Effective July 24, 2019
Consumer Account Fee and Information Schedule

What you need to know about your account
# Table of contents

- **Introduction** ........................................... 1
- **Words with specific meanings** .......................... 1
- **Banking services available to you** ..................... 3
  - Visit a banking location in person .................. 3
  - Wells Fargo Phone Bank℠ ............................. 3
  - Bank By Mail ........................................... 3
- **Monthly fees** ............................................ 4
  - Account statements and check image options ...... 5
- **Checking accounts** ..................................... 6
  - Portfolio by Wells Fargo® ......................... 6
  - Preferred Checking Account ..................... 19
  - Everyday Checking Account ..................... 19
  - Wells Fargo Opportunity Checking℠ Account .... 20
  - Wells Fargo Teen Checking℠ Account ............ 20
  - Checking account additional information ....... 21
  - Wells Fargo Worldwide Military Banking Program .. 25
  - Greenhouse℠ by Wells Fargo Program ................ 27
- **Savings accounts** ..................................... 29
  - Wells Fargo Way2Save® Savings Account .......... 29
  - Wells Fargo Opportunity Savings℠ Account ....... 30
  - Wells Fargo Platinum Savings Account ............ 30
  - Savings account additional information .......... 31
    - Account statements ................................ 32
    - Regulation D savings account transaction limit and other limited activity .......... 33
- **Time Accounts (CDs)** ................................ 35
  - Fixed Rate Time Account (CD) .................. 35
  - Step Rate CD ......................................... 36
- **Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)** ................................. 41
  - Fixed Rate IRA/ESA Time Account (CD) .......... 41
  - Wells Fargo Way2Save® Retirement Account .... 44
  - Wells Fargo Retirement High Yield Savings Account .... 44
- **Service fees** ............................................ 45
Introduction

What you can find in this fee and information schedule

Whether you are opening a new consumer deposit account or currently have one, this fee and information schedule provides important information applicable to your account, including account requirements and fees. In addition, you will find specific account requirements, features, benefits, and fees for the products described in this Schedule. For products no longer described in this Schedule, please refer to the fee and information schedule provided at the time of account opening as amended, or contact a banker.

By opening your account, you agree to pay the fees described in this fee and information schedule. When using your Wells Fargo accounts, you will pay fees for conducting specific transactions and for using specific services. Fees may vary based on the type of account you have, how you use your account, the state where the account was opened, or where a transaction is performed.

In addition to listing potential fees for each account in the account information pages, the “Service fees” section lists other fees associated with services you may use. To help you avoid unexpected fees, this fee and information schedule explains when fees may be charged, and when possible, how to avoid the fee. If you have a question about a fee that this fee and information schedule does not answer, please contact a banker or call 1-800-TO-WELLS (1-800-869-3557).

Changes to your account, services, or fees

We may change this fee and information schedule at any time. For example, we may add new terms and conditions, or delete or amend existing terms and conditions, including fees. If required by law, we will notify you if changes, additions, or deletions to your account, your fees, or your services occur.

Words used to refer to the account owner, Wells Fargo, and this fee and information schedule

- The account owner is referred to as “you,” “your,” or “yours.”
- Wells Fargo is referred to as “the Bank,” “we,” “us,” or “our.”
- This Consumer Account Fee and Information Schedule, is “Schedule.”
- The companion Deposit Account Agreement, is “Agreement.”

Words with specific meanings

Certain words have specific meanings as they are used throughout this Schedule. These words and their meanings are in this section.

ACH transaction

A deposit or payment (withdrawal) presented through the Automated Clearing House (ACH) network, an electronic network for financial transactions in the United States.

Authorized signer

A person who has your actual or apparent authority to use your account even if they have not signed the account application.

Available balance

Your account's available balance is our most current record of the amount of money available for your use or withdrawal. For more information, please see the section entitled “How do we determine your account’s available balance?” in the Agreement.
Introduction

**Business day**
Every day is a business day except Saturday, Sunday, and federal holidays.

**Card**
This term includes every type of consumer debit and ATM card we may issue. For Wells Fargo Campus Card℠ Program customers, this term also includes any card that your college or university may issue to you that can be linked for Wells Fargo banking functionality. This term does not include any prepaid cards.

**Collected balance**
The ending daily balance after all credits and debits have posted, minus deposited items that have not yet been collected from the originating financial institution. The collected balance is the balance on which interest is calculated for all interest-bearing checking and for all savings accounts.

**Direct Deposit**
A direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to your Wells Fargo checking account by your employer or an outside agency.

