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 28, 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 account?

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 payee 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 non-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 collection. We can require all endorsees 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 language above and the Agreement, the updated 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):

- Transfers between your Wells Fargo 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 outgoing)
- 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 specified by state unclaimed property laws, your account funds may be transferred to the appropriate state. This transfer is known as "escheat." If your account becomes escheatable, account statements will not be available. Your account will be closed. To recover your account funds, you must file a claim with the state.

If the dormant account is a primary Wells Fargo Portfolio Checking account or Wells Fargo Prime Checking account, about 2 months before the account escheats, we will close any associated program including Portfolio by Wells Fargo®, Portfolio by Wells Fargo Plus, or Portfolio by Wells Fargo Premier. When the Portfolio by Wells Fargo, Portfolio by Wells Fargo Plus, or Portfolio by Wells Fargo Premier program is closed, any benefits such as fee waivers and discounted services associated with it will be discontinued. 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: [REDACTED] ■ March 17, 2017 - April 18, 2017 ■ Page 4 of 5



checking account must be in an active status and you must contact us to reestablish 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.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

[illegible]

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

2. 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. 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.

n In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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)

TTY: 1-800-877-4833

En español: 1-877-727-2832

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 4/19 | \$860.33 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 5/16 | \$850.33 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] • April 19, 2017 - May 16, 2017 • Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 5/16 | | Monthly Service Fee | | 10.00 | 650.33 |
| Ending balance on 5/16 | | | | | 650.33 |
| 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, 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.com/fees to find answers to common questions about the monthly service fee 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 fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$650.33 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |

**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 fee each fee period:

- 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 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 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 banker or call the number listed on this statement.

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

Account number: [REDACTED] • April 19, 2017 - May 16, 2017 • Page 3 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 Fargo Consumer Debit and ATM Cards; Business Debit, ATM and Deposit Cards; Campus Debit Card and Campus ATM Card; Wells Fargo Advisors Accounts; and Private Bank Debit Cards are revised as follows:

In the sections entitled, "Electronic fund transfer services", "Issuance of a card and Personal Identification Number (PIN)", "What you can do at Wells Fargo 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 cards", 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.

Worksheet to balance your account

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ May 17, 2017 - June 16, 2017 ■ Page 1 of 4

MICHAEL KEARNEY JR
2871 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 (1-800-989-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2832

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 5/17 | \$860.33 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 154.92 |
| Ending balance on 6/16 | \$495.41 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • May 17, 2017 - June 16, 2017 • Page 2 of 4

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 5/22 | | Purchase authorized on 05/22 Sam's Club Sam's Club North Charleston SC P00000000475637084 Card 9314 | | 25.06 | 625.25 |
| 5/26 | | Purchase authorized on 05/22 Chipotle 2577 North Charles SC 8567142826968830 Card 9314 | | 19.87 | 605.41 |
| 6/12 | | Online Transfer to Kearney M Way2Save Savings xxxxxxxx6446 Ref #b03Hk7Pb5 on 06/10/17 | | 100.00 | 505.41 |
| 6/16 | | Monthly Service Fee | | 10.00 | 495.41 |
| Ending balance on 6/16 | | | | | 495.41 |
| Totals | | | \$0.00 | \$184.92 | |

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

Monthly service fee summary

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

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 05/17/2017 - 06/16/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$505.41 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 2 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

None

**IMPORTANT ACCOUNT INFORMATION****Revised Agreement for Online Access**

We're updating our Online Access Agreement effective September 15, 2017.

To see what is changing, please visit wellsfargo.com/onlineupdates.

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: [REDACTED] ■ 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 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 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 bill 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 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. 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 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 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.

Worksheet to balance your account

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

General statement policies for Wells Fargo Bank

- 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 wellsfargo.com/mortgage/tools. Explore calculators, loan programs, payments, and closing costs that meet your specific needs.
- Get a personalized rate quote and guidance from an experienced home mortgage consultant, who'll help you with your needs by carefully explaining your home loan 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.
- Shop 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 fits 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 a "better" way.

