Borrowing options for goals large and small.

Throughout your story, you may need financing to help keep your goals on track.

With the Portfolio by Wells Fargo Premier℠ program, your premier banker can talk with you about borrowing options that meet your needs, including:

- Home lending options for primary, vacation, and investment properties
- Home equity options for home renovations, improvements, and unexpected expenses
- Borrowing options to pay for large purchases such as a new car, college, or unplanned expenses
- Conventional and jumbo mortgages
- Credit cards

Benefits available to you¹:

- Relationship discounts on select auto loans, personal loans and lines, private student loans, and home equity lines of credit²
- Relationship bonus rewards points on select credit card products²,³
- Credit balances including 10% of eligible outstanding mortgage balances can count towards the qualifying balance

Let’s start with a conversation to help you better understand the borrowing options available to meet your goals. Together, we can talk about the breadth of resources that you have within Wells Fargo and how they can work together to keep your financial plan on track.
Within the first seven statement periods of enrollment, you must maintain a minimum of $250,000 in qualifying balances linked to the Portfolio by Wells Fargo Premier program. These may include any combination of qualifying linked banking (checking, savings, Time Accounts (CDs), FDIC-insured IRAs), brokerage (through our brokerage affiliate Wells Fargo Advisors), and credit balances (including 10% of mortgage balances, certain mortgages not eligible). Some benefits for accounts linked to your Portfolio by Wells Fargo Premier program begin in the month following the open date of your Portfolio by Wells Fargo Premier program. Your Portfolio Premier qualification balance must be at least $0.01 at the end of each monthly service fee period to be eligible for benefits in the following monthly service fee period for account linked to your Portfolio Premier program. If at the end of the first seven statement periods of your enrollment you have at least $250,000 in qualifying balances in the Portfolio Premier program, thereafter, you must also meet the minimum balance requirement of $250,000 in qualifying balances on June 30 each year; if not, you will be unenrolled from the Portfolio Premier program and converted to the Portfolio by Wells Fargo program.

Subject to credit qualification and, if applicable, income verification and/or collateral evaluation. To learn which accounts qualify for the discount, please consult a Wells Fargo banker.

If you own a qualifying Wells Fargo consumer checking or savings account, or a Portfolio by Wells Fargo program (each a "qualifying deposit account"), you will earn a relationship bonus of 10%, 25%, or 50% on rewards points earned on net purchases (purchases minus returns/credits) made on your credit card account. You cannot earn a relationship bonus on points that are earned as either bonus points or as promotional points. Your relationship bonus percentage will be determined based on the type of qualifying deposit account you own. If you own an eligible checking or savings account, you will earn a 10% relationship bonus. If you own the primary checking account within a Portfolio by Wells Fargo program you will earn a 25% relationship bonus. If your Portfolio by Wells Fargo program statement-ending qualifying relationship balance is $250,000 or more you will earn a 50% relationship bonus. If you are designated as being in the Wells Fargo Private Bank, you will earn a 50% relationship bonus. If you own more than one qualifying deposit account, you will earn the most favorable bonus rewards points percentage you qualify for at the time your relationship bonus is calculated. The relationship bonus, which will be in the form of rewards points, will post to your account in the 13th month after your credit card account was opened and annually on this date thereafter for the period during which you maintain your qualifying deposit account. Please refer to the Wells Fargo Rewards® Program Terms and Conditions for the Wells Fargo Propel World® American Express® Card for details.

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

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