Effective November 9, 2020

Addendum for Wells Fargo Selected Terms and Conditions for:

- Consumer debit and ATM cards
- Campus debit and ATM cards
- Business debit, ATM, and deposit cards
- Debit cards for Wells Fargo Advisors

This Addendum changes the Wells Fargo Terms and Conditions (“Terms”). All terms defined in the Wells Fargo Terms and Conditions will have the same meaning when used in this Addendum. If there is a conflict between the Addendum and the Terms, this Addendum will control. Except as expressly amended by this Addendum, the Terms remain in full force and effect.

For consumer debit and ATM cards; campus debit and ATM cards; and debit cards for Wells Fargo Advisors:

In the section of the Terms titled “Using Your Card,” the following is added to footnote 6:

**Visa – Me-to-me OCT**

<table>
<thead>
<tr>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 transactions or $50,000</td>
<td>100 transactions or $125,000</td>
<td>200 transactions or $300,000</td>
</tr>
</tbody>
</table>

For business debit and ATM cards:

In the section of the Terms titled “Using Your Card,” the following is added to footnote 8:

**Visa – Me-to-me OCT**

<table>
<thead>
<tr>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
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This Addendum governs accounts maintained at Wells Fargo Bank, N.A.

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