



Community Banking

Mary Mack

Senior Executive Vice President

May 11, 2017

Business Overview

Community Banking



Serving our customers and communities

- Serve more communities than any other bank
- 1 in 3 consumer households and 1 in 10 small businesses in the U.S. ⁽¹⁾
- ~1.6B customer interactions conducted at branches and ATMs in 2016 ⁽²⁾
- Conveniently located branches or ATMs within two miles of half the U.S. census households and small businesses in our footprint ⁽³⁾

#1 U.S. Retail Branch Network	More than 13,000 State-of-the-Art ATMs	~80,000 Dedicated Team Members
<ul style="list-style-type: none">▪ ~6,000 branches in 39 states and D.C.▪ ~21MM retail banking households ⁽⁴⁾; ~3MM small business relationships▪ #1 retail deposit share nationally; #1 or #2 in 23 of 39 states ⁽⁵⁾	<ul style="list-style-type: none">▪ 100% card-free ATMs▪ 3rd largest U.S. bank-branded ATM network ⁽⁶⁾▪ Includes ~3,000 offsite ATMs	<ul style="list-style-type: none">▪ Diverse workforce representative of communities we serve▪ Experienced branch management▪ Improved retention

(1) 1 in 3 is enterprise-wide; U.S. Census data for consumer and Primary bank as defined by Barlow Research for small businesses. (2) A customer communication or transaction qualifies as a customer traffic interaction, which is consistent with the definition used by management for each customer channel presented. Preparation of customer traffic interaction metrics requires the application of interpretive judgement for each communication or transaction. Management uses these metrics to monitor customer traffic trends within the Company's Retail Banking business. Includes teller transactions, branch banker interactions, and ATM transactions. (3) Nielsen Claritas Demographics 2017 and Dun & Bradstreet July 2016. (4) Includes households that hold at least one retail checking account. (5) FDIC data, SNL Financial, as of June 2016. Retail deposit data is pro forma for acquisitions and caps deposits at \$1 billion in a single banking branch and excludes credit union deposits. (6) Sourced from competitor earnings releases or websites, 1Q17.

Expanding on our strengths to deliver better outcomes

Building on our strengths while evolving for the future

- Unparalleled omnichannel distribution
- Leader in retail deposit market share, small business, and digital
- Focus on efficiency and optimization
- Dedicated and knowledgeable team
- Strong partnerships across lines of business

Community Bank priorities grounded in Wells Fargo's goals

- Exceptional customer experience
- Exceptional team member experience
- Enhanced risk management

A better bank as we retain, grow, and deepen relationships

Rebuilding Trust and State of the Business



Rebuilding trust is critical

We have taken many decisive steps as we work to build a better Community Bank, and we have more work underway

Customers	Team Members	External Parties
<ul style="list-style-type: none"> ▪ Increased customer communications ▪ Created dedicated phone line and “Commitment” website ▪ Listening and responding to customer feedback ▪ Addressing legal matters ▪ Improved issue resolution processes 	<ul style="list-style-type: none"> ▪ Eliminated product sales goals ▪ Launched new compensation plan with strengthened risk emphasis ▪ Expanded Raise Your Hand and EthicsLine awareness ▪ Launched significant change management workstreams ▪ Embracing new model 	<ul style="list-style-type: none"> ▪ Added monthly disclosure of customer activity ▪ Continued involvement in our communities ▪ Reaching out to elected officials and industry groups ▪ Communicating with regulators frequently
<p style="text-align: center;">Outreach; Issue Resolution</p>	<p style="text-align: center;">Listening; Alignment</p>	<p style="text-align: center;">Transparency; Touchpoints</p>

Internal Controls
<ul style="list-style-type: none"> ▪ Strengthened our risk framework by centralizing core functions like Human Resources and Risk ▪ Implemented organizational changes and hired new leadership ▪ Continued investments in increased supervision, oversight, controls, and monitoring
<p style="text-align: center;">Oversight; Detection</p>

