

Selected Terms & Conditions for Wells Fargo Advisors Debit Cards

Terms and Conditions effective 07/24/2019.

Introduction	page 1
Maintenance of a Primary Account	page 2
Using Your Card	page 2
Using Your Card Through a Mobile Device	page 5
ATM Access Codes	page 5
Understanding Authorization Holds for Card Transactions	page 5
Overdrafts	page 6
Handling Preauthorized Payments	page 6
Other Considerations (Individual Brokerage Accounts Only)	page 6
Card on File With Merchant	page 6
Helping Protect Your Card	page 7
Card and ATM Safety Tips	page 8
Contact Us	page 8

INTRODUCTION

This brochure describes your rights and responsibilities for your debit or ATM card, and adds information to our

- *General Account Agreement and Disclosure*
- *Other Account Agreements, and Brokerage Cash Services and Card Terms and Conditions*
- Other Account Agreements and Card Terms and Conditions, and
- Any updated information we gave you since you opened your Brokerage Account.

However, if this brochure differs from the documents listed above, the information in this brochure will control. If you have other accounts that you wish to access using your Card, please review the applicable account agreements.

Defining words in this brochure

- “Brokerage Account” means your Brokerage Account with Wells Fargo Advisors (“WFA”), a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company
- “You” and “your” refer to the owner and, if applicable, each co-owner or Authorized Signer of a Brokerage Account.
- An “Authorized Signer” is a person who has your actual or apparent authority to use your Brokerage Account(s), even if they have not signed the Signature Page or other documents.
- “Bank” or “Wells Fargo” refers to Wells Fargo Bank, N.A.
- “We,” “us” and “our” refer to “Bank” and “WFA”
- “Card” includes every type of ATM card and debit card that we may periodically issue to you (but does not include the Business Deposit Card, unless otherwise noted, or any prepaid debit card) to access your “Brokerage Account”.
- “Designated Account” is an additional deposit or credit account we permit you to access using your Card.
- “Individual Brokerage Account” is a Brokerage Account owned by one or more individuals who intend to use the account primarily for personal, family or household purposes.
- “Commercial Brokerage Account” is a Brokerage Account that is not an “Individual Brokerage Account” and could include for example an individual acting as a sole proprietor, a partnership, a limited partnership, a limited liability partnership, a limited liability company, a corporation, a joint venture.
- “Business day” is any day except Saturday, Sunday, and federal holidays.
- “Mobile Device” means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your debit card or debit card number (“Digital Card Number”) and use that Digital Card Number to make debit card transactions.
- “Primary Account” is an account that is designated as “primary checking” on a debit or ATM card.

Disclosing your information

Generally, we will not disclose information about your Brokerage Account, but we may do so in the following situations:

- To comply with a statute, regulation, or rule.
- In any legal process, including without limitation subpoena, search warrant, or other order of a government agency or court.
- In connection with examinations by state and federal regulatory authorities.
- If we need to disclose information to complete a transaction.
- To verify the existence and condition of your Brokerage Account for a third party, such as a merchant or credit bureau.
- To provide information to your legal representative or successor.
- To report the involuntary closure of your Brokerage Account.
- When disclosure is necessary to protect you, your Brokerage Account, or our interests.
- If you give us your permission.
- To our agents, independent contractors, and other representatives who service or process your Brokerage Account transactions, Brokerage Account analysis, or to similar purposes.
- To our affiliated banks and companies and to unaffiliated third parties in accordance with our Privacy Policy disclosure.

MAINTENANCE OF A PRIMARY ACCOUNT

If you designate a Brokerage Account as your Primary Account these terms and conditions will apply. Purchases are deducted from your Primary Account. You may link additional deposit or credit accounts to your Card as we permit from time to time (each, a “Designated Account”). If the Card is used to access a Designated Account, the terms and conditions of the Designated Account apply. You may add, delete or change your Designated Accounts and Primary Account by notifying us of such change in writing.

If you currently have a Wells Fargo Advisors Debit Card that does not have a Brokerage Account as a Primary Account, and instead you have a non-Brokerage Account linked as the Primary Account, the terms associated with the linked accounts apply. The next time your card is reissued or replaced, you will receive a consumer or business debit card.

Should you link a Brokerage Account as the Primary Account to a standard consumer or business debit card, the card terms & conditions noted in this document apply, and you will receive a Wells Fargo Advisors Debit Card the next time your debit card is reissued or replaced.