Call: 1-866-413-3328 and mention code DMA7AMB

Click wellsfargo.com/younewhome 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 necesita asistencia en español, llame al 1-866-413-3328.

*A PriorityBuyer preapproval is 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 verification 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 on 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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Wells Fargo Everyday Checking

Account number: [REDACTED] • June 17, 2017 - July 19, 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)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-285-2288 (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.

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 6/17 | \$495.41 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 7/19 | \$485.41 |

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 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 | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Account number: [REDACTED]

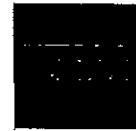
MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

Account number: [REDACTED] ■ June 17, 2017 - July 19, 2017 ■ Page 2 of 4



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 7/19 | | Monthly Service Fee | | 10.00 | 485.41 |
| Ending balance on 7/19 | | | | | 485.41 |
| 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, 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.com/fees to find answers to common questions about the monthly service fee on your account.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee 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 fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$485.41 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |

R0802



IMPORTANT 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 overdrafts," the following question about our standard overdraft coverage was added:

What is Wells Fargo's standard overdraft coverage?

Our standard overdraft coverage is when, at our discretion, we pay checks or automatic payments (such as ACH payments) into overdraft rather than returning 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 overdraft 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 item fee and you could be assessed additional fees by merchants.
- We will not authorize transactions such as ATM withdrawals or everyday debit card purchases into overdraft.
- 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: [REDACTED] ■ 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 wellsfargo.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.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

General statement policies for Wells Fargo Bank

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ July 20, 2017 - August 16, 2017 ■ Page 1 of 3



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 (1-800-889-3567)

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 Fargo Bank, N.A. (367)

P.O. Box 6996

Portland, OR 97228-6996

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|----------|
| Beginning balance on 7/20 | \$485.41 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 8/16 | \$475.41 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • July 20, 2017 - August 16, 2017 • Page 2 of 3

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|-----------------|---------------------|------------------------|------------------------------|-------------------------|
| 8/16 | | Monthly Service Fee | | 10.00 | 475.41 |
| Ending balance on 8/16 | | | | | 475.41 |
| 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, 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.com/feesfaq to find answers to common questions about the monthly service fee on your account.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 07/20/2017 - 08/16/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$485.41 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

RCRO

Worksheet to balance your account

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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ August 17, 2017 - September 19, 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
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-888-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|----------|
| Beginning balance on 8/17 | \$475.41 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 9/19 | \$465.41 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • August 17, 2017 - September 19, 2017 • Page 2 of 3

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|---------------------|---------------------------|----------------------|
| 8/19 | | Monthly Service Fee | | 10.00 | 465.41 |
| Ending balance on 8/19 | | | | | 465.41 |
| 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, 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 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 08/17/2017 - 09/19/2017 | Standard monthly service fee \$10.00 | You paid \$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 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RDRD | | |

**IMPORTANT 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 accounts.

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

To find out more, go to www.WFBSettlement.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 realize you have a choice when it comes to banking. It is our privilege to be able to serve you.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

General statement policies for Wells Fargo Bank

- 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 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ September 20, 2017 - October 18, 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:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-888-3557)
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 Fargo Bank, N.A. (367)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|----------|
| Beginning balance on 9/20 | \$465.41 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 30.23 |
| Ending balance on 10/18 | \$435.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] ■ September 20, 2017 - October 18, 2017 ■ Page 2 of 3



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 10/10 | | Purchase authorized on 10/09 Sq *Orange Spot CO North Charles SC 5467282547178314 Card 0314 | | 20.23 | 445.15 |
| 10/18 | | Monthly Service Fee | | 10.00 | 435.15 |
| Ending balance on 10/18 | | | | | 435.15 |
| Totals | | | \$0.00 | \$30.23 | |

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

Monthly service fee summary

For a complete list of fees and detailed account information, see the 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 09/20/2017 - 10/18/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$445.15 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 1 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RCRO | | |

Worksheet to balance your account

Member FDIC 

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ October 19, 2017 - November 16, 2017 ■ Page 1 of 3

MICHAEL KEARNEY JR
2871 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 (1-800-859-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |



IMPORTANT ACCOUNT INFORMATION

Introducing Overdraft 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 direct deposit to your account by 9:00 a.m. local time where your account is located (which is noted on your account statement). Direct deposits include your salary, pension, 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 (less 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 safe and easy way to have your payroll or benefit checks automatically deposited into your account.

