Your new checking account

Getting started guide
Welcome to checking made easy

At Wells Fargo, our checking accounts are designed to simplify your everyday finances so you can enjoy more of life. To make things easier for you, we developed this guide to help you understand your checking account.

This guide includes easy-to-understand information about important account functions and good money management habits, which will help you build a solid financial history.

- Learn how to make deposits
- Keep track of your transactions
- Ways to avoid fees and get the most out of your new account
- A list of banking terms and definitions

Here for you today and tomorrow

If you have any questions, feel free to visit a Personal Banker in any of our banking stores during normal business hours, visit Wells Fargo Online® Banking at wells Fargo.com, or call us at 1-800-TO-WELLS (1-800-869-3557) 24 hours a day, 7 days a week.

TIP

Want to learn more about financial matters?
Visit Hands on Banking® — Wells Fargo’s award-winning financial education program.

(English) hands on banking.org
(Spanish) elfuturoentusmanos.org

Money in – deposits

Adding money to your account

There are many ways to add money to your account:

Direct Deposit: Setting up Direct Deposit of your paycheck or other income into your account is easy, safe, and convenient — giving you immediate access to your money.

ATM: Wells Fargo ATMs are available 24 hours a day, 7 days a week and are a convenient, safe, and easy way to deposit money into a checking account.

Wells Fargo Mobile® Deposit: You can securely deposit checks directly into your eligible account using your mobile device.¹

Wells Fargo banking stores: Visit any of our stores to make your deposit during bank business hours.

Automatic transfers: You can set up recurring transfers from one Wells Fargo account to another. You choose the day and the amount you wish to transfer at time of setup.

Transfers: You can transfer money to your checking account from other Wells Fargo accounts online, at any Wells Fargo ATM, or at a Wells Fargo banking store.

¹ Mobile Deposit is supported on Android smartphone OS 2.3+, Android tablet OS 4.0+, iPhone iOS 6.0+, iPad 2+ running iOS 7.0+, and Windows Phone OS 8.0+. 
**Direct Deposit**

With Direct Deposit, instead of receiving paper checks, you can have your paychecks or federal benefit payments automatically deposited into your bank account. Here are some key benefits:

**It’s convenient**
You’ll have immediate access to your money without running to the bank to deposit your check first — even when you’re on vacation, or just too busy to get to the bank.

**It’s safe**
Your funds are automatically deposited into your bank account. You won’t have to worry about delayed, lost, or stolen paper checks.

**It’s easy**
It’s easy to arrange for Direct Deposit of your paycheck to your Wells Fargo account:

- Make sure your employer processes direct deposits
- Give your employer your routing and account numbers from the bottom of one of your checks (see check image on page 6). Wells Fargo Online® Banking also provides this information on the account activity page.
- For Direct Deposit of your Social Security or other federal benefits, visit a Wells Fargo banking store and we’ll arrange it on your behalf

To find out more about Direct Deposit, check out:

wellsfargo.com/help/self_service/direct_deposit
wellsfargo.com/checking/quickstart/direct-deposits

**Deposit holds**

**When are my deposited funds available?**

It is always important to know your available balance before you spend your money. To stay on top of your account balances, use Online Banking or Wells Fargo Mobile® Banking to confirm that your deposit is available and included in your available balance.

**What is a deposit hold?**

Occasionally, the bank may place a hold on a deposit you make. A hold may be placed either at the time of the deposit or based on information Wells Fargo learns later. If a hold is placed on a deposit, the money is not available for you to spend or withdraw. You will be notified of the hold either at the time of the deposit or by mail.

**Common reasons for holds:**

- The deposit amount is out of pattern with your past deposit activity
- You are re-depositing a check that has already been returned unpaid
- The paying bank notifies Wells Fargo that the check you are depositing will be returned unpaid
- Your account has frequent overdrafts or returned unpaid checks

**What are your options once you’ve been notified of a hold?**

- Deposit the check and wait for the hold to expire
- Do not write checks on the funds until the hold expires
- Do not deposit the check
- Cash the check at the bank from which the check is written, and then deposit the cash to your account

**TIP**

Sign up for access to Wells Fargo Online® Banking and provide us with your email address. We will notify you via email if a hold is placed on your deposit.

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2 This balance may not reflect all of your transactions, such as checks you have written or some debit card transactions that have been approved but not yet submitted for payment by the merchant.