State of the business – solid with room for growth

Progress 1Q 2016 to 1Q 2017



Primary Checking Customers ⁽¹⁾

**Up
1.6%**



POS Active Credit Card Accounts ⁽²⁾

**Up
3.9%**



Consumer & Small Business Banking Deposits ⁽³⁾

**Up
6.1%**



Specialty Bankers ⁽⁴⁾

**Up
4.3%**



**Customer Experience
Stable**



**Retail Banking Household Retention
Stable**



**Team Member Turnover ⁽⁵⁾
Improved
9 pts.**



**Teller FTE
Down
3.4%**

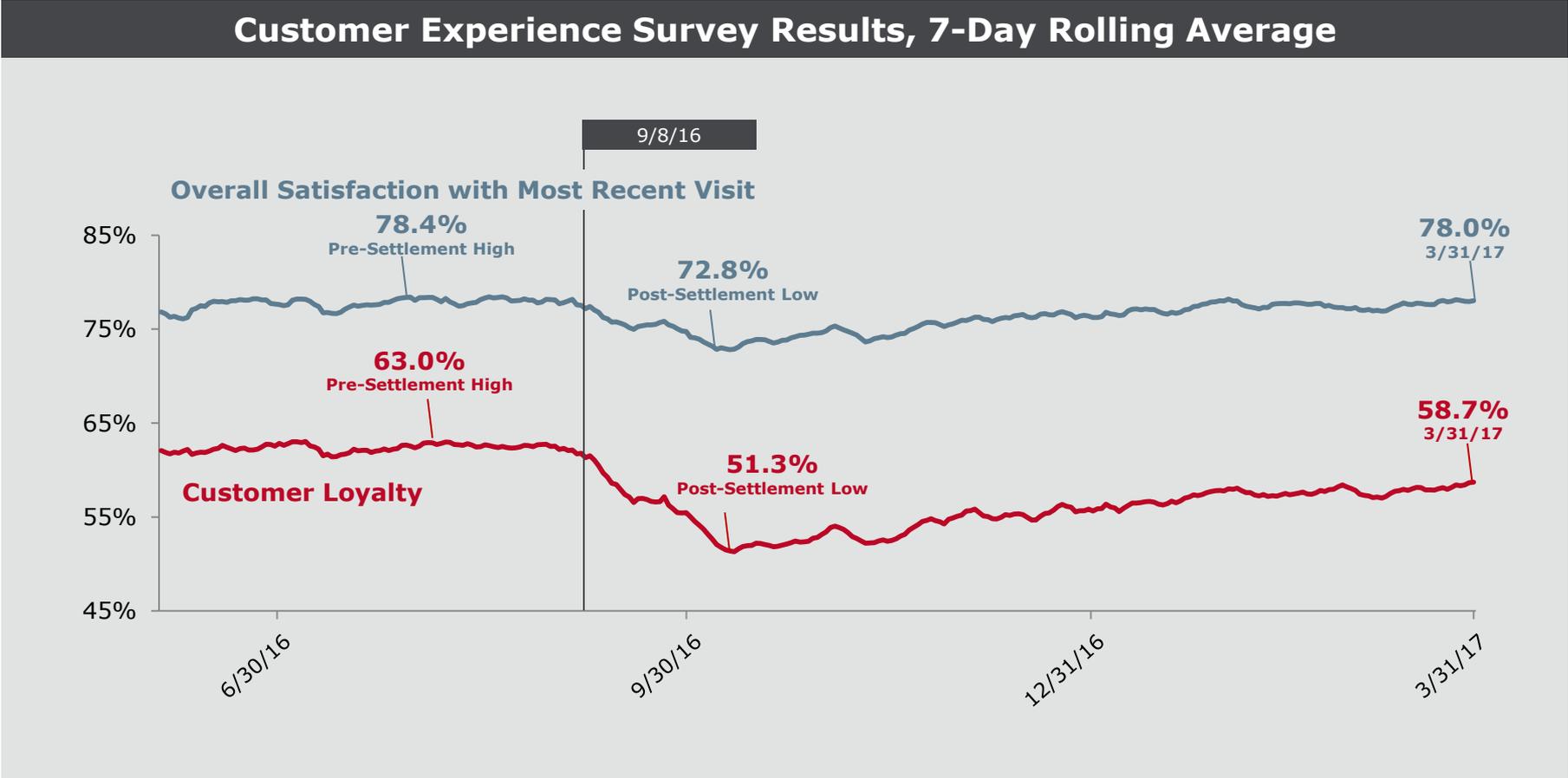


**Occupancy Expense ⁽⁶⁾
Down
3.9%**

(1) Defined as checking customers who actively use their checking account with transactions such as debit card purchases, online bill payments, and direct deposit; data for consumer and small business combined. Results are March 2017 vs. March 2016. (2) General purpose consumer credit card only excluding co-branded and private label cards. Active credit card accounts having at least one Point-of-Sale (POS) transaction, including POS reversal, during the month. Results are March 2017 vs. March 2016. (3) Total deposits for Community Banking external segment view; excludes mortgage escrow and wholesale deposits. Results are quarterly average, and 1Q17 included \$2.1 billion of deposits related to our new Payments, Virtual Solutions, and Innovation Group that involved realignment in fourth quarter 2016 of some personnel and business activities from Wholesale Banking to the Community Banking operating segment. (4) Bankers trained to assist customers with their more advanced financial needs, such as borrowing, investing, and protection. (5) Ppts = percentage points; quarterly average, Regional Banking Platform Banker and Service Teams. (6) Includes branches and Community Banking administrative space.

Improving branch customer experience trends

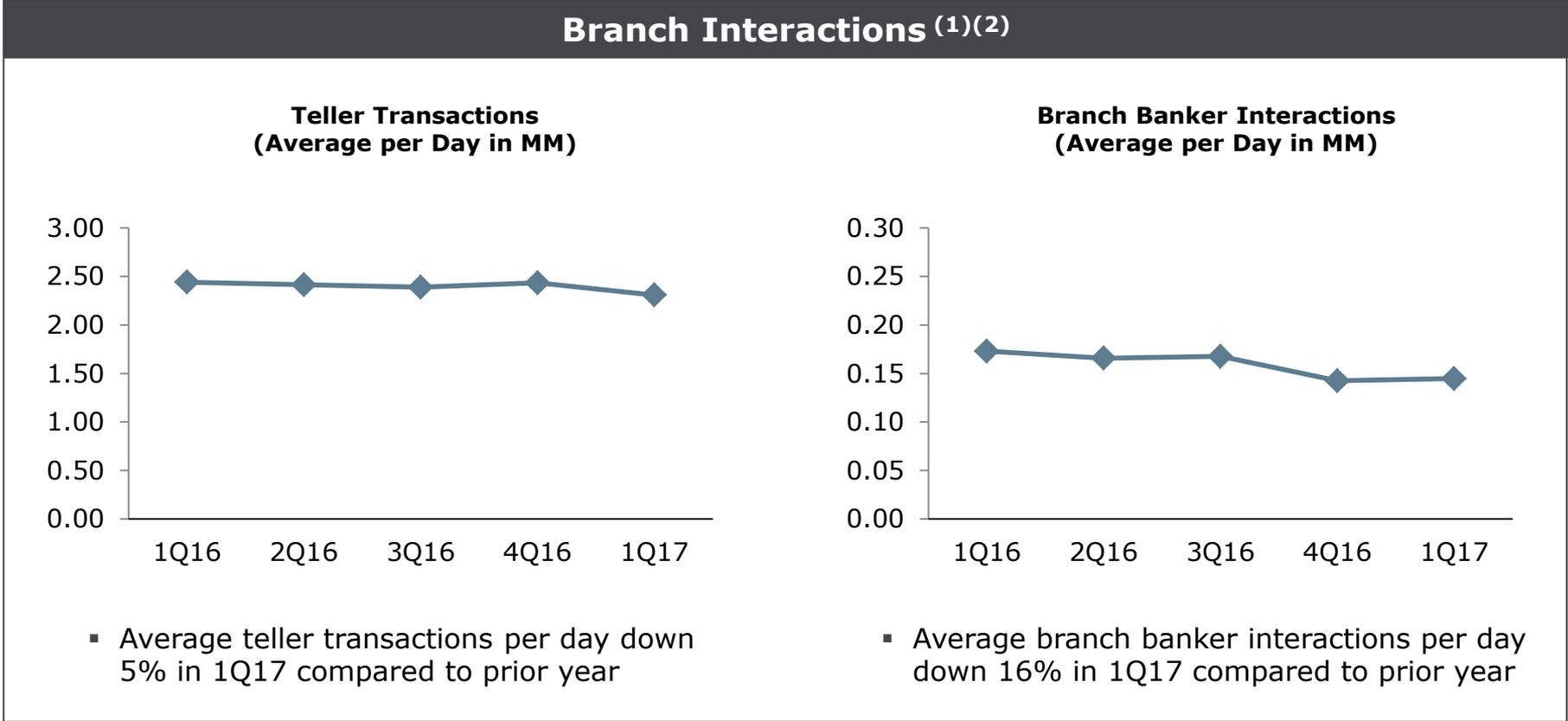
Overall satisfaction with most recent visit has rebounded to pre-settlement levels; customer loyalty continues to improve



Data above based on a 7-day rolling average and is measured as a percentage of customers that respond with a top box score on a 5-point scale. "Customer Loyalty" questions are: 1) Overall satisfaction with Wells Fargo, 2) Likelihood to continue using Wells Fargo, and 3) Likelihood to recommend Wells Fargo.

