

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	\$10
Options to avoid the monthly service fee (minimum opening deposit \$25)	<p>\$0 monthly service fee on your Everyday Checking account with one of the following during each fee period:</p> <ul style="list-style-type: none"> • \$1,500 minimum daily balance. Effective with the fee period beginning after October 8, 2020, this option will be lowered to a \$500 minimum daily balance. • \$500 or more in total qualifying direct deposits, • Linked to a Wells Fargo Campus ATM or Campus Debit Card (Wells Fargo Campus CardSM program benefits will take effect 45 days following the linkage of your Campus Card), • The primary account owner is 17 through 24 years old (Primary account owner is an individual that has tax responsibility for the account. On the account owner's 25th birthday, the account is automatically subject to the monthly service fee unless you meet one of the other options to avoid the monthly service fee), • 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. Effective with the fee period beginning after October 8, 2020, this will no longer be an option to avoid the monthly service fee. <p>-Included: Debit card purchases made using PIN, signature, online, phone or mobile wallet; one-time and recurring debit card payments.</p> <p>-Not Included: Any transaction at an ATM (Wells Fargo or non-Wells Fargo); Automated Clearing House (ACH) transactions. ACH transactions are set up using your checking account number and routing number – NOT a debit card number.</p>
ATM fees	
Cash withdrawal at Wells Fargo ATMs	\$0
Cash withdrawal at non-Wells Fargo ATMs in the U.S.	<p>\$2.50 per withdrawal</p> <p>Note:</p> <ul style="list-style-type: none"> • Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms). • Wells Fargo Campus Card program - receive up to four withdrawal transactions at no charge by Wells Fargo during each monthly fee period.¹
Cash withdrawal at non-Wells Fargo ATMs outside of the U.S.	<p>\$5 per withdrawal</p> <p>Note: 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 ²	<p>\$35 per item</p> <p>Note:</p> <ul style="list-style-type: none"> • No more than three overdraft and/or returned item fees per business day • 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. • No overdraft or returned item fees on items of \$5 or less • If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. • No extended or continuous overdraft fee • Wells Fargo Campus Card program - receive a courtesy refund for one Overdraft or NSF fee during each calendar month.¹

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Overdraft services fees (continued)

Overdraft Rewind®	<p>Automatic Account Feature: If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/ NSF) decisions. Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account. Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.</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>\$12.50 per transfer from your linked savings account Note: Wells Fargo Campus Card program - Overdraft Protection Transfer fees will be waived¹ \$12.50 per advance from an eligible linked line of credit account 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>

Debit Card Overdraft Service

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.

If you do not add Debit Card Overdraft Service: 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.

If you add Debit Card Overdraft Service: 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.

How deposits and withdrawals are processed

Posting order – the order your deposits and withdrawals are processed	<p>Transactions are generally posted each business day in this order:</p> <ul style="list-style-type: none"> • First – deposits or incoming transfers received before the deposit cutoff time that day • Second – 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. • Third – 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.
Deposit availability – when your deposits will be made available	Cash deposits: same business day
	Electronic direct deposits/incoming wire transfers: same business day
	<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 \$225 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>Note: Deposits made on a business day 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 Wells Fargo Online® with Bill Pay	\$0
Cashier's check	\$10 each
Cashed/Deposited returned item	\$12 per item – for items returned unpaid to Wells Fargo for any reason
Check printing	Varies
International debit card purchase transaction fee	3% of transaction amount
Money Order (up to \$1,000)	\$5 each
Online bank statement	\$0
Online check image – image of checks you've written	\$0
Stop Payment	\$31 each
Wire Transfer	\$15 per transfer for incoming domestic \$16 per transfer for incoming international U.S./foreign currency Note: Wells Fargo Campus Card program - receive a courtesy refund for one incoming domestic/international wire transfer during each calendar month. ¹ \$30 per transfer for outgoing domestic

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.

¹Wells Fargo Campus Card program benefits will take effect 45 days following the linkage of your Campus Card. Your Everyday Checking account must be linked to an open, active Wells Fargo Campus Card to remain eligible and receive these additional fee benefits. Your fee benefits will end 60 days after your Everyday Checking account is no longer linked to an active Campus Card. In that event, the Bank's standard terms and fees apply. Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card program. Ask a banker for additional details about participating colleges and universities.

²Our overdraft fee may apply whether the overdraft is by check, electronic payment, everyday (one-time) 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.