

# 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 Agreement and Consumer Account Fee and Information Schedule.

Monthly service fee	
Monthly service fee	<b>\$30</b>
Options to avoid the monthly service fee (minimum opening deposit \$25)	<p><b>\$0</b> monthly service fee on your <i>Portfolio by Wells Fargo</i> program when you have one of the following in qualifying balances:</p> <ul style="list-style-type: none"> <li>• \$25,000 or more in qualifying linked bank deposit accounts (Checking, Savings, Time Accounts (CDs), FDIC-insured IRAs), <b>OR</b></li> <li>• \$50,000 or more in any combination of qualifying linked banking, brokerage (available through our brokerage affiliate Wells Fargo Advisors<sup>1</sup>), and credit balances (including 10% of mortgage balances, certain mortgages not eligible)</li> </ul>
Minimum Balance Requirement (to stay in the <i>Portfolio by Wells Fargo</i> program)	\$10,000 in qualifying balances by the end of the second statement period after account opening in any combination of eligible linked banking, brokerage (available through our brokerage affiliate Wells Fargo Advisors <sup>1</sup> ), and credit balances (including 10% of mortgage balances, certain mortgages not eligible)
ATM fees	
Cash withdrawals at Wells Fargo ATMs	<b>\$0</b>
Cash withdrawals at non-Wells Fargo ATMs	<p><b>\$0</b> Wells Fargo access fee for unlimited non-Wells Fargo ATM cash withdrawals (U.S. and International) from your primary Wells Fargo Portfolio Checking account</p> <p><b>Note:</b> Fees charged by non-Wells Fargo ATM owners/operators apply (unless waived by your account terms).</p>
Overdraft services fees	
Overdraft and returned item (non-sufficient funds/NSF) fees <sup>2</sup>	<p><b>\$35</b> per item</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No overdraft fee will be assessed on ATM and everyday debit card transactions (transactions may be declined) unless Debit Card Overdraft Service is added to the account. See the “Debit Card Overdraft Service” section for more information.</li> <li>• No more than three overdraft and/or returned item fees will be charged on any business day</li> <li>• No overdraft or returned item fees on transactions \$5 or less</li> <li>• No overdraft fees if at the end of our nightly processing, 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</li> <li>• No extended or continuous overdraft fee</li> </ul>
Overdraft Rewind <sup>SM</sup>	<p><b>Free Feature</b></p> <p>With this free feature, when the bank receives your electronic direct deposit by 9:00 am local time, we will automatically include this amount in a re-evaluation of the payment decisions from the prior business day’s account processing. The bank will calculate a new balance, which includes your pending direct deposit (less any pending debits) and use this amount to help reverse the overdraft or returned item decisions and waive associated fees that would have been charged. Overdraft Protection transfers/advances and the associated fees from the prior business day are not reversed with Overdraft Rewind.</p>
Overdraft Protection transfer/advance fees – when you are enrolled we will transfer/advance available funds from your account(s) linked for Overdraft Protection	<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 towards 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 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>No fee</b> per advance from an eligible linked home equity line of credit account to your primary Wells Fargo Portfolio Checking account<sup>3</sup>. You may be able to use your credit card as Overdraft Protection. To learn more about the advance fees, please see your Credit Card Agreement.</p>

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### Debit Card Overdraft Service

When you add this service, your ATM and everyday debit card transactions may be approved at the Bank's discretion when you do not have enough money in your checking or account(s) linked for Overdraft Protection to cover your transaction.

**Option 1 – Your account does not come with Debit Card Overdraft Service:** If you do not add this service and you do not have enough money in your account, your ATM or everyday debit card transactions will be declined and no overdraft fee will be charged on these transactions.

**Option 2 – If you add this option:** If you add Debit Card Overdraft Service and an ATM or an everyday debit card transaction overdraws your account, the following fees will apply.

Overdraft fee for ATM and everyday debit card transactions<sup>2</sup>

**\$35** per item

**Note:**

- No fee if you transfer or deposit funds (and no hold is placed on the deposit) to cover the overdraft by the cutoff time posted for the branch or Wells Fargo ATM, on the same business day.
- No more than three overdraft and/or returned item (non-sufficient funds/NSF) fees will be charged on any business day.
- No overdraft or returned item fees on transactions \$5 or less
- No overdraft fees if at the end of our nightly processing, 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
- No extended or continuous overdraft fee.

### How deposits and withdrawals are processed

Posting order – the order your deposits and withdrawals are processed

Transactions are generally posted each business day in this order:

- **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

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. 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.

**Note:** Deposits made before the cutoff time for each branch and Wells Fargo ATM will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.

## Portfolio by Wells Fargo®

Other common fees	
Access to Wells Fargo Online® with Bill Pay	<b>\$0</b>
Cashier's check	<b>\$10</b> each – waived for the primary Wells Fargo Portfolio Checking account
Cashed/Deposited returned item	<b>\$12</b> per item – for items returned unpaid to Wells Fargo for any reason
Check printing	<b>Varies</b> – no fee for Wells Fargo Personal Wallet checks with your Wells Fargo Portfolio Checking account
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 – waived for your primary Wells Fargo Portfolio Checking account
Online bank statements	<b>\$0</b>
Online check images – images 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 hope 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 Consumer Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

## Getting started guide

This guide includes easy-to-digest information about important account functions, from making deposits, to keeping track of your checking account transactions. You'll find a handy list of banking terms and definitions, as well as helpful tips to get the most out of your new account. You'll also discover ways to avoid fees and develop good money management habits, which will help you build a solid financial history.

[Getting started guide](#)

<sup>1</sup> Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company. WellsTrade brokerage accounts are offered through WFCS.

<sup>2</sup> Our overdraft fee may apply whether the overdraft is by check, ATM withdrawal, debit card transaction, 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 not in good standing or you have had excessive overdrafts. You must immediately bring your account to a positive balance.

<sup>3</sup> Lines of credit secured by residential real estate located in CT, NY, or TX are not eligible to be linked for Overdraft Protection.