Go to wells Fargo.com/checking/overdraft-rewind for more details.

Account number: [REDACTED] • 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 | \$425.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 11/16 | | Monthly Service Fee | | 10.00 | 425.18 |
| Ending balance on 11/16 | | | | | 425.18 |
| 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, 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 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/fees for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 10/19/2017 - 11/16/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$435.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RDAC | | |

**IMPORTANT ACCOUNT INFORMATION****New limits on Fees**

Effective November 6, 2017, we will waive overdraft or returned item (Non-Sufficient Fund/NSF) fees on any transactions 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

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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ November 17, 2017 - December 18, 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.
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)

Online: wells Fargo.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 wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|----------------------------|----------|
| Beginning balance on 11/17 | \$426.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 12/18 | \$416.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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 [REDACTED] ■ November 17, 2017 - December 18, 2017 ■ Page 2 of 3

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 12/18 | | Monthly Service Fee | | 10.00 | 415.18 |
| Ending balance on 12/18 | | | | | 415.18 |
| 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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| Fee period 11/17/2017 - 12/18/2017 | Standard monthly service fee \$10.00 | You paid \$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 | \$425.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RCRO | | |

**IMPORTANT ACCOUNT INFORMATION**

If you currently receive online statements, starting in March, we will consider your statement delivered to you when it has been posted to wellsfargo.com. Your online account statement will be made available through Wells Fargo Online® Banking 24 - 48 hours after the end of your statement period. We will continue to notify you when your statement becomes available via the email 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 wellsfargo.com or the Wells Fargo mobile app and go to Update Contact Information or call us at 1-800-856-4442, 24 hours a day, 7 days a week.

Worksheet to balance your account

| Description | Amount |
|-------------|--------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

Member FDIC

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-888-3557)

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 Fargo Bank, N.A. (367)
P.O. Box 6986
Portland, OR 97228-6986

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 12/18 | \$415.15 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 1/18 | \$405.15 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • December 19, 2017 - January 18, 2018 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 1/18 | | Monthly Service Fee | | 10.00 | 405.18 |
| Ending balance on 1/18 | | | | | 405.18 |
| 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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 12/19/2017 - 01/18/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$415.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RCRC | | |

**IMPORTANT ACCOUNT INFORMATION****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, remains \$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.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

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

[illegible]

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

W 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 5558, Portland, OR 97206-5058. 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.

X 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 6885, Portland, OR 97228-5905 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ January 19, 2018 - February 16, 2018 ■ Page 1 of 4

MICHAEL KEARNEY JR
2971 NANTUCKET 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)

Online: wells Fargo.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 wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 1/19 | \$405.15 |
| Deposits/Additions | 50.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 2/16 | \$445.15 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • January 19, 2018 - February 16, 2018 • Page 2 of 4

Transaction history

| Date | Check Number Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|---|------------------------|------------------------------|-------------------------|
| 2/5 | Online Transfer From Kenney M Way2Save Savings xxxxxxxxx445 Ref #ib047VJ9K on 02/04/18 | \$0.00 | | 455.18 |
| 2/16 | Monthly Service Fee | | 10.00 | 445.18 |
| Ending balance on 2/16 | | | | 445.18 |
| 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, 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 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/feetaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 01/19/2018 - 02/16/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$405.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| RCRC | | |

**IMPORTANT ACCOUNT INFORMATION****Reminder about effect of pending debit card transactions on your account**

For each debit card transaction, we place an authorization hold on your account and track 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 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 assess no more than three (3) \$35 overdraft and/or NSF fees per day.

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 zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer of immediately available funds before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your available balance online 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: [REDACTED] ■ 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, garnishments, and any other legal documents that require funds to be attached, remains \$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.