If your Brokerage Account linked as the Primary Account is closed (or you ask it to be de-linked) and your Card does not have a linked account that is eligible to be a Primary Account, your Wells Fargo Advisors Debit Card will be closed.

At certain ATMs inside Wells Fargo branches, you may be able to access and perform transactions on accounts that are not linked to your Card. At most ATMs, however, you only have access to accounts linked to your Card.

USING YOUR CARD

Table 1 shows how you can use your Card to make purchases and payments, make transfers, and use ATMs and other services. Note: some services described below may not be available at all ATMs or merchants.

Using your Card can include using your physical Card, accessing your Card by using it through a Mobile Device, or via an ATM Access Code, as noted in the chart below.

TABLE 1

Actions	Debit Card	ATM Card
To purchase or pay		
At merchants who accept payments through a network in which we participate (e.g., Visa® and MasterCard®)	✓	✓ ¹
Pay bills directly to merchants or other providers with your Card, or through a Mobile Device at merchants who accept mobile payments	✓	
Request cash back when making a purchase with your PIN at merchants who offer this service	✓	✓
Through a Mobile Device at merchants who accept mobile payments	✓	
Choose whether and how you receive a receipt at the time you use your card at a merchant terminal	✓	✓
At Wells Fargo ATMs		
View your Available Balance	✓	✓
Withdraw cash	✓	✓
Make deposits to your accounts	✓	✓
Transfer funds between your accounts	✓	✓
Make payments to your Wells Fargo credit card	✓	✓
Get a statement of the last 10 transactions	✓	✓
Get a statement of the balances of your accounts ²	✓	✓
Choose how you want to receive your ATM receipt: printed, emailed to the address on file or to your Wells Fargo Online® secure inbox, or texted to your mobile phone number on file (availability may be affected by your mobile carrier's coverage area, and your mobile carrier message and data rates may apply)	✓	✓
Via Card-Free Access to Wells Fargo ATMs		
Use your Mobile Device to access Wells Fargo ATMs displaying the contactless symbol to perform the ATM transactions listed above (see “Using Your Card Through a Mobile Device” for more details)	✓	
Use an ATM Access Code to access Wells Fargo ATMs to perform the ATM transactions listed above (see “ATM Access Codes” for more details)	✓	✓

Actions	Debit Card	ATM Card
At non-Wells Fargo ATMs³		
View your Available Balance	✓	✓
Withdraw cash (fees may apply)	✓	✓
Transfer funds between your Accounts (fees may apply)	✓	✓
At other locations to withdraw money using your physical Card		
Wells Fargo bank locations (fees may apply)	✓	✓
Non-Wells Fargo banks that accept Visa-branded cards when a teller helps you with your transaction (fees may apply)	✓	✓
Via electronic credit transfers		
Receive transfers, such as through card networks or funds transfer systems	✓	

¹ Purchases made using an ATM card are only available at merchants who accept payment through networks in which we participate and require a PIN to authorize the purchase.

² Statements at ATMs should not be used in place of your Account statement for balancing or verifying the actual Account balance.

³ Non-Wells Fargo ATMs are part of ATM networks owned or operated by other financial institutions. You can use your Card to withdraw cash, check balances, and transfer funds between the Accounts linked to your Card as primary checking and primary savings. Note: 1) Some non-Wells Fargo ATMs may not give you the option of choosing which Account to access or may only let you access one of your Accounts. 2) Some transactions may not be available at all ATMs, may be different from those available at Wells Fargo ATMs, or may be limited to any withdrawal limit(s) set by the non-Wells Fargo ATM.

Fees for using your Card

These fees may apply when accessing your Brokerage Account. When accessing your non Brokerage Account see the applicable terms for that account.

International Purchase Transaction Fee¹: 3% of transaction amount.

¹ For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network. Excludes the following: U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

Non-Wells Fargo ATM owner/operator fees

Fees from non-Wells Fargo ATM owner/operator may apply unless waived by terms of your Brokerage Account. The non-Wells Fargo ATM owner/operator fees are included in the total amount withdrawn from your Brokerage Account.

Merchant fees

Some merchants may assess a fee when you use your Card for a purchase. This fee will be included in the total purchase amount.

ATM and merchant terminal malfunctions

We are not responsible for damages resulting from an ATM or merchant terminal malfunction, except to the extent that malfunction results in an error (see page 7 for Regulation

E provisions). Please promptly notify us if an ATM fails to dispense the correct amount of cash or provide a receipt, by calling or writing us at the telephone number or address provided on your Brokerage Account statement.