Stabilized branch customer interaction trends

Teller transactions on gradual decline with shift to self-service channels; branch banker interactions down, but stable post-settlement



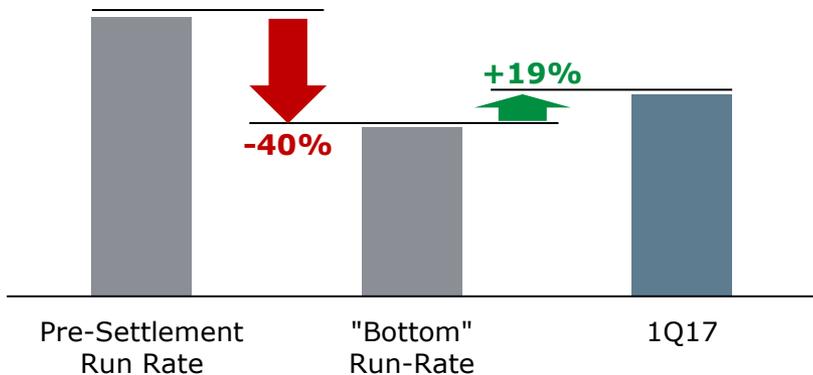
(1) A customer communication or transaction qualifies as a customer traffic interaction, which is consistent with the definition used by management for each customer channel presented. Preparation of customer traffic interaction metrics requires the application of interpretive judgement for each communication or transaction. Management uses these metrics to monitor customer traffic trends within the Company's Retail Banking business. (2) The average per day view calculation is computed by taking the total amount for each period and dividing it by the number of business days in that period since the activity primarily occurs on business days. The percentage change is then calculated by comparing this average per day amount for each of the periods shown. We define business days based on the days for which the Federal Reserve Bank is open for business according to their working day definition/schedule; however, not all of our branches are closed on days the Federal Reserve Bank is closed.

Consumer checking account open and activity trends

Account open activity is improving and new customers are active and engaged

Consumer Checking Account Opens

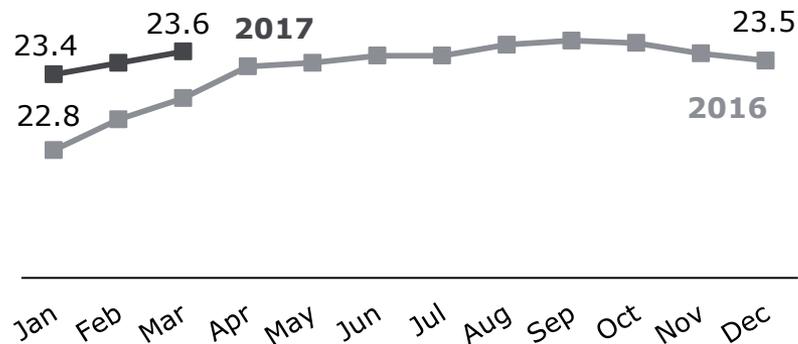
Consumer Checking Account Opens (Average per Day) ⁽¹⁾ ⁽²⁾



- New checking customer's deposit balances 8% higher than prior year ⁽³⁾
- 7 ppts. improvement in new checking accounts with 10+ POS transactions in first 30 days ⁽⁴⁾
- 15% improvement in conversion rate of new checking opens to primary customers ⁽⁵⁾⁽⁶⁾

Primary Consumer Checking Customers ⁽⁶⁾

Primary Consumer Checking Customers (MM)



- Primary consumer checking customers up 1.6% Mar-17 vs. Mar-16
- Average deposit balances per primary customer 6% higher than prior year ⁽⁷⁾
- 81% of checking customers were primary, continuing the multi-year improving trend ⁽⁸⁾

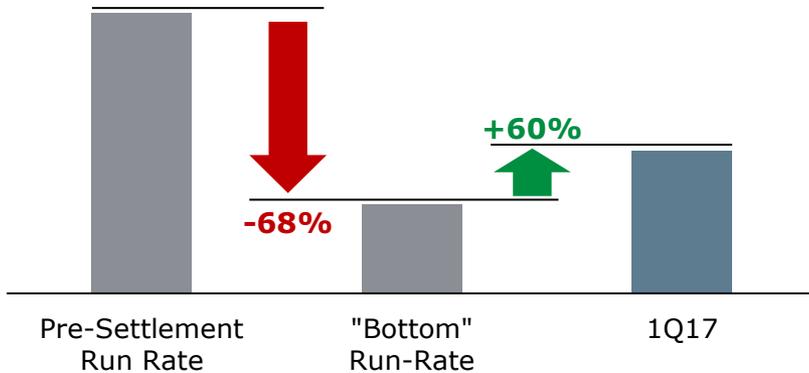
Data above for all channels. ⁽¹⁾ Pre-settlement run rate is based on August 2016. Bottom run rate is based on week of 11/7/16 and is adjusted for seasonal trends. ⁽²⁾ Based on the average per day view calculation, which is computed by taking the total amount for each period and dividing it by the number of business days in that period since the activity primarily occurs on business days. The percentage change is then calculated by comparing this average per day amount for each of the periods shown. We define business days based on the days for which the Federal Reserve Bank is open for business according to their working day definition/schedule; however, not all of our branches are closed on days the Federal Reserve Bank is closed. ⁽³⁾ Combined Checking and Savings balances for new customers acquired in Q4 2016 vs. Q4 2015. ⁽⁴⁾ Point-of-Sale (POS) Debit Card transactions for new checking accounts opened in Q4 2016 vs. Q4 2015. ⁽⁵⁾ New primary customers per 100 checking opens Q4 2016 vs. Q4 2015. ⁽⁶⁾ Customers who actively use their checking account with transactions such as debit card purchases, online bill payments, and direct deposit. ⁽⁷⁾ Combined Checking and Savings as of March 2017 vs. March 2016. ⁽⁸⁾ As of 3/31/2017.

Credit card application and account activity trends

Consumer credit card applications also improving with active and engaged customers

Consumer Credit Card Applications

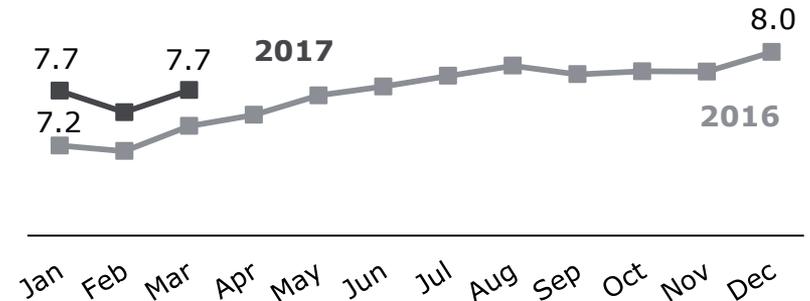
Consumer Credit Card Applications (Average Per Day) ⁽¹⁾⁽²⁾



- Strong engagement on accounts opened post-settlement
- 14% higher average balances per new open account ⁽³⁾
- 6 pts. more active new accounts ⁽³⁾⁽⁴⁾