Worksheet to balance your account

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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-888-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 2/17 | \$446.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 3/16 | \$436.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] ■ February 17, 2018 - March 16, 2018 ■ Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 3/16 | | Monthly Service Fee | | 10.00 | 435.18 |
| Ending balance on 3/16 | | | | | 435.18 |
| 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, 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 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/fees for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 02/17/2018 - 03/16/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$445.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

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

RCRC

**IMPORTANT ACCOUNT INFORMATION****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, remains \$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.

Visit Wells Fargo Online Banking to track your progress toward avoiding the monthly service fee* with 10 posted debit card purchases/payments. Select Debit Card Activity on the Account Activity page in Wells Fargo Online Banking to see how many posted debit card 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, Way2Save Checking and Opportunity Checking accounts.

Worksheet to balance your account

A Enter the ending balance on this statement.

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

[illegible]

31

N 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 5458, 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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-888-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 3/17 | \$435.15 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 4/17 | \$425.15 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • March 17, 2018 - April 17, 2018 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 4/17 | | Monthly Service Fee | | 10.00 | 425.18 |
| Ending balance on 4/17 | | | | | 425.18 |
| 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, 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 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/feesfaq 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 fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$435.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| R04RG | | |

**IMPORTANT ACCOUNT INFORMATION**

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

We may accept and comply with court orders and legal documents, and take direction from affiliates or court appointed personal representatives, guardians, or conservators from your state of residence, even if different than where your account was opened except as otherwise required by applicable law or court order. We may require additional documentation be provided to us before complying with the directions given by affiliates 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 a Wells Fargo consumer checking, savings or Portfolio by Wells Fargo® account the last day you will earn your relationship bonus will be May 31, 2018. You will receive your last relationship bonus payout no later than June 24, 2018.

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

Worksheet to balance your account

Member FIDO:

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ April 18, 2018 - May 16, 2018 ■ Page 1 of 3

MICHAEL KEARNEY JR
2871 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: wellsfargo.com

Write: Wells Fargo Bank, N.A. (367)
P.O. Box 6995
Portland, OR 97226-6995

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 4/18 | \$425.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 5/16 | \$415.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • April 18, 2018 - May 16, 2018 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|---------------------|---------------------------|----------------------|
| 5/16 | | Monthly Service Fee | | 10.00 | 415.18 |
| Ending balance on 5/16 | | | | | 415.18 |
| 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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 04/18/2018 - 05/16/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$425.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | <input type="checkbox"/> | |
| KORC | | |

**IMPORTANT ACCOUNT INFORMATION****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, remains \$125. The Bank will assess 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.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|-------------|--------|
| | |
| | |
| | |
| | |
| Total \$ | \$ |

100

[illegible]

K 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. 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.

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ May 17, 2018 - June 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 (1-800-808-3557)

TTY: 1-800-877-4633

En español: 1-877-727-2932

華語 1-800-235-2288 (8 am to 7 pm PT, M-F)

Online: wells Fargo.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.

Activity summary

| | |
|---------------------------|----------|
| Beginning balance on 5/17 | \$415.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 6/18 | \$405.18 |

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • May 17, 2018 - June 18, 2018 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|-----------------|---------------------|------------------------|------------------------------|-------------------------|
| 6/18 | | Monthly Service Fee | | 10.00 | 405.18 |
| Ending balance on 6/18 | | | | | 405.18 |
| 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, 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 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/fees for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 06/17/2018 - 06/18/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$415.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$8.00 discount) | <input type="checkbox"/> | |
| RCRD | | |

**IMPORTANT ACCOUNT INFORMATION****Revised Agreement for Online Access**

We're updating our Online Access Agreement effective September 17, 2018.

To see what is changing, please visit wellsfargo.com/onlineupdates.

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

[illegible]

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. 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.

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.