3 Your mobile carrier’s message and data rates may apply.
Money out – withdrawals and purchases

Access money in your account

There are many ways to access money in your checking account:

- Get cash at ATMs
- Use your debit card for purchases
- Use Online Bill Pay
- Write a check

The Wells Fargo Debit Card makes it easy to make purchases and pay bills at participating retailers and service providers — including online or by phone. In addition, you can withdraw cash at 12,800 Wells Fargo ATMs nationwide.

*Your debit card has a Visa symbol on it, but it is not a credit card.* When you make a payment using your debit card, the money is deducted from your primary linked checking account.

Please note that some debit card transactions may take up to three business days or more to post to your account.

Your debit card with chip technology offers added security and convenience when used at a chip-enabled terminal or ATM. Your card also comes with Zero Liability protection at no additional cost. With Zero Liability protection, you are not responsible for unauthorized card transactions, as long as you report them promptly.

Pay bills easily

Pay all your bills in one place using Wells Fargo Online Bill Pay. Or you can contact your merchant directly to schedule payments using your Wells Fargo Debit Card. You can pay anyone you’d normally pay by check — any company or individual in the U.S. You can also use mobile bill pay on-the-go to pay bills, view or cancel pending payments.

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4 Non-Wells Fargo ATM owners or operators may apply surcharges for ATM transactions (unless waived by terms of your account).

5 Please see your applicable Wells Fargo account agreement and card terms and conditions for information on liability for unauthorized transactions.

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Wells Fargo Debit Card with chip technology

1 Debit card number: This 16-digit number is unique to your card. It is not your checking account number.

2 Chip technology: The chip provides added security when used at a chip-enabled terminal or ATM because it is extremely difficult to counterfeit or copy and does not store any personal information. Many countries worldwide have adopted chip technology, and it will become the standard for card payments in the U.S.

3 Expiration date: Your card is good through the last day of the expiration month that appears on the front of your card. Your card can only be used until this date. A new card will be sent to your address prior to the expiration date.

4 Visa logo: Use your card to make everyday purchases and pay bills worldwide, at participating retailers and services providers — including online or by phone. You can sign for your purchase or enter your Personal Identification Number (PIN).

5 Customer service number: Call this toll-free number when you have questions about your account.

6 Signature bar: To help reduce fraud, be sure to sign here as soon as you receive your card.

7 CVV (Card Verification Value): When you use your debit card to make purchases over the phone or on the internet, some merchants may require you to supply this number to confirm that you have the card with you.

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TIP

Your debit card Personal Identification Number (PIN) is your key to accessing your accounts at ATMs, online, mobile, and when you call the Wells Fargo Phone Bank. For your safety and the security of your account, keep your PIN a secret. Do not carry this number with you or share it with anyone. You may want to change it every so often at a Wells Fargo ATM or store location.
Money out – withdrawals and purchases

Checks
When writing a check, use a good quality pen with dark ink such as blue or black. You can order checks anytime through Wells Fargo Online, by calling Wells Fargo Phone Bank or at any Wells Fargo store.

Example of a check

1. Name and address: This information is preprinted on the check.
2. Pay to the order of: Write the name of the person or company (the “payee”) who will be receiving the money.
3. Amount line: Write the amount in words instead of numbers. If the amount does not fill the space, draw a line to the end. You do not always need to include the word “dollars” since most checks include that word on the check.
   - If the check is for $101.36, write the words as “One hundred one and 36/100”
   - If the check has no cents, you can write the words either as “Two hundred three” or “Two hundred three dollars and no/100”
4. Check number: This reference number will help you keep track of all your payments such as checks, automatic payments and reoccurring debit card payments. Each time you write a check, record the check number, date, payee, and amount in your check register and calculate your new balance.
5. Dollar amount: Write the amount in numbers and cents on the same line. Do not write the cents above the line or use a line in place of .00. Commas are not necessary for large amounts. You do not need to include the $ symbol since most checks include that with the form.
   - Example:
     - If the check is for $100, write the amount as “100.00”
     - A check for $1,500 should be written as “1500.00” or “1,500.00”
6. Memo: You can write the reason for the check here as a reminder. This is optional. Do not extend your writing into the account and bank numbers preprinted at the bottom of the check.
7. Bank Routing Number (RTN): This is the nine-digit number preprinted on the bottom left-hand corner of your checks, to the left of your account number. The routing number identifies the bank that issued the check. You’ll need this number to set up Direct Deposit.
8. Account number: This preprinted number is unique to your account. This is also needed to set up Direct Deposit.
9. Signature: This should be the last thing you complete. Your signature on the check means that you approve the payment.