POS Active Consumer Credit Card Accounts

POS Active Consumer Accounts (MM) ⁽⁴⁾



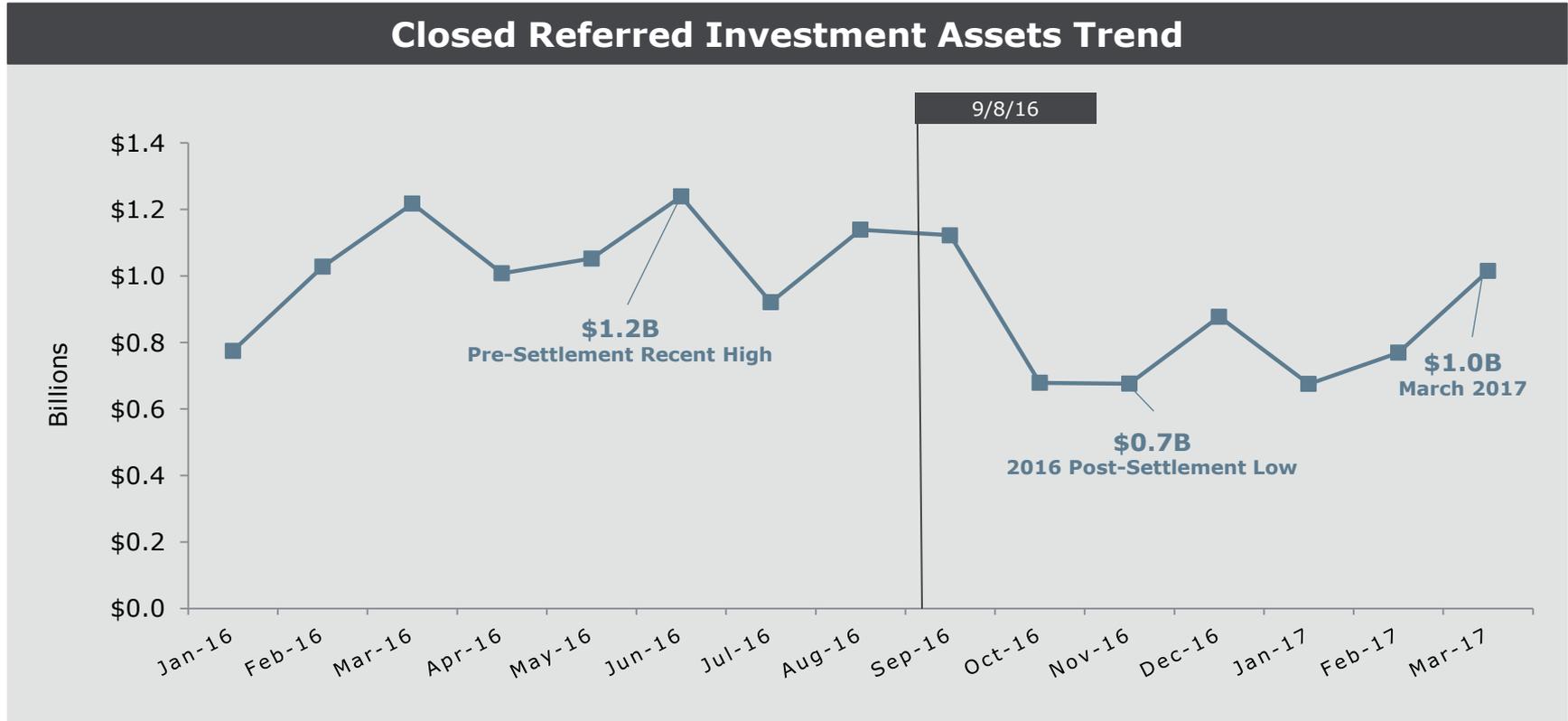
- POS active consumer credit card accounts up 3.9% Mar-17 vs. Mar-16
- 6.1% higher credit card purchase volume in 1Q17 from prior year ⁽²⁾

Data above for all channels. Credit card metrics shown above are for general purpose credit card only excluding co-branded and private label cards.

(1) Pre-settlement run rate is based on August 2016. Bottom run rate is based on 7-day rolling average (actual low week is 12/20-12/26 which includes seasonal decline). (2) Based on the average per day view calculation, which is computed by taking the total amount for each period and dividing it by the number of calendar days in that period. The percentage change is then calculated by comparing this average per day amount for each of the periods shown. (3) New credit card activity based on accounts opened in Q4 2015 vs. Q4 2016 as of March 2017. (4) Active credit card accounts having at least one Point-of-Sale (POS) transaction, including POS reversal, during the month.

Monthly referred investment assets increased to \$1B

Closed referred investment assets (resulting from the WIM/Community Banking partnership) are up from post-settlement lows to \$1.0B in March 2017



Improved team member retention

Retaining and Engaging Talent

Increasing Communication

- Conducted listening tours and team member surveys
- Improved transparency and frequency of communications

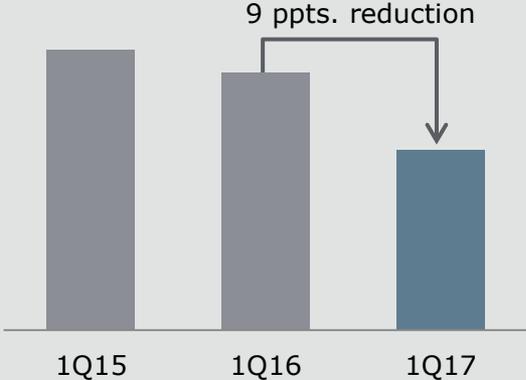
Enhancing Coaching and Training

- Improved support, knowledge and coaching tools
- Created clear and consistent protocols for branch and partner engagement across Wells Fargo

Redefining Pay and Performance

- Introduced new performance management and rewards program
- Increased minimum hourly pay rate to \$13.50 in the U.S. as part of annual market pricing studies

Branch Team Member Turnover (Quarterly Annualized)



~\$5MM estimated annual benefit from each one percentage point decrease in turnover ⁽¹⁾

(1) Efficiencies calculated as annualized impact of turnover reduction resulting in fewer hires; includes direct (recruiting and training) and indirect (onboarding, opportunity and contributions impact) benefits.

