

## Everyday Checking

# A guide to your common checking account fees

At Wells Fargo we are committed to providing the information you need to help manage your account. We developed this summary to help you understand some of the most common fees that may apply to your checking account. For a complete listing of fees and more detailed account information, please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement.

Monthly service fee	
Monthly service fee	<b>\$10</b>
Options to avoid the monthly service fee (minimum opening deposit \$25)	<p><b>\$0</b> monthly service fee on your Everyday Checking account with one of the following during each fee period:</p> <ul style="list-style-type: none"> <li>• \$1,500 minimum daily balance, <b>OR</b></li> <li>• Direct deposits totaling \$500 or more, <b>OR</b></li> <li>• Linked to a Wells Fargo Campus ATM or Campus Debit Card, <b>OR</b></li> <li>• 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account.               <ul style="list-style-type: none"> <li>- Included: Debit card purchases made using PIN, signature, online, phone or mobile wallet; one-time and recurring debit card payments.</li> <li>- Not Included: Any transaction at an ATM (Wells Fargo or non-Wells Fargo); Automated Clearing House (ACH) transactions.</li> </ul> </li> </ul> <p><b>Note:</b> \$5 discount on the monthly service fee when the primary owner of the account is between the ages of 17 - 24.</p>

ATM fees	
Cash withdrawal at Wells Fargo ATMs	<b>\$0</b>
Cash withdrawal at non-Wells Fargo ATMs in the U.S.	<p><b>\$2.50</b> per withdrawal</p> <p><b>Note:</b> Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).</p>
Cash withdrawal at non-Wells Fargo ATMs outside of the U.S.	<p><b>\$5</b> per withdrawal</p> <p><b>Note:</b> Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).</p>

Overdraft services fees	
Overdraft and returned item (Non-Sufficient Funds/NSF) fee <sup>1</sup>	<p><b>\$35</b> per item</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No more than three overdraft and/or returned item fees per business day</li> <li>• No overdraft fee on ATM and everyday (one-time) debit card transactions (transactions may be declined) unless Debit Card Overdraft Service is added to your account. See the “Debit Card Overdraft Service” section for more information.</li> <li>• No overdraft or returned item fees on items of \$5 or less</li> <li>• No overdraft fees if both your ending daily account balance and available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after we have processed all of your transactions.</li> <li>• No extended or continuous overdraft fee</li> </ul>
Overdraft Rewind <sup>SM</sup>	<p><b>Free Account Feature:</b></p> <p>When a covering ACH direct deposit is received by 9:00 a.m., the bank will recalculate your available balance (less pending debits), reevaluate transactions from the previous business day, and may reverse overdraft or returned item (Non-Sufficient Funds/NSF) decisions and waive associated fees. 9:00 a.m. is local time where your account is located (which is noted on your monthly statement). Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify. Overdraft Protection transfers/advances and fees are not reversed with Overdraft Rewind. Go to <a href="https://wellsfargo.com/overdraft-rewind">wellsfargo.com/overdraft-rewind</a> for more details.</p>

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### Overdraft services fees (continued)

<p>Overdraft Protection Transfer or Advance Fee - when you are enrolled we will transfer/advance available funds from your account(s) linked for Overdraft Protection</p>	<p><b>\$12.50</b> per transfer from your linked savings account</p> <p><b>Note:</b> Overdraft Protection transfers from a savings account count toward the Regulation D and Wells Fargo combined total limit of six transfers and withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account or closed.</p> <p><b>\$12.50</b> per advance from an eligible linked line of credit account</p> <p>You may be able to use your credit card as Overdraft Protection. To learn more about the Overdraft Protection Advance Fee from a credit card, please see your Credit Card Agreement.</p>
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### Debit Card Overdraft Service

<p>Choose how Wells Fargo handles your ATM and everyday (one-time) debit card transactions when you don't have enough money in your checking account (or in accounts linked for Overdraft Protection) at the time of the transaction.</p>	
<p><b>If you do not add Debit Card Overdraft Service:</b> ATM and everyday (one-time) debit card transactions will be declined if there isn't enough money in your checking account (or in accounts linked for Overdraft Protection), and there are no fees for declined transactions.</p>	
<p><b>If you add Debit Card Overdraft Service:</b> ATM and everyday (one-time) debit card transactions may be approved into overdraft at the bank's discretion and an overdraft fee may apply unless a covering transfer or deposit is made before the posted cutoff time on the same business day (subject to the bank's funds availability policy). See "Overdraft services fees" for detail.</p>	

### How deposits and withdrawals are processed

<p>Posting order - the order your deposits and withdrawals are processed</p>	<p>Transactions are generally posted each business day in this order:</p> <ul style="list-style-type: none"> <li>• <b>First</b> - deposits or incoming transfers received before the deposit cutoff time that day</li> <li>• <b>Second</b> - your withdrawals/payments that have been previously authorized and cannot be returned unpaid, such as debit card purchases and ATM withdrawals. Transactions generally are sorted by date and time the transaction was conducted or for some transactions the time assigned by our system; if date and time are the same, we post lowest to highest dollar amount.</li> <li>• <b>Third</b> - checks and preauthorized automatic ACH payments (such as bills you pay by authorizing a third party to withdraw funds directly from your account) by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount</li> </ul>
<p>Deposit availability - when your deposits will be made available</p>	<p>Cash deposits: same business day</p> <p>Electronic direct deposits/incoming wire transfers: same business day</p> <p>Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to \$400 of the deposits may be available on the day of the deposits.</p> <p>If we place a hold on a check, the first \$200 will be available on the next business day. The remaining balance will be available no later than the seventh business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you.</p> <p><b>Note:</b> Deposits made before the posted cutoff time at a branch, Wells Fargo ATM, or through Mobile Banking will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.</p>

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Other common fees	
Access to <i>Wells Fargo Online</i> <sup>®</sup> with Bill Pay	<b>\$0</b>
Cashier's check	<b>\$10</b> each
Cashed/Deposited returned item	<b>\$12</b> per item - for items returned unpaid to Wells Fargo for any reason
Check printing	<b>Varies</b>
Excess activity fee (applied to savings accounts)	<b>\$15</b> per withdrawal or transfer - if you exceed the Regulation D and Wells Fargo combined total limit of six withdrawals and transfers from your savings account per monthly fee period (maximum three fees per monthly fee period)
International debit card purchase transaction fee	<b>3%</b> of transaction amount
Money Order (up to \$1,000)	<b>\$5</b> each
Online bank statement	<b>\$0</b>
Online check image - image of checks you've written	<b>\$0</b>
Stop Payment	<b>\$31</b> each
Wire Transfer	<b>\$15</b> for incoming domestic/internal transfer <b>\$30</b> for outgoing domestic/internal transfer

## Dispute resolution

If you have a dispute, we want to resolve it as quickly and easily as possible. First, discuss your dispute with a banker. If your banker is unable to resolve your dispute, you agree that either Wells Fargo or you can initiate arbitration. The arbitration process is further detailed in the "Resolving disputes through arbitration" section of the Deposit Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

<sup>1</sup> Our overdraft fee may apply whether the overdraft is by check, electronic payment, everyday debit card or ATM transaction (if applicable), or other means. The payment of transactions into overdraft is discretionary and the Bank reserves the right not to pay. For example, the Bank typically does not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.