

Selected Terms & Conditions for Wells Fargo Private Bank Debit Cards

Terms and Conditions effective 04/24/2017.

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INTRODUCTION

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

- *Consumer Account Agreement,*
- *Consumer Account Fee and Information Schedule,*
- Other Account Agreements
- Any updated information we gave you since you opened your Account

However, if this brochure differs from the documents listed above, the information in this brochure will control.

Defining Words

- In this brochure
- “You” and “your” refer to the owner and, if applicable, each co-owner of a deposit account.
 - “We,” “us,” and “our” refer to Wells Fargo Bank, N.A.
 - “Card” includes every type of Private Bank debit card that we may periodically issue to you, except prepaid debit cards.
 - “Account” refers to the checking and/or savings account(s) accessible using your Card.
 - “Business day” is any day except Saturday, Sunday, and federal holidays.
 - “Overdraft” refers to a negative balance in your Account.

Disclosing Your Information

- Generally, we will not disclose information about your Account, but we may do so in the following situations:
- To comply with a statute, regulation, or rule.
 - In any legal process, including subpoena, search warrant, or other order of a government agency or court.
 - In connection with examinations by state and federal banking authorities.
 - If we need to disclose information to complete a transaction.
 - To verify the existence and condition of your Account for a third party, such as a merchant or credit bureau.
 - To provide information to the legal representative or successor of a deceased co-owner for the period during which the deceased had an interest in your Account.
 - To report the involuntary closure of your Account.
 - When disclosure is necessary to protect you, your Account, or our interests.
 - If you give us your permission.
 - To our agents, independent contractors, and other representatives who service or process your Account transactions, Account analysis, or to similar purposes.
 - To our affiliated banks and companies and to unaffiliated third parties in accordance with our Privacy Policy disclosure.

Together we'll go far



USING YOUR CARD

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

TABLE 1

Actions
How you can purchase or pay
Use your Card at merchants who accept payments through a network in which we participate (e.g., Visa® and MasterCard®)
Pay bills directly to merchants or others using your Card
Request cash back when you make a purchase using your PIN with merchants who offer this service
Use your Card through a Mobile Device at merchants who accept mobile payments
Where you can withdraw money
Wells Fargo ATMs and Wells Fargo Bank locations
Non-Wells Fargo ATMs (fees may apply)
Non-Wells Fargo banks that accept Visa-branded cards when a teller helps you with your transaction (fee may apply)
Actions
What you can do at Wells Fargo ATMs
View your Account balances
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 (fees may apply)
Get a statement of the balances of your Accounts (fees may apply)
Purchase U.S. postage stamps (fees apply)
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 (mobile carrier message and data rates may apply)
What you can do at non-Wells Fargo ATMs¹
View your Account balance (fees may apply)
Withdraw cash (fees may apply)
Make deposits at certain non-Wells Fargo ATMs (using a Card issued by a branch located in Iowa ²) (fees may apply)
How you can receive electronic credit transfers
Receive transfers, such as through card networks or funds transfer systems

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

1 Non-Wells Fargo ATMs are part of ATM networks owned or operated by other financial institutions. You can use your Card to withdraw cash and check balances for 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) Market rate or money market savings accounts generally cannot be designated as primary savings on your Card. 3) 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.

2 Also applies to a Card issued by Wells Fargo Phone BankSM or Wells Fargo Online that is linked to a primary account opened in Iowa.

Fees for using your Card

Table 2 shows fees we may assess. These fees may not be applicable to all customers and may vary depending on the type of Account you have. For more details, refer to the applicable Wells Fargo Fee and Information Schedule for your Account.

TABLE 2

	U.S.¹	International
Non-Wells Fargo ATM Fees		
Balance inquiry	\$2	\$2
Transaction fee	\$2.50	\$5
Transfer fee	\$2	\$2
ATM Statement Fee	\$1	
Debit Card Over-The-Counter Fee for getting cash at a non-Wells Fargo bank	\$3	3% of transaction amount
International Purchase Transaction Fee²		3% of transaction amount

1 U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

2 For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network.

Non-Wells Fargo ATM Owner/Operator Fees

Fees from non-Wells Fargo ATM owner/operator may apply unless waived by terms of your Account. The non-Wells Fargo ATM owner/operator fees are included in the total amount withdrawn from your 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. You will promptly notify us if a Wells Fargo 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 Account statement.

Linking accounts for Card access and designating primary account

Linking lets you add accounts you own (e.g., checking, savings, credit card) to a debit card, giving you access to make transactions on multiple accounts with one Card at Wells Fargo ATMs. At most ATMs, you only have access to Accounts linked to your Card. At certain ATMs inside Wells Fargo branches, however, you may be able to access and perform transactions on Accounts that are not linked to your Card.