Looking Forward

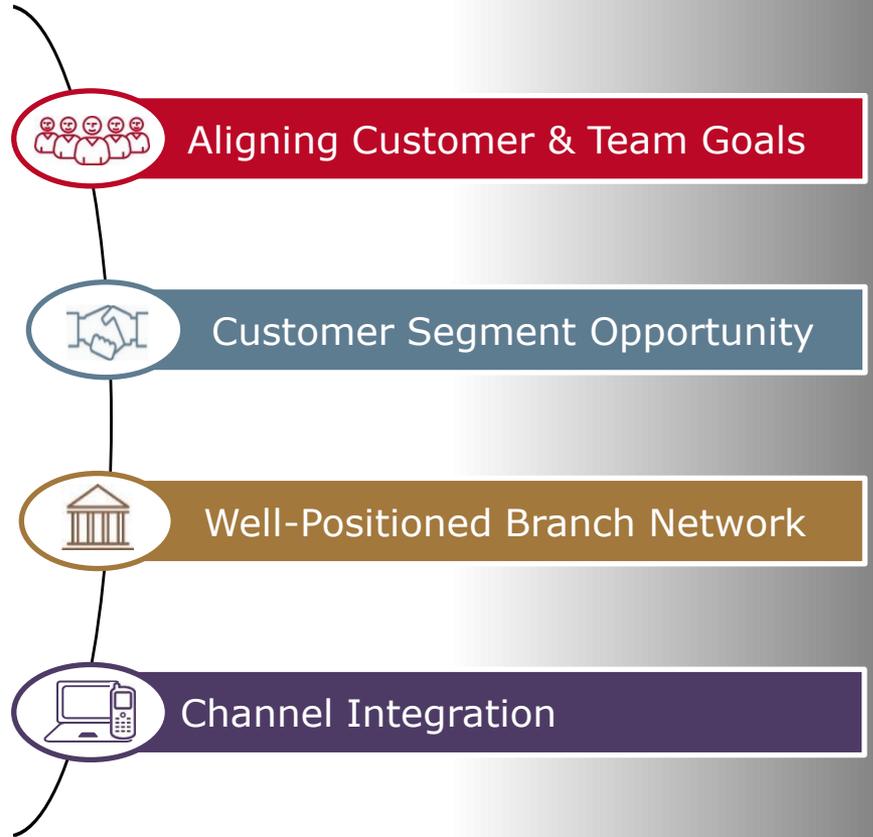


Devoted to great customer experiences and outcomes

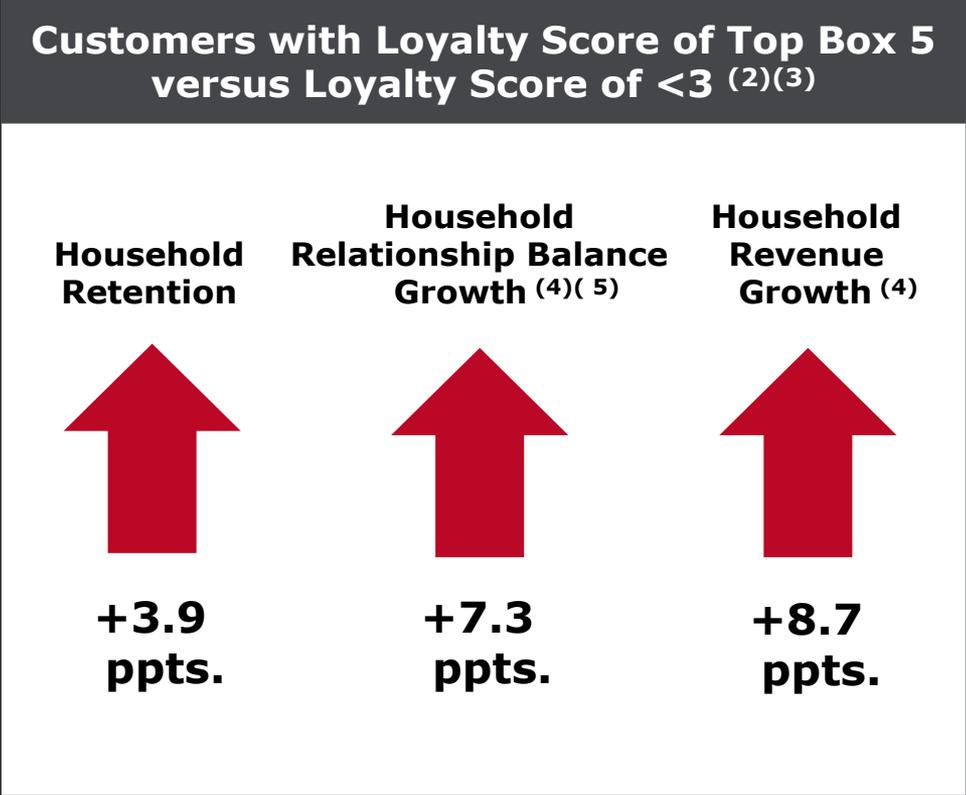
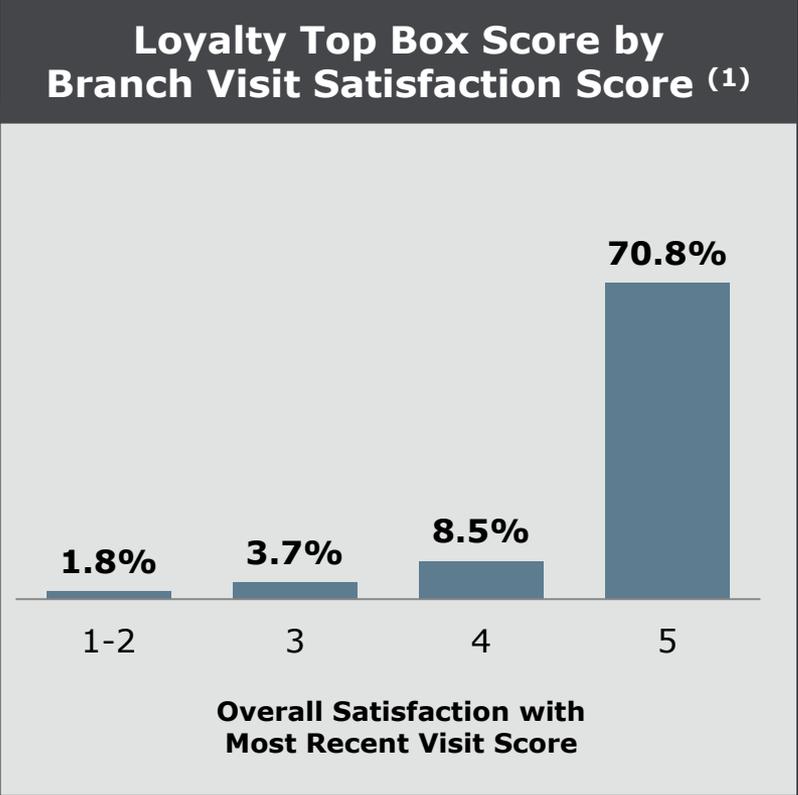
Exceptional Experiences Lead to Growth

- Giving customers reasons to choose us
- Understanding and responding to customer needs with engaged and knowledgeable team
- Leading to higher customer loyalty and engagement
- Creating differentiated outcomes
 - Better financial outcomes for customers
 - Better business outcomes for Wells Fargo

Key Enablers



Great customer experiences increase customer loyalty



Customers extremely satisfied with their most recent visit are much more likely to be “Loyal”, which leads to better business outcomes

(1) Data from over 800,000 online Gallup surveys received between October 1, 2016 and March 31, 2017. (2) 12-month period comparisons for January, February, March 2016 vs. January, February, March 2017. (3) Includes households that hold at least one retail checking account. (4) Balances and Revenue are based on households present in both periods. (5) Relationship Balances includes Deposit, Credit and Investment balances.

