The Portfolio by Wells Fargo Premier experience offers you a distinctive level of personal service and tailored approach that lead to valuable benefits.

**Portfolio Premier℠** balance requirements

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). The Portfolio by Wells Fargo Premier program does not have a monthly service fee and customers who are in the program receive the benefits outlined in the “Qualifying balances of $250,000 or more” column on the Portfolio by Wells Fargo® benefits table in the Consumer Account Fee and Information Schedule. Please note: 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. For example, if you open a new Portfolio by Wells Fargo Premier program or link existing accounts to a new Portfolio by Wells Fargo Premier program on April 15, 2017, not all benefits are available until May 1, 2017. Please refer to pages 7 – 10 in your Consumer Account Fee and Information Schedule for a detailed list of benefits. Your Portfolio by Wells Fargo 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 accounts linked to your Portfolio by Wells Fargo Premier program.

**Other conditions**

If at the end of the first seven statement periods of your enrollment you do not have at least $250,000 in qualifying balances in the Portfolio Premier program, you will be unenrolled from the program and converted to the Portfolio by Wells Fargo 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. Upon conversion to the Portfolio by Wells Fargo program, the $30 monthly service fee may apply and certain benefits may no longer be available. Please see the Portfolio by Wells Fargo section of the Consumer Account Fee and Information Schedule for further details.

Should you no longer wish to be enrolled in the program, please contact your banker or call 1-866-859-5915 and request to be unenrolled.

For additional questions about Portfolio by Wells Fargo Premier, please contact your banker or call the Wells Fargo Premier Banking Team℠ at 1-866-859-5915.

Thank you for being a Wells Fargo customer. We are committed to helping you reach your financial goals and look forward to serving you now and in the future.

*Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

**INVESTMENT AND INSURANCE PRODUCTS:**

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<th>ARE NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY</th>
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Portfolio by Wells Fargo Premier terms and conditions are subject to change or termination without notice. Personal Loans and Person Lines of Credit are available through Wells Fargo Bank, N.A. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Subject to credit qualification and, if applicable, income verification and/or collateral evaluation.