Wells Fargo ATMs in Assisted-Service mode

Some Wells Fargo ATMs in branches can operate in “Assisted-Service mode” during branch hours. When in Assisted-Service mode, the ATM screen’s main menu will display an “I need assistance” option. If you are an Individual Brokerage Customer, your Card’s daily ATM withdrawal limit may not apply, and you may be able to access and perform transactions on some of your consumer deposit Accounts that are not linked to your Card. If you are a Commercial Brokerage Customer, your Card’s daily ATM withdrawal limit may not apply, and you are able to perform transactions only on Accounts that are linked to your Card.

Note: If you are accessing the ATM in Assisted-Service mode a). using an ATM Access Code, see “ATM Access Codes” for more details, or b). using a Mobile Device, see “Using Your Card Through a Mobile Device” for more details.

Using a Card to access linked credit card and line of credit accounts at ATMs

If you link your Wells Fargo credit card account or eligible line of credit account (linked credit account) to your Card, you may use the Card to access the linked credit account at any Wells Fargo ATM.

You can use the Card to obtain cash or transfer funds from the linked credit account, as long as the linked credit account is in good standing and has available credit. Cash withdrawals and transfers of funds from your linked credit account are treated as cash advances. Each of these transactions is subject to the provisions of the applicable credit card account agreement or line of credit account agreement, including daily limits and cash advance fees.

You must notify us in case of errors or questions about your Wells Fargo credit card bill. If you think your bill is wrong or if you need more information about a transaction on your bill, write to us or call us at the address or telephone number listed on your credit card account statement. However, you must write to us to preserve your billing rights. Please consult your applicable credit account agreement for complete information on the terms and conditions applicable to your linked credit account, including the rules relating to cash advances from, and payments to, your linked credit accounts.

Daily limits and funds available for using your Card

You may not use your Card for a transaction that would cause the Available Balance in your Brokerage Account to be less than zero. Also, you may not use your Card to transfer money that is not yours to or from your Brokerage Account. We are not required to complete these transactions, but if we do, you agree to pay us any excess amount or improperly accessed or withdrawn or transferred amount immediately upon request

by us. We may stop or limit electronic transfers from your Brokerage Account at any time if it is necessary to maintain or restore the security of the system or of your Brokerage Account. You may use your Card subject to 1) your daily ATM withdrawal limit and daily purchase limit, and 2) your Available Balance in your Brokerage Account. The following rules apply:

• **Limits on dollar amounts:**

- **Daily ATM withdrawal limit** is the maximum amount of cash you can withdraw from any combination of Brokerage Accounts and your other accounts using your Card. When an ATM is in Assisted-Service mode, your Card's daily ATM withdrawal limit may not apply during branch hours.
- **Daily purchase limit** is the maximum U.S. dollar amount of purchases (including cash back, if any) that can be authorized each day on your Brokerage Account.
 - If your daily purchase limit is more than \$99,999, you may ask that the merchant process multiple transactions to complete a purchase above this amount.
- **The limits for your Card:** We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card's daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the "Contact Us" section.
- **Changes to your Card limits:** We may, without telling you, increase your daily purchase or ATM withdrawal limit based on Brokerage Account history, activity, and other factors. If we decrease the limits of your Card, we will notify you in accordance with applicable law.
- **Definition:** For purposes of the daily limits only, a "day" is defined as the 24-hour period from midnight to midnight, Pacific Time. If a transaction is made in another time zone, it will be processed when we receive it.
- **Available Balance:** Your "Available Balance" is the most current record we have about funds that are available for withdrawal from the Brokerage Account. You may use your Card as often as you want each day as long you stay within your daily ATM withdrawal limit and daily purchase limit, and you have sufficient Available Balance in any of your Brokerage Accounts used for withdrawal. If using your Card to perform an ATM transaction or purchase would create an overdraft on the Brokerage Account, we may take actions described in the section of this brochure titled "Overdrafts."

Note: your current Available Balance may not yet reflect all of the transactions you have made, including but not limited to a Card purchase that the merchant has not yet transmitted to us, or a check you wrote that has not been cashed by the payee.