Aligning customer and team goals and outcomes

Empowering Team to Deliver by:

- Enabling proactive financial needs conversations with enhanced tools
- Expanding customer feedback
- Integrating more with digital; Digital Advocate program pilot ⁽¹⁾
- Empowering team to resolve problems quickly and effectively
- Investing in training and coaching
- Introducing a new customer relationship management system
- Allocating resources efficiently

Supported by New Performance Management and Rewards Success Measures:



- Customer experience
- Primary customer growth
- Household relationship balance growth
 - Deposit balances
 - Investment balances
 - Credit balances
- Branch risk score



- Qualitative assessment
 - Enables managers to assess team members' effectiveness
- Loan volume and referred investment assets
 - For select specialty banker positions

(1) Digital Advocate program expected to pilot in 2H17.

Customer segments and growth

Providing exceptional, differentiated experiences for each customer segment supports our model and provides opportunities for growth



Mass Market

- ~13MM households ⁽¹⁾
- Key source of new customer growth
- #1 retail deposit share nationally; #1 debit card transaction volume ⁽²⁾
- Focused on everyday needs, such as transacting and managing finances effectively

Affluent

- ~1.5MM households ⁽³⁾
- Opportunity with ~6.8MM affluent away households ⁽⁴⁾
- 3,400+ in-bank WFA Financial Advisors, offering planning and investments services
- Focused on advanced needs, such as investing, borrowing, and protection

Small Business

- ~3MM relationships ⁽⁵⁾
- Opportunity with ~3MM business away customers ⁽⁶⁾
- #1 Small Business lender ⁽⁷⁾
- #1 SBA 7(a) lender ⁽⁸⁾
- Focused on managing cash flow and access to financing

(1) Mass Market are Retail Banking households with less than \$100,000 in investable assets, as of December 2016. (2) Includes overlap with Affluent and Small Business segments. Retail deposit share rank sourced from FDIC data, SNL Financial, as of June 2016. Retail deposit data is pro forma for acquisitions and caps deposits at \$1 billion in a single banking branch and excludes credit union deposits. Debit card transaction volume rank sourced from Nilson report, April 2016; total 2015 debit and prepaid transaction volume for consumer and small business. (3) Affluent are Retail Banking households with total Wells Fargo combined deposit and investment balances of \$100,000 or more, as of December 2016. (4) Affluent away are Retail Banking households with total deposit and investment balances greater than \$100,000 but less than \$100,000 of deposits and investments with Wells Fargo, as of December 2016. Total deposit and investment balances based on external data sourced from IXI, a division of Equifax, as of December 2015. (5) Small Business relationships are those with annual revenues primarily \$0-\$5MM. (6) Consumer customers who we believe to be small business owners but currently do not have a Wells Fargo business relationship. (7) For loans under \$1 million, 2002-2015 Community Reinvestment Act (CRA) government data, 2015 data released August 2016. (8) In dollars and units, internal analysis of U.S. SBA fiscal year-end data, 2016.

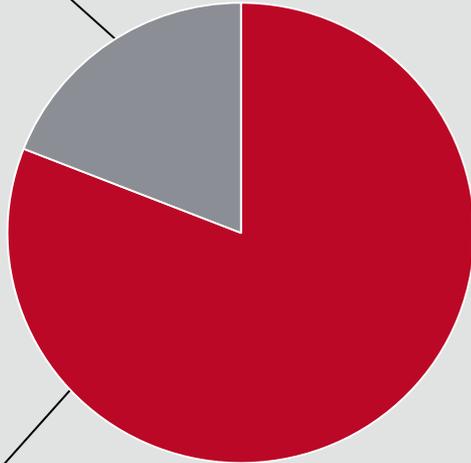
Affluent customer segment

Opportunity to grow relationships with exceptional service and in-depth financial planning while also expanding our reach to affluent away customers

Large Opportunity with Affluent and Affluent Away Households

~1.5MM affluent households at Wells Fargo

- **~50%** have an investment relationship with Wells Fargo Advisors
- Grow relationships in retirement, home financing, and insurance



~6.8MM affluent away households

- **\$2.2T** opportunity in investable assets ⁽¹⁾
- ~85% are primary checking customers
- Only 5% have an investment relationship with WFA

Well-Positioned to Grow

- **Strong partnership with WIM**
- **Optimizing staffing**
 - Ensuring branches with high affluent presence have specialized bankers
 - Growing number of premier bankers by 15% in 2017, on top of 6% growth in 2016
 - Exploring virtual service models
- **Focused on planning-based relationships**
- **Continuing to shift marketing efforts**
 - Improving awareness and consideration
- **Meeting our customers where they choose**
 - More than 70% of our affluent and affluent away customers visit our branches at least four times per year

Data as of 12/31/16. (1) Affluent away opportunity assumes the same level of penetration and average asset balances moved to Wells Fargo as our current affluent households.

Small business customer segment

Growing our leadership position with a refined staffing model, enriched value proposition, and enhanced customer relationship approach

Opportunity with Existing Customers

Existing Small Business

~0.6MM

~2.4MM

Small Business
Only

Combined
(Small Business
and Consumer)

- **Grow relationships** in credit, merchant, payroll and treasury services

Existing Consumer-Only ⁽¹⁾

~3.0MM

Business Away ⁽¹⁾

- **~\$50B+** balance opportunity ⁽²⁾

Well-Positioned to Grow

- **Strong partnership with Wholesale Banking**

- **Optimizing staffing**

- Increasing specialized bankers in high business density branches and growing central relationship management team
- Creating new job category of acquisition bankers to focus on \$2-5MM market ⁽⁴⁾

- **Expanding digital options and tools**

- Introduced FastFlex Line of Credit; expanding FastFlex Loan to non-customers ⁽⁵⁾
- Introduced streamlined "One Term Loan" application process
- Launched new Business Credit Center

- **Meeting our customers where they choose**

- Small businesses use channels similar to consumers, with slightly higher branch usage

Opportunity with Non-Customers

- Well-positioned to **earn business** with #1 primary bank market share and #1 lending position ⁽³⁾

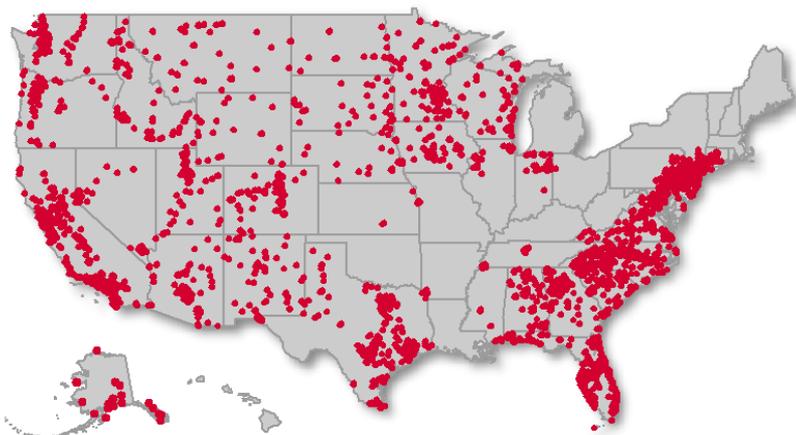
(1) Consumer customers who we believe to be small business owners but currently do not have a Wells Fargo business relationship. (2) Combined deposit and credit balances opportunity, adjusted for those that may not need business products. (3) #1 primary bank market share, Barlow Research Associates, Primary Bank Market Share Database as of Q4 2016 (rolling eight quarters); #1 lending position for loans under \$1 million, 2002-2015 Community Reinvestment Act (CRA) government data, 2015 data released August 2016. (4) Based on annual sales. (5) FastFlex Small Business Loan expected to be available to non-customers in 2018.