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 University of Illinois Press

Wells Fargo Everyday Checking

Account number: [REDACTED] • June 19, 2018 - July 18, 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 (1-800-888-3557)

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 Fargo Bank, N.A. (367)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 6/19 | \$405.15 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 210.00 |
| Ending balance on 7/18 | \$195.15 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit Use

Routing Number (RTN) [REDACTED]

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: [REDACTED] ■ June 19, 2018 - July 18, 2018 ■ Page 2 of 4

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 6/19 | | Online Transfer to Kearney M Checking xxxxxxxx8146 Ref #b04Qwmqob on 06/19/18 | | 200.00 | 205.18 |
| 7/18 | | Monthly Service Fee | | 10.00 | 195.18 |
| Ending balance on 7/18 | | | | | 195.18 |
| Totals | | | \$0.00 | \$210.00 | |

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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| | | | |
|---|--|--------------------------------------|-----------------------------------|
| Fee period 06/18/2018 - 07/18/2018 | | Standard monthly service fee \$10.00 | You paid \$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 | \$205.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | | |
| Monthly service fee discount(s) (applied when box is checked) | | | |
| Age of primary account owner is 17 - 24 (\$5.00 discount) | | <input type="checkbox"/> | |
| RCRC | | | |

**IMPORTANT ACCOUNT INFORMATION****Reminder about effect of pending debit card transactions on your account**

For each debit card transaction, 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 must release the authorization hold after three business days. If a merchant does not send the final payment instruction within that timeframe, 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 overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 overdraft and/or NSF fees per day.

If you have enrolled in the optional Debit Card Overdraft 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: [REDACTED] ■ June 19, 2018 - July 18, 2018 ■ Page 3 of 4



zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily 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.

Worksheet to balance your account

Member FDIC 

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |



IMPORTANT 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 available balance will be reduced by pending withdrawals, such as debit card 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 assess overdraft and/or non-sufficient funds (NSF) fees on transactions we pay or return during nightly processing. 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: [REDACTED] • 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. In rare circumstances, 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. In those cases, you may be charged an overdraft 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 available balance while 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 fees on those transactions. In rare circumstances, 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 | \$135.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 70.00 |
| Ending balance on 8/16 | \$125.18 |

Account number: [REDACTED]
MICHAEL KEARNEY JR
 South Carolina account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): [REDACTED]

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

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|--|------------------------|------------------------------|-------------------------|
| 7/26 | | Online Transfer to Kearney M Checking [REDACTED] Ref #B04WFF93 on 07/26/18 | | 60.00 | 135.18 |
| 8/16 | | Monthly Service Fee | | 10.00 | 125.18 |
| Ending balance on 8/16 | | | | | 125.18 |
| Totals | | | \$0.00 | \$70.00 | |

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, 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 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/fee/faq 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 fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$135.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

Account number: [REDACTED] ■ July 19, 2018 - August 16, 2018 ■ Page 3 of 4



Monthly service fee summary (continued)

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

Age of primary account owner is 17 - 24 (\$10.00 discount)

☐

RORC

Account number: [REDACTED] ■ July 19, 2018 - August 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 during this statement period.

A Enter the ending balance on this statement.

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

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

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

[illegible]

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

General statement policies for Wells Fargo Bank

- 2 To dispute or report inaccuracies in information we have furnished to a
3 Consumer Reporting Agency about your accounts, You have the right to
4 dispute the accuracy of information that Wells Fargo Bank, N.A. has
5 furnished to a consumer reporting agency by writing to us at Overdraft
6 Collection and Recovery, P.O. Box 3058, Portland, OR 97208-5058. Please
7 describe the specific information that is inaccurate or in dispute and the
8 basis for the dispute along with supporting documentation. If you believe
9 the information furnished is the result of identity theft, please provide us
10 with an identity theft report.

- 2 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 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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ August 17, 2018 - September 19, 2018 ■ Page 1 of 4

MICHAEL KEARNEY JR
2871 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: 1-877-727-2832

華語 1-800-285-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.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 wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 8/17 | \$125.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 9/19 | \$115.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • August 17, 2018 - September 19, 2018 • Page 2 of 4

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|---------------------|---------------------------|----------------------|
| 8/19 | | Monthly Service Fee | | 10.00 | 115.18 |
| Ending balance on 8/19 | | | | | 115.18 |
| 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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 08/17/2018 - 09/19/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$128.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$10.00 discount) | <input type="checkbox"/> | |
| RCRC | | |

**IMPORTANT ACCOUNT INFORMATION**

Great news - effective August 2, 2018, when the primary account owner is 17-24 years old, the \$10 monthly service fee 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 current 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 statement.