If you link only one account of a single type (e.g., checking or savings accounts) to the Card, that linked account is automatically designated as the “primary” account for purposes of electronic fund transfer services. The primary account for a debit card must be a checking account. The money for purchases and payments made with your Card is deducted from the primary checking account. Cash withdrawals using a Card at a non-Wells Fargo ATM are deducted from the primary checking or savings account.

If you link more than one account of a single type to the Card, you may designate a primary account and other accounts. If you do not designate a primary account, the first account of that type linked to your Card is considered the primary account. If a primary account linked to the Card is closed or delinked for any reason, we will designate another linked account (if applicable) as the new primary account. If this linked account is a savings account, your debit card will be closed and you can request an ATM card. We will determine the number and type of accounts you can link to your Card.

Using a debit 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 to the Card (linked credit account), 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 use your Card subject to 1) your daily ATM withdrawal limit and daily purchase limit, and 2) your Available Balance in your 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 accessible Accounts using your Card. At certain ATMs inside Wells Fargo branches, your 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 debited from your Account.
 - In certain circumstances, we may allow debit card transactions that exceed your daily purchase limit.
 - 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 calling us at the number listed in the “Contact Us” section, or by signing on to Wells Fargo Online.
- **Changes to your Card limits:** We may, without telling you, change your daily purchase or ATM withdrawal limit based on account history, activity, and other factors.
- **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 Account. You may use your Card as often as you want every day as long as you stay within your daily ATM limit and daily purchase limit, and you have sufficient Available Balance in any of your Accounts used for withdrawal. However, your Available Balance does not include your outstanding checks and your scheduled bill payments, or other transactions that have not yet been paid from the Account. Your Available Balance may include deposits still subject to verification or collection by us. If the ATM transaction or purchase would create an overdraft on the Account, we may take actions described in the section of this brochure titled “Creating an Overdraft Using Your Card.”
- **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, suspected fraudulent or unlawful activity, or internet gambling). 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.

Illegal Transactions and Internet Gambling: You must not use

your Card or Account for any illegal purpose or internet gambling. You must not use your Card or Account to fund any account that is set up to facilitate internet gambling. We may 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 our 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 Account statement. If the Account is closed or the Card is cancelled, you will immediately destroy the Card and, upon request, tell us in writing that the Card has been destroyed. If requested, you must immediately return the Card to us. 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 Card transactions through a Mobile Device, these Terms and Conditions apply. "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 Card or Card number ("Digital Card Number") and use that Digital Card Number to make Card transactions. When you use your Card with your Mobile Device for transactions:

- Mobile carriers may charge you message and data rates, or other fees.
- Your 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 7.

When you use your 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.

If you have enrolled in Overdraft Protection and/or Debit Card Overdraft Service, those terms will apply to Card transactions made through a Mobile Device. *For additional information, please see the section titled "Creating an Overdraft Using Your Card."*

We may, at any time, partially or fully restrict your ability to make 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 7.

ONE-TIME ACCESS CODES

Upon your request, we may provide you with a secure, one-time access code. This access code (when used together with the PIN associated with your eligible Card) allows you to access your Accounts for certain transactions at certain Wells Fargo ATMs. An access code is temporary and can be used only once. Use of an access code with the associated PIN is equivalent to use of your Card at a Wells Fargo ATM.

UNDERSTANDING AUTHORIZATION HOLDS FOR CARD TRANSACTIONS

"Authorization Hold" means a temporary hold placed against some or all of your funds in your 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 Account for up to 3 business days (or for up to 30 business days for certain types of debit transactions, including but not limited to, car rental transactions, cash transactions, and international transactions), from the time of the authorization or until the transaction is paid from your 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 Account. If this happens, we must honor the prior authorization, and we will pay the transaction from your 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 (or within 30 business days for certain types of debit transactions, such as car rental, cash, and international transactions) of authorization, 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 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 Account.

CREATING AN OVERDRAFT USING YOUR CARD

An Overdraft occurs when you do not have enough money in your Account to cover the amount of a transaction and we pay the amount of the transaction instead of declining it or returning it unpaid. However, if you overdraw your Account, you must deposit the amount of any Overdrafts. You also may have to pay a fee. For preauthorized recurring payments using a debit card, we have the right to 1) authorize and pay for overdrafts, or 2) decline overdrafts. You must repay immediately any Overdrafts. For additional information about Overdrafts, including how you can prevent Overdrafts arising from ATM and everyday (onetime) debit card transactions, please see your *Consumer Account Agreement* or other applicable account agreement.