Well-positioned branch network

Even as consumer usage patterns change, branches continue to be an important engagement point to serve customer needs

Leading Branch Network

- In more communities
- Integrating with digital
- Flexible real estate portfolio:
 - 51% owned, 49% leased
 - Over 80% flexibility to exit in 5 years or less (owned + leased); of leased locations, ~65% come up for renewal over the next 5 years



Delivering Exceptional Customer Service

- Over 50MM teller transactions and 75MM ATM transactions each month
- Providing a convenient platform to assist with everyday, routine transactions
- Consulting and assisting customers with advanced needs such as investing, home lending, and business banking

Average Monthly ATM & Teller Transactions (MM)

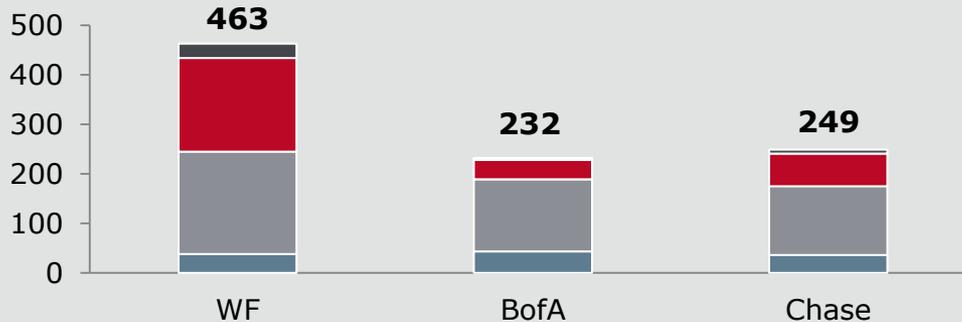


Efficiently serving more communities

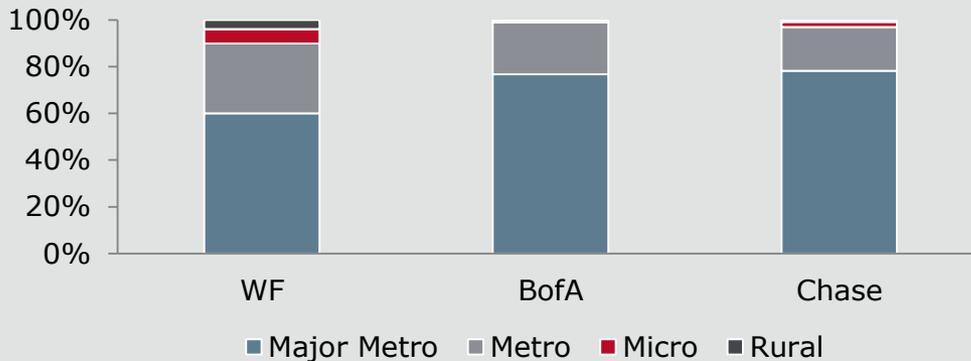
Diversified across 463 markets, ranging from Major Metropolitan to Rural, approximately twice as many total markets relative to our peers ⁽¹⁾

Serving More Markets with Our Branch Distribution

Number of Markets with Branch Distribution



Percentage of Branches by Market Type ⁽²⁾



- Efficient with strong returns across all four market types
 - Return on Deposits and efficiency ratios are comparable across all market types ⁽³⁾
- Strategically aligned for growth
 - In 15 of 15 fastest growing U.S. markets, with #1 or #2 deposit share in 12 of 15 ⁽⁴⁾
 - In 13 of 15 of the highest income large markets, with #1 or #2 deposit share in 9 of 13 ⁽⁴⁾

(1) U.S. Markets defined as largest Core Based Statistical Areas (CBSAs) by population. (2) Metropolitan and Micropolitan statistical areas (metro and micro areas) are geographic entities delineated by the Office of Management and Budget (OMB). Major Metro internally defined as Metropolitan markets with over 1MM population. Rural internally defined by "Unassigned" CBSAs. Counts as of 6/30/16. (3) Return on Deposits defined as (Net Income Before Taxes / Domiciled Deposits). (4) Nielsen Claritas. Fastest-growing and highest income U.S. markets defined by population > 1 million. Five-year projected household growth rate and average household income. Data as of December 2016.

Five external forces shape our branch strategy

We evaluate these factors to optimize the markets, density, locations, and formats for our branch network



1. Customer Behavior

- Customer adoption of digital channels for interactions shifts the proportion of channel usage from physical to digital



2. Digital Trends

- The role of technology erodes existing competitive advantages (e.g., physical networks) and creates new ones (e.g., mobile wallet)



3. Geographical Differences

- Significant differences across geographies (e.g., competitor dynamics, demographics, economic centers, travel patterns) necessitate market-specific approaches



4. Economic & Regulatory Environment

- Interest rate changes, income distribution shifts, and economic cycles impact resource allocation, business strategy, and performance
- External factors may affect product design, revenue, and profitability across branch network and/or for a specific market
- CRA impact is a factor throughout the decision-making process



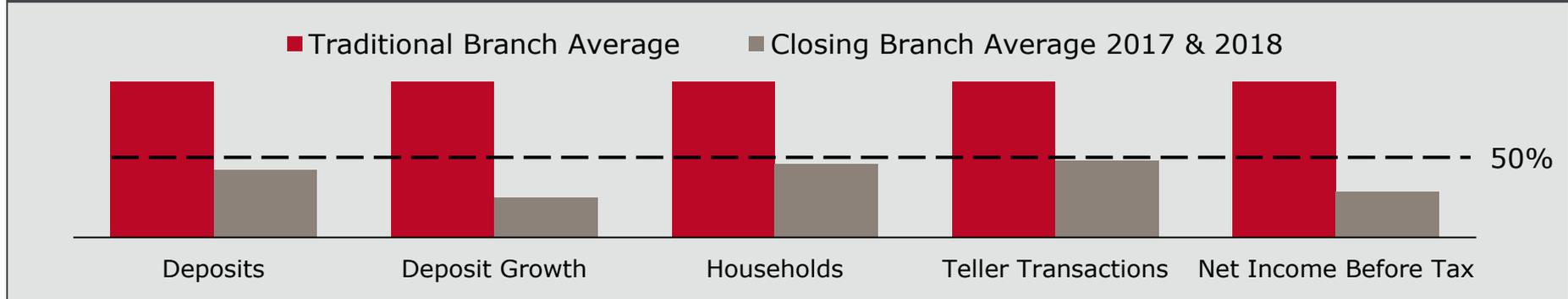
5. Competitor Distribution

- Competitor actions to close or open branches, change formats, and deploy ATMs create a dynamic environment and require constant evaluation and response

