



Everyday Checking: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Everyday Checking is designed for your day-to-day financial needs, provides convenient banking options, and offers easy access to your money.

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|--|-------------------------|--|---|---|
| Monthly service fee | \$10 | <p>You can avoid the monthly service fee with one of the following each fee period:</p> <ul style="list-style-type: none"> • \$500 minimum daily balance • \$500 or more in total qualifying direct deposits • Primary account owner is 17-24 years old • Linked to a Wells Fargo Campus ATM Card or Campus Debit Card | | |
| ATM fees per transaction | | At Wells Fargo ATMs | At non-Wells Fargo ATMs (their fees may also apply) | |
| | | | Within U.S. / U.S. territories | Outside U.S. |
| | Cash withdrawals | \$0 | \$2.50 | \$5.00 |
| | Balance inquiry | \$0 | \$2.00 | \$2.00 |
| | Funds transfer | \$0 | \$2.00 | \$2.00 |
| Overdrafts we pay or items returned due to non-sufficient funds | \$35 | <p>per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction</p> <ul style="list-style-type: none"> • No fee on items \$5 or less • No fee if both your ending daily balance and available balance are overdrawn by \$5 or less • No more than three fees per business day • No additional overdraft fee even if you have a negative account balance over an extended period • No fee on ATM and everyday (one-time) debit card transactions unless you are enrolled in Debit Card Overdraft Service (see next page) | | |
| Overdraft Protection transfers or advances | \$12.50 | <p>per transfer/advance from your linked savings account or from eligible line of credit. No more than one Overdraft Protection fee will be charged per business day.</p> <p>You may be able to use your credit card as Overdraft Protection; see your credit card agreement to learn more.</p> | | |
| Cashed/deposited items that are returned | \$12 | each item returned for any reason | | |
| Cashier's check | \$10 | each | | |
| Money order (up to \$1,000) | \$5 | each | | |
| Wire transfer | | \$15 per wire for incoming domestic | \$16 per wire for incoming international U.S. or foreign currency | \$30 per wire for outgoing domestic |
| Stop payment | \$31 | each for pre-authorized Automated Clearing House (ACH) items | | |
| International debit card purchase transaction fee | 3% | of transaction amount | | |
| Digital services | \$0 | No fee for online bank statements or access to Wells Fargo Online®. Message and data rates may apply. | | |

Debit Card Overdraft Service: your choice

You choose how Wells Fargo handles **ATM and everyday (one-time) debit card transactions** when you don't have enough money in your checking account or accounts linked for Overdraft Protection at the time of the transaction.

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|----------------------|---------------------------|---|
| Do NOT enroll | \$0 | ATM and everyday (one-time) debit card transactions are declined at no charge. |
| Enroll | \$35 per overdraft | ATM and everyday (one-time) debit card transactions may be paid into overdraft at our discretion. Standard overdraft fees and policies apply. |

How we make funds available and process transactions

When you make a deposit on a business day prior to the posted cutoff time at a branch, Wells Fargo ATM, or using our mobile app, it will be considered received that day. If you miss the cutoff time, it will be considered received on the next business day.

| Type of deposit | When funds are available |
|---|---|
| Cash, electronic direct deposits, and incoming wire transfers | Same business day. Business days are Monday through Friday, excluding federal holidays. |
| Checks | Generally, the first business day after the day we receive your deposit. If a check is deposited at a Wells Fargo location or ATM, up to \$400 of the deposit may be available the same business day. If we place a hold on a check, \$225 of it may be available the next business day. The remainder will generally be available no later than the seventh business day. We'll notify you of the hold and when the funds will be available. |

We post transactions each business day in this order

| | |
|---|---|
|  Added to your account | Deposits and incoming transfers received before the deposit cutoff time that day. |
|  Subtracted from your account | Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases and ATM withdrawals). Transactions are generally sorted by date and time the transaction was conducted, or for some, the day we receive it for payment or the time assigned by our system. If date and time are the same, we post from lowest to highest dollar amount. |
|  Subtracted from your account | Automatic payments (such as recurring bills you have authorized a company to withdraw). Transactions are sorted by date and time received by the bank, and if date and time are the same, we post from lowest to highest dollar amount. |

Questions? We're here for you

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| Phone | 1-800-869-3557 |
| Deaf or hard of hearing customers | We accept all relay calls, including 711. |
| Online | Visit wellsfargo.com |
| For detailed fee and account information | See <i>Consumer Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting www.wellsfargo.com/depositdisclosures |