- **Authorizations:** When we approve a transaction or purchase, we call that an "authorization." We may limit the number of authorizations we allow during a period of time (e.g., if we notice out-of-pattern use of your Card, or suspected

fraudulent or unlawful activity). For security reasons, we cannot explain the details of the authorization system. If we do not authorize the payment, we may notify the person who attempted the payment that has been refused. We will not be responsible for failing to give an authorization.

- **Partial authorization for card transactions:** If a Card purchase amount exceeds the current Available Balance in the primary linked Brokerage Account when you are making a purchase, you may be able to use your Available Balance to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by us and your Card's daily dollar limit. We will first try to approve the full amount of the purchase with available funds in your Brokerage Account. If we do not approve the full amount of the purchase, we may approve a portion of the purchase using the remaining available funds in your Brokerage Account. This is called a "partial authorization." The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

Illegal transactions and internet gambling

You must not use your Card or Account for any illegal purpose. You must not use your Card or Account to fund any account that is set up to facilitate internet gambling, except certain government (or state) owned lotteries and certain government-licensed online casinos and horse/dog racing. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in or who are identified as engaged in the internet gambling business.

Ending your Card use

Your Card is the Bank's property. We may cancel your Card at any time without notice to you. You may cancel your Card at any time by writing to us at the address provided in your Brokerage Account statement. If the Brokerage Account is closed or the Card is cancelled, you will immediately destroy the Card and, upon request, tell the Bank in writing that the Card has been destroyed. If requested, you must immediately return the Card to the Bank. If your Card is cancelled, you must pay for any Card transactions made before the Card is cancelled.

You can monitor your Card transactions:

- Keep track of your transactions with online or mobile banking.
- Sign up for email or text alerts.
- Review your account statements regularly to verify transactions.

USING YOUR CARD THROUGH A MOBILE DEVICE

If you make debit card transactions through a Mobile Device, these Terms and Conditions apply. When you use your debit card with your Mobile Device for transactions:

- Availability may be affected by your mobile carrier's coverage area, and your mobile carrier may charge you message and data rates, or other fees.
- Your debit card information is sent across wireless and computer networks.
- Information about your Mobile Device may be transmitted to us.
- You should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. We encourage you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it.
- Please notify us promptly if your Mobile Device containing your Digital Card Number is lost or stolen. See "Contact Us" section on page 8.
- When you make a purchase or payment using your Mobile Device, the merchant may not provide an option for cashback.
- Some Wells Fargo ATMs within secure locations may require a physical card for entry.
- You can access Wells Fargo ATMs that display the contactless symbol by holding your Mobile Device close to the contactless symbol.
- Each time you access a Wells Fargo ATM with your Mobile Device and Card PIN, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.
- If you are accessing the ATM in Assisted-Service mode using your Mobile Device, your Card's daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your Card.

When you use your debit card with your Mobile Device for transactions, third parties (such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers) may 1) use and receive your Digital Card Number, and 2) receive information about your Mobile Device. Debit card transactions made through your Mobile Device are one-time debit card transactions.

We may, at any time, partially or fully restrict your ability to make debit card transactions through a Mobile Device. If you want to remove your Digital Card Number from your Mobile Device, please contact us. See "Contact Us" section on page 8.

ATM ACCESS CODES

Upon your request, we may provide you with a secure access code. This code (when used together with the PIN associated with your eligible Card) allows you to access your accounts for certain transactions at Wells Fargo ATMs. Use of this code with the associated Card PIN is equivalent to use of your Card at a Wells Fargo ATM. Some Wells Fargo ATMs within secure locations may require a physical card for entry. We will display your code within our mobile app or send it to your mobile phone via text message if requested. Availability may be affected by your mobile carrier's coverage area, and your mobile carrier may charge you message and data rates, or other fees. The length of time your code can be used will be provided with the code. Each access code is temporary and can be used only once. With each ATM Access Code you enter at the ATM, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.

Note: If you are accessing the ATM in Assisted-Service mode using an ATM Access Code, your Card's daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your Card.