TIP
Write in ink.
Write clearly.
Record each transaction.
3 Money management tips

Recording transactions

Keep accurate records of your deposits and withdrawals

Use your transaction register to record every deposit and withdrawal you make. Keeping track of all your transactions, including checks, will help you manage your money.

Example of a check register

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Code</th>
<th>Amount</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/03</td>
<td>10 ABC Electric Co.</td>
<td></td>
<td>42.00</td>
<td>303.00</td>
</tr>
<tr>
<td>8/06</td>
<td>ATM</td>
<td></td>
<td>40.00</td>
<td>263.00</td>
</tr>
<tr>
<td>8/13</td>
<td>Coffee</td>
<td></td>
<td>3.50</td>
<td>259.50</td>
</tr>
<tr>
<td>8/15</td>
<td>Paycheck Direct Deposit</td>
<td></td>
<td>557.24</td>
<td>816.74</td>
</tr>
<tr>
<td>8/16</td>
<td>Automatic Transfer to Savings</td>
<td></td>
<td>40.00</td>
<td>776.74</td>
</tr>
</tbody>
</table>

1 Date: Write the date of the transaction.
2 Transaction description: Write the details of your transaction.
3 Withdrawals (subtractions): Write the amount of the withdrawal or transaction.
4 Deposit (additions): Write the amount of the deposit.
5 Balance: Add or subtract each transaction to determine your account balance.

Overdrafts*

What is an overdraft?

An overdraft occurs when you spend more than you have in your checking account. The bank may authorize or pay your transaction (creating a negative balance or “overdraft”), decline your transaction, or return your transaction unpaid. If you have a negative balance in your account, you need to immediately make a deposit or transfer to bring your account to a positive balance.

Overdraft Protection

This is an optional service that can help you protect yourself from the cost of an overdraft, inconvenience of declined transactions, or returned items. If you link an eligible Wells Fargo savings and/or credit account to your checking account, Wells Fargo will automatically transfer available funds to your checking account if you don’t have enough money to cover your transactions.

- A single overdraft protection transfer or advance fee6 will apply for each day the bank transfers money from a linked account to cover a negative balance in your checking account regardless of the number of transactions covered. The advance or transfer fee varies depending on the type of account the money is transferred from and the amount of the transfer.

TIP

To avoid spending more money than is available in your account, consider the following:

- Keep a record of all your transactions and when viewing your available balance online, keep in mind transactions that are not yet known to the bank such as checks you have written or the car payment you authorized for payment on the first day of every month.
- Review your debit card purchases. The amount of a pending transaction may be different from your finalized transaction if you have added a tip to a purchase.

Don’t forget to record all your recurring payments that you have authorized with your debit card or through automatic payments from your checking account, debit card purchases, checks you have written, and automatic transfers you have set up to and from your account.

* See Consumer Overdraft Services — Choices to help you manage your checking account brochure for more information.
6 See the “Service fees” section of the Consumer Account Fee and Information Schedule for more information. See your Credit Card Agreement for information about credit card account linkage.
Money management tips

Available balance
When you look at your checking account information online, or at the ATM, you will see your account’s current available balance. The “available balance” is the most current record we have about the money that is available for you to withdraw from your account. It includes all deposits and withdrawals that have been posted (or recorded) to your account as well as “pending” transactions that are known to the bank.

Your current available balance is the amount we will use to authorize your next debit card transaction or withdrawal at a merchant or ATM. These transactions will appear as “pending” when you look online.

Your available balance may not reflect all of your transactions
It is still possible for you to overdraft your account, even though the available balance appears to show enough funds in your account. For example, the available balance does not include:

• Checks you have written or automatic or recurring payments you previously authorized that have not yet been received by the bank for payment
• The final amount of a debit card transaction (for example, a tip you add to a purchase) may not yet be included in the purchase amount you see online
• Debit transactions that have not yet been submitted by the merchant for final payment. (Note: Wells Fargo may only hold previously authorized transactions as pending for three business days and then the funds must be released if the merchant has not submitted the final payment request.)

Mobile banking
Wells Fargo Mobile® Banking
We’ve got an app for you. Go to wf.com from your mobile device or your app store to download free mobile banking apps for iPhone, iPad, Android, Windows phone and Tablet. Once downloaded, you can check your balance, transfer funds between accounts or other people, pay bills, and deposit checks.

Wells Fargo Text Banking
To find out more about Wells Fargo Text Banking, go to wf.com/text from your mobile device.