Reducing branches to reflect customer behavior

We plan to close ~450 branches in 2017-2018 to improve the performance of the network and provide an expected annual expense savings of ~\$170MM ⁽¹⁾

Approach Retains Customers, Maintains Network Strength and Improves Efficiency ⁽²⁾



Optimizing Branch Network through Ongoing Evaluations

Retain and Grow Households

- Minimal additional household attrition
 - Low impact on future household growth
- 7% branch reduction expected to result in <0.6% household impact

Maintain Network Strength

- Dispersed across our footprint while consolidating with higher frequency in saturated markets
- Optimizes distances between branches – urban to rural – reducing redundant locations
- Improves network site quality – consolidating less ideally located branches

Improve Profitability

- Majority of direct branch expense removed with minimal impact to revenue and growth
- Fully realized expense saves occur 1-2 years after closure

(1) ~\$170MM annual run rate savings represents full year impact of expense saves beginning in 2019; includes personnel, occupancy, other direct expense, and indirect expense. Excludes initial one-time costs. (2) Table comparison reflects traditional branches versus expected closures in 2017 and 2018; deposit growth and net income before tax are full-year 2016, while deposits, households, and teller transactions are year-end 2016.

Investing for growth and efficiency

Increasing convenience for customers by continuing to invest in our network, including opening new and relocating existing branches when appropriate

Distribution Investment Strategy

Los Angeles



Manhattan



DeNovos and Relocations

- Strengthening site quality and decreasing square footage
- Opening smaller formats: ~90% $\leq 3,500$ sq ft and ~25% $\leq 2,000$ sq ft ⁽¹⁾

Co-location

- 98% of our affluent branches are staffed with at least one Premier Banker, Licensed Banker, or Financial Advisor
- Mortgage representatives are available at branches across the footprint

Branding

- Improving the visibility of our branches through signage, digital displays, and illuminated ATMs
 - Enhancements across entire footprint will be completed by end of this year

(1) Includes all formats opened in 2016.

The Digital Branch

Digital enhancements affect every component of the branch, providing seamless customer and team member experiences while saving over \$185MM⁽¹⁾ annually

Seamless

- **Make An Appointment:** Customers schedule appointments in advance **100% deployed**
- **Customer Mobile Collaboration:** Customers use their own mobile device to simplify and facilitate banker interactions **100% deployed**
- **Mobile Stage Director:** Allows bankers mobility to greet and check in customers **~500 branches by year-end⁽¹⁾**

Digital

- **Card-Free Access:** Customers authenticate with their mobile device **100% of ATMs; in pilot at teller line**
- **Assisted-Service ATMs:** Expanded range of ATM services, with option of personal assistance from bankers **~450 in branches by year-end⁽¹⁾**
- **Paperless Teller Transactions:** Customers initiate transactions without paper and with a familiar ATM interface **100% deployed**
- **Paperless Backshop Processes:** Tablet app that tracks money movement without paper logs **~500 branches by year-end⁽¹⁾**

Efficient

- **Digital enhancements save time, resources, and operating expense** **\$185MM+ annual run rate savings⁽²⁾**

(1) Represents expected volume by year-end. (2) Annual run rate savings expected from digitization projects 2012-2017.

Summary



Community Bank will emerge stronger and better

Building on our strengths and being grounded in our priorities...

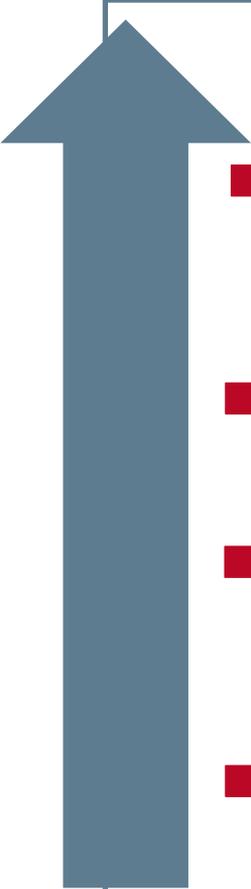
- Exceptional customer experience
- Exceptional team member experience
- Enhanced risk management

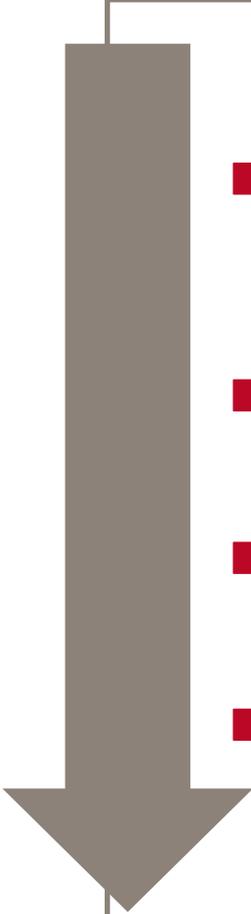
...will enable us to deliver exceptional experiences which lead to growth

- ▶ Giving customers reasons to choose us
- ▶ Identifying and meeting customer needs with engaged and knowledgeable team
- ▶ Leading to higher customer loyalty and engagement
- ▶ Creating differentiated outcomes
 - Better financial outcomes for customers
 - Better business outcomes for Wells Fargo

Community Bank will emerge stronger and better

Key Success Metrics and Areas of Focus

- 
- **Improve Customer Experience, Loyalty and Satisfaction**
 - **Grow Households and Customers**
 - **Deepen Customer Relationships and Engagement**
 - **Deliver Positive Operating Leverage**

- 
- **Improve Risk Management (Reduced Risk)**
 - **Lower Customer Attrition**
 - **Lower Team Member Attrition**
 - **Reduce Expenses**

Biography





Mary Mack

Senior Executive Vice President

- Mary Mack is head of Community Banking and responsible for retail and small business banking at Wells Fargo. She and her team serve approximately 21 million retail banking households and 3 million small business relationships. The organization provides financial services to customers through approximately 6,000 retail branches and 13,000 ATMs in 39 states and the District of Columbia. Community Banking serves mass market, affluent and small business banking customers.
- Mary also leads the Customer Segments Group, which includes Small Business, Affluent, Wells Fargo At WorkSM, and Practice Finance; the Customer and Branch Experience Group; the Business Strategy and Administration Group; and the Distribution Strategies and Services Group.
- Over her 32-year tenure with Wells Fargo, Mary has had a broad mix of brokerage/advisory, banking and finance experience and held a variety of leadership positions including: head of Wells Fargo Advisors; head of Wealth Brokerage Services; leader of Wachovia's Client Partnership; director of Community Affairs; General Bank regional president; and, managing director of Healthcare Corporate Banking.
- Mary holds a bachelor's degree in International Political Economy from Davidson College and also serves on the college's board of trustees. She has also served on numerous boards and is a founding member of the Foundation for Fort Mill Schools.