**Item**
An item is an order, instruction, or authorization to withdraw or pay funds or money from an account. Examples include a check, draft, and an electronic transaction (including Automated Clearing House (ACH), an ATM withdrawal, and a purchase using a card to access an account).

**Minimum daily balance**
The lowest ending daily balance recorded during the statement period after all transactions have gone through nightly transaction processing.

**Overdraft**
An overdraft is a negative balance in your account.

**Overdraft Protection**
An optional service that allows the Bank to transfer or advance money from your linked savings or credit account when you do not have enough money in your checking account to cover a transaction. See “Overdraft Protection Transfer/Advance” in the “Service fees” section for more information.

**Personal Identification Number (PIN)**
A secret combination of letters or numbers you create and use to gain access to your account using your ATM or debit card.

**Returned Item/Non-Sufficient Funds (NSF)**
A term used to indicate when an item such as a check or other transaction presented for payment is returned unpaid because the available balance in your deposit account is less than the amount of the item. Also called bounced check. A returned item fee will apply.

**Stop payment order**
When you ask the Bank not to pay a particular check you have written or transaction you have authorized for withdrawal from your account. For more information, please see the section entitled “Issuing stop payment orders and post-dated checks” in the Agreement.
Banking services available to you

Visit a banking location in person
You can take advantage of our face-to-face service by talking with a banker at one of our many banking locations across the U.S. Visit wellsfargo.com/locator to find a location near you.

Wells Fargo Phone Bank
Enjoy the convenience of banking by phone 24 hours a day, 7 days a week, with Wells Fargo Phone Bank. You can access your accounts and conduct most of your banking business using our automated telephone banking service. You can also speak with a phone banker for assistance at any time by calling 1-800-TO-WELLS (1-800-869-3557).

Access numbers

<table>
<thead>
<tr>
<th>Wells Fargo accepts Telecommunications Relay Services calls.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All customers with consumer accounts</td>
<td>1-800-TO-WELLS (1-800-869-3557)</td>
</tr>
<tr>
<td>TTY/TDD for deaf and hard-of-hearing customers</td>
<td>1-800-877-4833</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-PARA-WFB (1-877-727-2932)</td>
</tr>
<tr>
<td>Portfolio by Wells Fargo customers</td>
<td>1-800-742-4932 1-800-600-4833 (TTY/TDD for deaf and hard-of-hearing customers)</td>
</tr>
<tr>
<td>IRA and ESA customers</td>
<td>1-800-BEST-IRA (1-800-237-8472)</td>
</tr>
<tr>
<td>Customers outside the U.S.</td>
<td>Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.</td>
</tr>
</tbody>
</table>

Bank By Mail
Bank By Mail is a free and convenient way to make deposits to your Wells Fargo checking and savings accounts by mail. By using our convenient Bank By Mail kit, you can manage your deposits without needing to leave your home. Please note that we do not accept loan payments, cash, or foreign check deposits through our Bank By Mail service.

How do you get started?
To use our Bank By Mail service, you first need to request your deposit kit through Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557). If you need to send deposits before your kit arrives, please write on the back of the check “for deposit only, Wells Fargo” and include the account number to which the check should be deposited, and mail them to:

- Wells Fargo
  P.O. Box 77200
  Minneapolis, MN 55480-7720

For accounts located in Alaska, please send deposits to:
- Wells Fargo
  P.O. Box 77040
  Minneapolis, MN 55480-7740
Monthly fees

Where can I find information about monthly fees?

Monthly fees include the monthly service fee, document copy fee, and check image option fee. The monthly service fee and ways to avoid the fee for your new account are provided in the checking accounts or savings accounts section of this Schedule. We also provide this information in the section on your statement called “Monthly service fee summary” for each account. The Portfolio by Wells Fargo program provides this information in the “Important Account Information” section of the Portfolio by Wells Fargo statement.

The document copy fee and check image option fee are provided in this “Monthly fees” section. You can visit wellsfargo.com any time for the current version of this Schedule.

What is a statement period?

The dates of your statement period are located on your account statement. The statement provides you a record of all transactions posted during that period. Statement periods may be monthly, quarterly, semi-annual, or annual.

What is a fee period?

The fee period is the period we use to calculate monthly fees. A fee period may be as short as 25 days or as long as 35 days. The dates of your fee period are located in the “Monthly service fee summary” section on your statement. For all Portfolio by Wells Fargo programs the fee period begins on the first business day, and ends on the last business day, of the calendar month.

The fee period is also used to count the number of posted transactions before charging fees for some transactions during that period. For example, your account may have a certain number of no charge ATM transactions each fee period before being charged for additional transactions.