Account alerts
To keep on top of your account, sign up to have account alerts sent to your mobile device or email. You can select alerts for when your available balance falls below a certain amount, a deposit or withdrawal clears, and more.

Monthly statement
Each month you can choose to receive an account statement either in the mail or online. The statement summarizes all your account activity — cashed checks, withdrawals, deposits, as well as any fees during the statement period.

It is very important that you review your statement each month.
• Review all your transactions and verify all transactions
• Double-check your ending balance on your statement with the one in your register. If the balances do not match, identify all transactions not shown on your statement that may be on your register (such as checks you’ve written that, as of the end of the statement period, had not yet been processed by Wells Fargo or debit card purchases that had not yet been submitted for payment).
• Identify any transactions listed on your statement that are not on your register (such as a debit card purchase, recurring payments, or any fees). Once you have made these adjustments, your statement balance and register balance should match. This is commonly referred to as reconciling your account.

Fees – how to avoid them

<table>
<thead>
<tr>
<th>Service fee</th>
<th>What is this?</th>
<th>How do I avoid it?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly service fee</td>
<td>The fee associated with the account.</td>
<td>You can avoid the monthly service fee by meeting the requirements for your account. Requirements can be things like Direct Deposit, account balances, or debit card transactions.</td>
</tr>
<tr>
<td>Non-Wells Fargo ATM fee</td>
<td>When you use an ATM that is not a Wells Fargo ATM, a fee may apply.</td>
<td>Find a Wells Fargo ATM (wellsfargo.com/locator/atm/search), or you can also get cash back with a purchase from many merchants without a fee.</td>
</tr>
<tr>
<td>Overdraft fee</td>
<td>An overdraft fee is assessed for each overdraft item paid into overdraft, but no more than 4 overdraft and returned item fees will be assessed per day*</td>
<td>• Keep track of your transactions and don’t spend more money than you have • Set up Overdraft Protection* by linking an eligible Wells Fargo savings account, eligible line of credit, or credit card account.7</td>
</tr>
<tr>
<td>Returned-item fee</td>
<td>This is also known as a “bounced check fee” or “insufficient funds.” If there is not enough money to cover the transaction, the bank may return the transaction unpaid. A fee is assessed for each item returned.</td>
<td>• Set up Overdraft Protection* • Set up balance alerts to alert you when your balance is low</td>
</tr>
</tbody>
</table>

* See Consumer Overdraft Services – Choices to help you manage your checking account brochure for more information.
7 Credit card subject to credit qualification.
Other useful accounts and services

Savings account

A savings account is a safe place to keep and grow money that you may not need to use immediately. There are different kinds of savings accounts available, including basic savings accounts and savings accounts that feature limited check writing. With a savings account, you can:

- Conveniently set aside money for emergencies, vacations, and major purchases, like a car or a home. Automatic transfers can help you save toward specific goals.
- Link your savings account to your checking account for Overdraft Protection
- Earn interest on the money in your account. Interest rates on savings accounts may vary based on the type of account you choose. Some accounts feature higher interest rates for higher balances.
- Be protected by FDIC insurance up to applicable limits

Another way to save is with a time account, also known as a certificate of deposit (CD). These accounts can help you save for longer periods of time, but do not allow check writing or automatic transfers. Time accounts cannot be linked to a checking account for Overdraft Protection.

Regulation D and Wells Fargo limit certain types of withdrawals, transfers and payments from a savings account to a combined total of six (6) per monthly fee period. If the limit is exceeded, an excess activity fee for each withdrawal or transfer will be assessed, and includes transactions through online banking (including mobile and text banking), speaking with a banker to complete a transfer on the phone and for Overdraft Protection (refer to your Wells Fargo account agreement and Account Fee and Information Schedule for complete details).

TIP

Experts recommend setting aside at least six months of emergency savings in case the unexpected happens, such as job loss or injury.

Start saving today

If you’re among the millions who want to save, yet struggle to get started, here is a reminder of why it’s important to start the habit, regardless of amount:

See how changing small daily habits can help you build your savings over time.

- Brew coffee at home instead of buying from a coffee shop ($2.50 each coffee)
- Take a lunch to work twice per week ($6.25 each lunch)
- Reduce clothing allowance by $100 each month
My Savings Plan®

Only Wells Fargo offers My Savings Plan, a free online savings tool designed to help you save for your goals. With a Wells Fargo savings account, you will have access to My Savings Plan and be able to:

- Build your savings with automatic transfers from your other Wells Fargo accounts into your goal-assigned savings account
- Automatically track your progress by signing on anytime to see how much you’ve saved

Automatic transfers

It’s easy to save when you set up automatic transfers from your checking account to your savings account. You can choose the amounts and dates when you would like the transfers to occur. Automatic transfers can be set up through Wells Fargo Online® Banking or by speaking to your banker.