Effective November 10, 2018, the sentence "Certain 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 paragraph of the "Your ability to withdraw funds" section under the "Funds availability policy" in the Deposit Account Agreement will be replaced with "Certain electronic 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: [REDACTED] ■ 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 order holds 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 account 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 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 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 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 Fargo customer. As a valued Wells Fargo 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: [REDACTED]

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.

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.

100

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.

100

| Age Group | Percentage of Respondents |
|-----------|---------------------------|
| 18-29 | 85% |
| 30-39 | 75% |
| 40-49 | 65% |
| 50-59 | 55% |
| 60-69 | 45% |
| 70-79 | 35% |
| 80+ | 15% |

2. 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. 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.

1. Tell us your name and account number (if any).

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.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ September 20, 2018 - October 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 (1-800-868-3557)

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: wells Fargo.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 account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|--------------------------------|-----------------|
| Beginning balance on 9/20 | \$116.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 10/17 | \$106.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • September 20, 2018 - October 17, 2018 • Page 2 of 3

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|-----------------|---------------------|------------------------|------------------------------|-------------------------|
| 10/17 | | Monthly Service Fee | | 10.00 | 105.18 |
| Ending balance 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, 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 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/feesfaq for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|-----------------------------------|
| Fee period 09/20/2018 - 10/17/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$115.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$10.00 discount) | <input type="checkbox"/> | |
| RCRC | | |

Account number: [REDACTED]

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 the statement period.

5 _____

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.

| Year | Number of people (millions) |
|------|-----------------------------|
| 1980 | 18 |
| 1985 | 22 |
| 1990 | 26 |
| 1995 | 30 |
| 2000 | 34 |
| 2005 | 38 |
| 2020 | 42 |

1

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.

— $\frac{1}{2}$ —

10 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 97206-5058. 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.

N In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-888-3557)

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 Fargo Bank, N.A. (387)
P.O. Box 8996
Portland, OR 97228-8996

You and Wells Fargo

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

Account options

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|--------------------------------|----------------|
| Beginning balance on 10/18 | \$105.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 11/19 | \$95.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) [REDACTED]

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: [REDACTED] ■ October 18, 2018 - November 19, 2018 ■ Page 2 of 3

**Transaction history**

| Date | Check Number Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|-----------------------------|------------------------|------------------------------|-------------------------|
| 11/19 | Monthly Service Fee | | 10.00 | \$5.18 |
| Ending balance on 11/19 | | | | \$5.18 |
| 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, 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 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/feesfaq 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 paid \$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 | \$105.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RCRD

**IMPORTANT ACCOUNT INFORMATION**

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

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

[illegible]

100

K 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. 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.

1. Tell us your name and account number (if any).

3. Tell us the dollar amount of the suspected error.

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Member FDIC 

Wells Fargo Everyday Checking

Account number: [REDACTED] • November 20, 2018 - December 18, 2018 • Page 1 of 4

MICHAEL KEARNEY JR
2871 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)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|----------------------------|---------|
| Beginning balance on 11/20 | \$95.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 12/18 | \$85.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

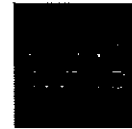
For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • November 20, 2018 - December 18, 2018 • Page 2 of 4



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 12/18 | | Monthly Service Fee | | 10.00 | 85.18 |
| Ending balance on 12/18 | | | | | 85.18 |
| 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, 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 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/fees for a link to these documents, and answers to common monthly service fee questions.

| | | |
|---|--------------------------------------|----------------------------------|
| Fee period 11/20/2018 - 12/18/2018 | Standard monthly service fee \$10.00 | You paid \$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 | \$85.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$10.00 discount) | <input type="checkbox"/> | |
| RCRC | | |

Account number: [REDACTED] • November 20, 2018 - December 18, 2018 • Page 3 of 4



IMPORTANT ACCOUNT INFORMATION

On January 7, 2019, we will add the capability to receive real-time payments through the RTP® system ("RTP 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 account through the RTP System. The terms "sender," "receiver," "sending 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 requirements are considered eligible 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 RTP System or sending bank may also prevent RTP payments from being sent to your account.

