



## Addendum to the Consumer Account Fee and Information Schedule

This Addendum changes the Consumer Account Fee and Information Schedule ("Consumer Schedule"). All terms defined in the Consumer Schedule will have the same meaning when used in this Addendum. If there is a conflict between this Addendum and the Consumer Schedule, this Addendum will control. Except as expressly amended by this Addendum, the Consumer Schedule remains in full force and effect.

### Preferred Checking Account

This checking account is no longer offered. If you or the bank converts or closes your account, you may not convert back or open a new Preferred Checking account.

#### Monthly service fee

\$15

#### Options to avoid the monthly service fee

Avoid the monthly service fee with one of the following each fee period:

- \$10,000 or more combined minimum daily balance in this Preferred Checking account, other linked personal checking accounts, savings accounts, Time Accounts (CDs), and FDIC-insured Retirement accounts<sup>1,2</sup>
- \$1,000 or more in total qualifying electronic deposits<sup>3,4</sup>
- A Wells Fargo Home Mortgage linked to this account<sup>5,6</sup>

#### Interest

You may earn interest based on your entire daily collected balance on days that you maintain a balance of \$500 or more. The interest rate may be as low as 0.00%, and variable interest rates may be changed by the Bank at any time.

Interest is compounded daily and paid monthly using a 365-day year. Please contact a banker for current interest rates in your banking location.

#### Additional benefits

- \$10 discount on personal style checks
- No fee money orders
- No fee cashier's check<sup>7</sup>
- No Wells Fargo fee for one non-Wells Fargo ATM cash withdrawal transaction (U.S.) each fee period (fees charged by non-Wells Fargo ATM owner/operator may apply). Please Note: If your account is transferred into Preferred Checking from another account, this benefit will start after your current fee period ends. The days of your fee period are located in the "Monthly service fee summary" section of your statement.

<sup>1</sup> For checking accounts with a combined balance option to avoid the monthly service fee (excluding Prime Checking and Premier Checking accounts), the combined balance is determined one business day prior to the last business day of your fee period. Each checking account offering a combined balance option defines the type of account balance (example: minimum daily balance, average ledger balance) required that can contribute to the combined balance.

<sup>2</sup> Accounts linked to this Preferred Checking account cannot simultaneously be linked to any other Wells Fargo checking account to meet the combined balance option for that account to avoid the monthly service fee. Only accounts with the same account owners on this Preferred Checking account will be linked automatically. Talk to a banker to link accounts where the account owners vary. Excludes personal checking products that offer the combined balance option as a way to avoid the monthly service fee.

<sup>3</sup> A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP<sup>®</sup> network (real-time payment system) or FedNow<sup>SM</sup> Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa<sup>®</sup> or Mastercard<sup>®</sup> network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle<sup>®</sup>, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

<sup>4</sup> Effect of Early Pay Day: Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). For more information about Early Pay Day, please refer to our Deposit Account Agreement.

<sup>5</sup> If we sell or transfer your linked mortgage, or the servicing of that mortgage, we will de-link the mortgage from your Preferred Checking account, and it can no longer be used to avoid the monthly service fee.

<sup>6</sup> If you refinance your linked mortgage account with another lender, we will de-link your original mortgage from your Preferred Checking account and it will no longer be used to avoid the monthly service fee. If you refinance your mortgage with Wells Fargo Home Mortgage®, if eligible you can re-link your new mortgage to your Preferred Checking account. Once your refinancing process is complete, please contact your banker to ensure your new mortgage is re-linked. Linking your new mortgage to your Preferred Checking account may take several weeks.

<sup>7</sup> Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.

If the cashier's check is lost, stolen, or destroyed, you may request a stop payment and reissuance. A stop payment and reissuance can only be completed within a branch location. As a condition of stop payment and reissuance, Wells Fargo Bank will impose a \$31.00 stop payment fee. Cashier's Checks require an indemnity agreement. In addition, for cashier's checks over \$1,000.00, the waiting period before the stop payment and reissuance of an outstanding cashier's check may be processed is 90 days (30 days in the state of Wisconsin and 91 days in the state of New York). The waiting period can be avoided with the purchase of an acceptable surety bond. This can be purchased through Wells Fargo's approved insurance carrier or through an insurance carrier of the customer's choice. The cost of a surety bond varies depending on the amount of the bond and the insurer used. Surety bonds are subject to the insurance carrier's underwriting requirements before issuance. If the surety bond is not provided, the waiting period applies.

This addendum governs consumer deposit accounts maintained at Wells Fargo Bank, N.A.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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