HANDLING PREAUTHORIZED PAYMENTS

The following explains your rights for payments scheduled through your debit card:

- **Right to stop payment:** If you have told us in advance to make regular 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 7), 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 recurring preauthorized payment using a debit card. You may not stop payment on an item you purchased.
- **Notice of varying amounts:** If the amount of these regular 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.
- **Liability for failure to stop payment:** 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.
- **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 us using the phone number listed in the “Contact Us” section on page 7, or write us at the address listed on the periodic statement that you receive with your Account.

USING VISA ACCOUNT UPDATER (VAU) SERVICE

If you give your Card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, and your Card number or expiration date changes, you should notify the merchant with your new Card information. We subscribe to the Visa Account Updater Service (VAU Service) and provide updated Card information to the VAU Service. If a merchant participates in the VAU Service, that merchant will receive the updated Card information. Changes to your Card number due to reported fraud will not be provided to the VAU Service. Because not all merchants subscribe to the VAU Service, we recommend you notify each merchant of your new Card number and/or expiration date to ensure your payments continue uninterrupted.

HELPING PROTECT YOUR CARD

Zero Liability Protection

Your Card comes with Zero Liability protection for unauthorized transactions that you report promptly. With Zero Liability protection, if your Card or Card number is ever lost or stolen and used without your permission, you must tell us immediately. If you do, you will not be responsible for unauthorized transactions made using your Card or Card number.

The Zero Liability protection we provide Wells Fargo Debit customers goes beyond what is required by Regulation E (see page 6 for Regulation E provisions).

An “unauthorized transaction” is a transaction that does not benefit you that is made by a person who does not have your actual or implied authority.

- If you notify us about the unauthorized transaction **within 60 days** of when the first Account statement showing the unauthorized transaction was delivered, you will be protected for your losses on the Account.
- If you notify us about the unauthorized transaction **after 60 days**, we may not reimburse you for unauthorized transactions. You may be required to provide documentation to support your claim, including an affidavit of unauthorized use and a police report. In addition, we will consider whether any negligence on the part of the cardholders has contributed to the transaction in question.

The following are not considered to be unauthorized transactions under Zero Liability protection, which means you are liable for any transaction:

- By a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the Account;
- By a person you have authorized to use your Card, even if that person has exceeded the authority you gave;
- A merchant has processed in error, or you are unhappy with goods or services you purchased. In these cases, first contact the merchant to resolve the situation.
- That resulted from inadequate internal controls in your organization.

In case of errors or questions about your electronic fund transfers

Call The Private Bank Service Team at 1-877-646-8560 or write to us at Wells Fargo, Customer Correspondence P.O. Box 6995, Portland, OR, 97228-6995 **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, 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

We will 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 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 Account.

For errors involving new Accounts, purchase transactions, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your 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.

Our liability for failure to complete an electronic fund transfer

If we do not complete a transfer to or from your 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. For instance, we will NOT be liable if:

- Through no fault of ours, you do not have enough money in your Account to make the transfer.
- The transfer would go over the credit limit on a credit account linked for Overdraft Protection.
- The ATM where you are making the transfer does not have enough cash.
- The terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- 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 your Account documents.

Periodic statements

In general, you will get a monthly Account statement. If there are no electronic fund transfers or payments in a particular month, you will get the statement at least quarterly.

Regulation E Disclosures

Please see the Zero Liability protection section (page 5) for our approach to your liability for unauthorized transactions. Zero Liability protection provides you with additional protection compared to Regulation E in the event of unauthorized transactions. However, we must also share the following Regulation E disclosures:

• Lost or Stolen Card or PIN

You must notify us AT ONCE if you believe your Card, Card number, or PIN has been lost or stolen. This is the best way of reducing your losses. You could lose all the money in the Account(s) that can be accessed by your Card, (plus funds in any line of credit, savings account, or credit card linked to your Account or as part of an overdraft protection plan). Call or write to us using the address in the "Contact Us" section on page 7.

• Liability for Card Transactions

You must act immediately by doing the following:

- If you tell us within two (2) business days after you learn of the loss or theft of your Card, Card number, or PIN, you can only lose up to \$50 if someone uses your Card without your permission.
- If you do NOT tell us within two (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. If your statement shows transfers that you did not make or authorize, including those made by Card, PIN, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed or otherwise made available to you, you may not get back any money you lose after 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

CARD AND ATM SAFETY TIPS

Card Safety

- Always protect your ATM or debit 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 with your Card. 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 7, 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:	The Private Bank Service Team 1-877-646-8560
In Writing:	Wells Fargo, Customer Correspondence P.O. Box 6995, Portland, OR 97228-6995