Wells Fargo Credit Card

Credit cards offer you a convenient way to make both day-to-day and large purchases. You’ll enjoy:

- Flexibility and control to repay in full every month or borrow over time
- Built-in rewards on select cards
- Overdraft Protection when linked to your Wells Fargo checking account
- When used responsibly, credit cards can be an opportunity to help establish or rebuild credit and may help you qualify for other credit products

Qualifications for a credit card vary depending on the type of credit and other factors. Speak with a Wells Fargo banker about how to apply.

To learn more about building credit, please visit Hands on Banking — Wells Fargo’s award-winning financial education program at handsonbanking.org and My Financial Guide at wellsfargo.com/financial-education/credit-management

TIP

Avoid incurring late fees and interest by setting up an automatic payment for the minimum amount due on your credit card. You can still pay your full balance each month, but an automatic payment will ensure that you do not miss your payment due date.

8 Overdraft Protection advances from a credit card are treated as cash advances. An Overdraft Protection fee will be charged each day an Overdraft Protection advance is made and interest will accrue from the date each advance is made. See Consumer Credit Card Customer Agreement and Disclosure statement for details.
5 Glossary – common banking terms

Account
A bank account helps you keep your money safe and easy to access. The most common accounts are checking and savings accounts.

ATM (Automated Teller Machine)
You can make deposits, get cash, and more at an ATM by following simple instructions on the screen.

Available balance
This is the amount of money in your account that is available for withdrawal and is the most current balance based on transactions known to Wells Fargo. Your available balance will include transactions already paid from your account, as well as pending items that we know about, such as debit card purchases that have been authorized (but not yet submitted by the merchant for payment) and automatic payments and checks that have been presented but not yet paid. Please note that some transaction activity not yet received such as scheduled payments, debit card purchases (not yet submitted by the merchant for payment) and checks may not be reflected in the available balance at any given time. Some deposits made in a banking store or at an ATM may be subject to our funds availability policy and may not be immediately available for withdrawal or to cover other transactions.

Debit card
Your Wells Fargo Debit Card can be used to withdraw cash and make deposits at Wells Fargo ATMs, and to make purchases and pay bills at participating retailers and service providers (including online or by phone) instead of writing a check. When you use your debit card to make purchases, the money is deducted from your primary linked checking account. It is not a credit card.

Deposit
Adding money to your account. Deposits can be made to your account automatically through Direct Deposit, at ATMs, Mobile Deposit, at a banking store, by automatic transfers, or by mail.

Direct Deposit
Direct Deposit is a convenient, fast, and safe way to receive recurring income. When you sign up for Direct Deposit, instead of receiving a paper check, your recurring income is electronically deposited into your checking, prepay or savings account automatically. Direct Deposit is also free of charge.

Interest
Money the bank pays you for keeping your money at the bank in certain accounts.

Overdraft
An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Overdrafts apply to checks, debit cards, or other transactions that are paid when the available balance in your deposit account is less than the amount of the transaction, which creates a negative balance in your account.

Overdraft Protection
Overdraft Protection is an optional service that allows the bank to automatically transfer or advance available money from your linked eligible savings, eligible line of credit, or credit card account to cover transactions in your checking account. If the bank transfers money, an overdraft protection transfer or advance fee applies and varies depending on the account that provides the protection.

Returned item
A “returned item” (also called a “bounced check”) occurs when an item (such as a check or other transaction presented for payment) is returned unpaid because the available balance in your deposit account is less than the amount of the item.

Withdrawal
Taking money out of your account. You can do this many different ways:

• Writing a check
• Debit card purchase – use your card to make everyday purchases and pay bills worldwide at participating retailers and service providers – including online or by phone
• ATM withdrawals – get local currency internationally at more than 1.5 million Visa® and participating ATM networks
• At any Wells Fargo banking store

* Surcharges imposed by ATM owners or operators may apply.
How can we help?

Wells Fargo Phone Bank℠
1-800-TO-WELLS (1-800-869-3557)

TTY/TDD for deaf or hard of hearing customers
1-800-877-4833
Wells Fargo accepts Telecommunications Relay Services calls.

Para asistencia en español
1-877-PARA-WFB (1-877-727-2932)

華語服務熱線
1-800-288-2288