UNDERSTANDING AUTHORIZATION HOLDS FOR CARD TRANSACTIONS

"Authorization Hold" means a temporary hold placed against some or all of your funds in your Brokerage Account and occurs when we authorize a Card transaction from a merchant. The funds on hold will be subtracted from your Available Balance. We can place an Authorization Hold on your Brokerage Account for up to 3 business days (or for up to 30 business days at the bank's discretion for certain types of debit card transactions, including but not limited to, international car rental and hotel), from the time of the authorization or until the transaction is paid from your Brokerage Account. However, if the merchant does not submit the transaction for payment within the time allowed, we will release the Authorization Hold. This means your Available Balance will increase until the transaction is submitted for payment by the merchant and posted to your Brokerage Account. If this happens, we must honor the prior authorization, and we will pay the transaction from your Brokerage Account. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you will spend. For example, a restaurant submits the authorization request for your meal before you add a tip. **Note: You might end up overdrawing the Account even though the Available Balance appears to show there are sufficient funds to cover your transaction.** For example, if a merchant does not submit a one-time debit card transaction for payment within 3 business days of authorization (or for up to 30 business days at the bank's discretion for certain types of debit card transactions, including but not limited to, international car rental and hotel), we must release the Authorization Hold on the transaction

even though we will have to honor the transaction. The transaction will be paid from the funds in the Brokerage Account when we receive it for payment. You should record and track all of your transactions closely to confirm that your Available Balance accurately reflects your use of funds from your Brokerage Account.

OVERDRAFTS

Overdraft Protection is not available for the Brokerage Account. It is important to keep track of the balances in your Brokerage Account before you make purchases or withdrawals. Transactions using your Card will only be authorized if there are sufficient funds in your Brokerage Account at the time of the authorization request. If your Brokerage Account nonetheless ends up in overdraft status (such as when a merchant submits a transaction for payment without requesting authorization from us), you are responsible for and must immediately repay the amount of any overdraft and any applicable fees.

HANDLING PREAUTHORIZED PAYMENTS

- **Right to stop payment for Individual Brokerage Accounts:** If you have told us in advance to make regular (recurring) payments out of your Account, you can stop any of these payments. Call or write to us (information listed in the “Contact Us” section on page 8), in time for us to receive your request 3 business days or more before the payment is scheduled. If you call, we also may require you to put your request in writing and get it to us within 14 days after you call. There is no fee to stop a regular (recurring) payment using a debit card.
- **Notice of varying amounts for Individual Brokerage Accounts:** If the amount of these regular (recurring) payments varies, the person you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. (The party you are going to pay may allow you to choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment from an Individual Brokerage Account:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will pay for your losses or damages.
- **Liability for failure to stop or complete an electronic funds transfer to or from an Individual Brokerage Account:** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. If we do not complete a transfer to or from your Individual Brokerage Account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages.

However, there are some exceptions. We will NOT be liable if:

- through no fault of ours, you do not have enough money in your Individual Brokerage Account to make the transfer; or
- the funds in your Individual Brokerage Account are subject to legal process or some other encumbrance restricting such transfer; or
- the ATM was not working properly and you knew about the breakdown when you started the transfer; or
- circumstances beyond our control (such as fire, flood, or power failure) prevent the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in our agreements with you.

Stop payment on purchases, changes to recurring payments for Commercial Brokerage Accounts

Stop payments cannot be requested on one time purchases made using a Card for Commercial Brokerage Accounts. If you have told a merchant or other billing entity in advance to make recurring debits to your Card, you can stop any of these debits by contacting the merchant or other billing entity directly to cancel or discontinue any scheduled bill payment. Some merchants require an advance notice to discontinue recurring payments, so we recommend you allow sufficient advance time for any changes to your payment service.

OTHER CONSIDERATIONS (INDIVIDUAL BROKERAGE ACCOUNTS ONLY)

- **Electronic check conversion:** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to 1) pay for purchases, or 2) pay bills.
- **Account inquiry:** You have the right to contact us to find out whether an electronic transfer has been credited or debited to your account. Call or write to us using the information listed in the “Contact Us” section on page 8.
- **Receipts:** You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or when you use your card at a merchant terminal.

CARD ON FILE WITH MERCHANTS

If you give your debit card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, the merchant may receive updated card information to process such payments, for example, if the merchant participates in the Visa Account Updater Service or a similar service. However, since not all merchants receive updated card information, we recommend you notify each merchant of your new debit card number and/or expiration date to ensure your payments continue uninterrupted. If you have a card on file with a merchant and want to cancel the relationship be sure to cancel the relationship with the merchant directly.

HELPING PROTECT YOUR CARD

Liability for unauthorized transactions according to Regulation E (Individual Brokerage Accounts only)

Tell us AT ONCE if you believe your Card, Card number, or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus funds in any line of credit, savings account, or credit card linked to your account or as part of an Overdraft Protection plan). If you tell us within 2 business days after you learn of the loss or theft of your Card, Card number, or PIN, you can lose no more than \$50 if someone used your credentials without your permission (however, see “Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)” below).

