



## 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.

### Premium Membership® Checking Account

An interest-earning checking account designed for employees of Wells Fargo business customers enrolled in the Wells Fargo At Work<sup>SM</sup> program.

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 Premium Membership 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:

- \$750 or more in total qualifying electronic deposits<sup>1,2</sup>
- Make a monthly automatic loan payment from this checking account to a Wells Fargo personal loan, personal line of credit, home equity line of credit, or Wells Fargo Home Mortgage® loan<sup>3</sup>
- \$5,000 or more combined minimum daily balance<sup>4</sup> in this Premium Membership Checking account, other linked personal checking accounts, savings accounts, Time Accounts (CDs), FDIC-insured Retirement accounts, Wells Fargo personal loans, personal lines of credit, home equity lines of credit, Wells Fargo Home Mortgage® second mortgages, and the balance shown on your most recent Wells Fargo credit card statements<sup>5</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>6</sup>

<sup>1</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® 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® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

<sup>2</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>3</sup> If you refinance your Wells Fargo Home Mortgage loan with another lender, the monthly automatic loan payments 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 set up monthly automatic loan payments from this checking account to the new Wells Fargo Home Mortgage loan.

<sup>4</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>5</sup> Accounts linked to this Premium Membership 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. Effective September 16, 2019, only accounts with the same account owners on this Premium Membership 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. Excludes student, first mortgage, and certain direct and indirect loans. Loans and lines of credit from certain affiliated companies like Wells Fargo Auto, Wells Fargo Leasing, and Wells Fargo Direct also cannot be linked.

<sup>6</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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CNS8945 (Effective 4/24/23)