We are under no obligation to honor, in whole or in part, any payment order or other instruction 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 (am) 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 "Rights 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 checks paid from the account.
- Automatic or electronic deposits, such as payroll, and automatic 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.

Worksheet to balance your account

\$

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ 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 (1-800-869-3557)

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

| | | | |
|--------------------|-------------------------------------|-----------------------|--------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|----------------|
| Beginning balance on 12/19 | \$35.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 1/17 | \$25.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

For Direct Deposit Use

Routing Number (RTN) [REDACTED]

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: [REDACTED] • December 19, 2018 - January 17, 2019 • Page 2 of 3

**Transaction history**

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|------------------------|------------------------------|-------------------------|
| 1/17 | | Monthly Service Fee | | 10.00 | 75.18 |
| Ending balance on 1/17 | | | | | 75.18 |
| 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, 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 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/feesfaq for 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 avoid the monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$85.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |
| Monthly service fee discount(s) (applied when box is checked) | | |
| Age of primary account owner is 17 - 24 (\$10.00 discount) | <input type="checkbox"/> | |
| RRRO | | |

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

[illegible][illegible]

X 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. 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.

1. Tell us your name and account number (if any).

3. Tell us the dollar amount of the suspected error.

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Member FDIC 

Wells Fargo Everyday Checking

Account number: [REDACTED] • January 18, 2019 - February 19, 2019 • Page 1 of 3

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

Questions?

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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 Fargo Bank, N.A. (367)
P.O. Box 6995
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 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 | <input checked="" type="checkbox"/> | Direct Deposit | <input type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|---------------------------|---------|
| Beginning balance on 1/18 | \$76.18 |
| Deposits/Additions | 0.00 |
| Withdrawals/Subtractions | - 10.00 |
| Ending balance on 2/19 | \$66.18 |

Account number: [REDACTED]

MICHAEL KEARNEY JR

South Carolina account terms and conditions apply

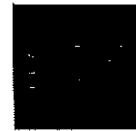
For Direct Deposit use

Routing Number (RTN): [REDACTED]

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: [REDACTED] • January 18, 2019 - February 19, 2019 • Page 2 of 3



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------------------------|--------------|---------------------|---------------------|---------------------------|----------------------|
| 2/19 | | Monthly Service Fee | | 10.00 | 65.18 |
| Ending balance on 2/19 | | | | | \$65.18 |
| 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, 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 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/feesfaq 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 fee \$10.00 | You paid \$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 | \$75.18 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$0.00 <input type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 0 <input type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

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

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RCRC

Worksheet to balance your account

A Enter the ending balance on this statement. \$ _____

| Description | Amount |
|-------------|--------|
| | |
| | |
| | |
| | |
| Total | \$ |

C Add **A** and **B** to calculate the subtotal.

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

[illegible]

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

X 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. 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.

2 In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem occurred.

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.

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.

- **SECTION 8-13-1308. 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.

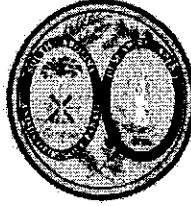
- **SECTION 8-13-1356. Economic interests statements, filing deadlines for particular candidates.**

(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
COLUMBIA, S.C. 29210

MEGHAN L. WALKER
EXECUTIVE DIRECTOR

November 22, 2019

RECEIVED

NOV 25 2019

HOUSE ETHICS
COMMITTEE

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,

A handwritten signature in black ink that reads "Meghan Walker".

Meghan L. Walker
Executive Director

State Ethics Commission—Recommendation to House Legislative Ethics Committee
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.