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card, Card number, or PIN, and we can prove we could have stopped someone from using your credentials without your permission if you had told us, you could lose up to \$500 (however, see “Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)” below).

Also, if your Account statement shows transfers that you did not make or authorize, including those made by your Card, PIN, or other means, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized transactions that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those transactions had you promptly notified us). This will apply even to unauthorized transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)

For Individual Brokerage Accounts: Your Card comes with Wells Fargo’s Zero Liability protection, which provides you with more coverage than what Regulation E requires for consumer cards (see “Liability for unauthorized transactions according to Regulation E (Individual Brokerage Accounts only)” above).

For Commercial Brokerage Accounts: Your Card comes with Wells Fargo’s Zero Liability protection.

With Zero Liability protection, you will have no liability for any Card transactions that you did not make or authorize, so long as those transactions occurred before the end of the 60-day period described below.

If your Account statement shows Card transactions that you did not make or authorize, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for

any additional unauthorized Card transactions that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those Card transactions had you promptly notified us). This will apply even to unauthorized Card transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

In case of errors or questions about your electronic fund transfers Call or write to us (information listed in the “Contact Us” section on page 8) AT ONCE if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we mailed or otherwise made available to you the FIRST statement on which the problem or error appeared. 1) Tell us your name, Brokerage Account number, and the dollar amount of the suspected error, and 2) describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you notify us in person or by phone, we may require that you send your complaint or question in writing within 10 business days.

Investigations – Individual Brokerage Accounts

We will attempt to determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Individual Brokerage Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Individual Brokerage Account. For errors involving new Individual Brokerage Accounts, purchase transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Individual Brokerage Accounts, we may take up to 20 business days to credit your Brokerage Account for the amount you think is in error. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Periodic statements

You will receive a Brokerage Account statement quarterly (or monthly for the months in which activity occurs in your Brokerage Account).

CARD AND ATM SAFETY TIPS

Card safety

- Always protect your Card and keep it in a safe place, just like you would cash, credit cards, or checks.
- Create a Personal Identification Number (PIN) that does not include any number or word that appears in your wallet (such as birth date, name, or address).
- Memorize your PIN, never tell it to anyone, and never write it down.
- Change your PIN every six months. If you have forgotten your PIN or want a new one, visit your nearest Wells Fargo location.
- Shop with merchants you know and trust.
- Look at your account statements when you receive them to be sure you made the transactions listed. Contact us immediately if you identify anything suspicious.
- Make sure your internet transactions are secure. Look for secure transaction symbols.
- Log off from any site after you make a purchase. If you cannot log off, shut down your browser to keep someone from accessing your information.
- Avoid sending your Card number through email because it is not secure, and don't give the number over the phone unless you made the call.
- If your Card is ever lost or stolen, immediately notify us at the number listed in the "Contact Us" section on page 8, 24 hours a day, 7 days a week.
- Destroy your old Card if you receive a replacement.

ATM safety

- Be aware of your surroundings and be cautious when you withdraw money.
- Watch for suspicious persons or activity around the ATM. If you notice anything out of the ordinary, come back later or use an ATM elsewhere. If you see someone suspicious or unusual circumstances, do not use the ATM at that time. If you are in the middle of a transaction, cancel the transaction, take your Card and leave the area and come back at another time or use an ATM at another location.
- Before using the ATM, look at it for possible tampering or for presence of any unauthorized attachment that could capture your Card information or PIN.
- Report all crimes immediately to the operator of the ATM or local law enforcement.
- Consider having someone accompany you when using an ATM after dark.
- Be sure no one sees you enter your PIN.
- Avoid showing your cash. Put it away as soon as your transaction is completed. Wait to count your cash until you're in the safety of a locked enclosure, such as a car or home.
- Keep safe or securely get rid of your ATM receipts.
- Keep your engine running when you use a drive-up ATM. Keep your doors locked and your passenger window up.

CONTACT US

By phone:	1-877-279-0310 Monday – Friday 8 a.m. – 10 p.m. Eastern Time Saturday 8 a.m. – 5 p.m. Eastern Time
In writing:	Wells Fargo Advisors Client Services ATTN: H0005-087, 1 N. Jefferson Ave St. Louis, MO 63103