This table illustrates when a transaction is included in the fee period.

<table>
<thead>
<tr>
<th>Transaction</th>
<th>When is it included in the monthly fee period?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction received before the applicable cutoff time</td>
<td>On the same business day</td>
</tr>
<tr>
<td>Transaction received after the applicable cutoff time or on a non-business day</td>
<td>On the next business day</td>
</tr>
<tr>
<td>Regularly scheduled automated banking transaction, such as an automatic transfer from your checking account to savings account, on a non-business day</td>
<td>On the next business day</td>
</tr>
<tr>
<td>Pending transaction shown in Online Banking</td>
<td>On the day the transaction posts</td>
</tr>
<tr>
<td>Save As You Go® transfer to savings account triggered by each qualified non-recurring debit card purchase and online bill pay transaction</td>
<td>On the day the transfer posts, which is the next business day after the qualified transaction posts</td>
</tr>
<tr>
<td>Account changes, such as signing up for online statements, completed after the applicable cutoff time or on a non-business day</td>
<td>When our system is updated on the next business day</td>
</tr>
<tr>
<td>For checking accounts with a combined balance option to avoid the monthly service fee, when an account is linked or a transaction occurs on linked accounts</td>
<td>Information in this table above applies until the combined balance cutoff which is one business day prior to the last business day of your fee period</td>
</tr>
</tbody>
</table>
Monthly fees

A fee period may end on a non-business day. When this occurs, transactions made after the cutoff time of the last business day will count toward the next fee period.

How are monthly fees calculated?

Monthly fees are calculated using account balances, combined account balances, and transactions occurring during the fee period. Combined balances are calculated one business day prior to the last business day of your fee period. The most current balance available on that date is used.

Monthly fees are calculated and posted to your account on the last business day of the fee period. An exception to the rule is the Portfolio by Wells Fargo program. For the Portfolio by Wells Fargo program, monthly fees are calculated as of the last business day of each month. The monthly service fee calculation uses the statement-ending qualifying balance. The monthly service fee posts on or about the third business day after the statement period ends. It appears on the next month’s statement.

What happens if the fee period and statement period are not the same?

If your fee period is not the same as your statement period, your fees may be calculated using transactions included on another statement. We may change these periods to align the dates for both of the periods.

Account statements and check image options

All accounts receive online or paper statements sent by postal mail. You may select your delivery preference. This service includes free check safekeeping. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account.

Check image options for checking accounts

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only. The monthly fee is $2.00.
2. Premium: 5 checks per page. Image includes the front and back of checks. The monthly fee is $3.50.

Additional information regarding the check image options service:

• The fee for this service is only assessed when check images are returned in your account statement.
• This service is not available with online statements or with savings accounts.
• You will not be charged a fee for this service for the Wells Fargo Portfolio Checking account in a Portfolio by Wells Fargo program.
• Only the primary checking account in a Portfolio by Wells Fargo program or combined statement is eligible for the monthly check image service.
• This service is not available with the Wells Fargo Teen Checking account.

Document copies

You have two options to request document copies.

1. Self-service: Documents you request online or via email and print yourself, or request using the automated telephone banking service. There is no charge for these requests.
2. Other: Requests you make at a branch or with a phone banker, and online requests for paper copies. The fee is $5 per item. The total amount due for the item you requested is posted to your account on the last business day of the fee period.
| Program details | Our Portfolio by Wells Fargo program offers you a higher level of benefits and a meaningful way to simplify your finances and save money. Through the program, you receive many benefits such as fee waivers and discounted services. The Portfolio by Wells Fargo program consists of:  
- A Portfolio by Wells Fargo program, which includes other qualified accounts that you can link within the program, and  
- A Wells Fargo Portfolio Checking account  
A Portfolio by Wells Fargo program can only have one primary Wells Fargo Portfolio Checking account. |
| Qualifying Balance | All qualifying linked accounts (including your Wells Fargo Portfolio Checking account) make up your Portfolio by Wells Fargo statement-ending qualifying balance. This statement-ending qualifying balance is based on the amount of money you have, or a percentage thereof, in all linked accounts. We use this qualifying balance to determine if you’re eligible to avoid the monthly service fee, and to get pricing discounts and other benefits. Note, not all Portfolio by Wells Fargo Plus benefits are available during the first statement period that the qualifying statement-ending balance is $250,000 or more. |
| Interest | Your Wells Fargo Portfolio Checking account offers you:  
- Competitive interest rates,  
- Interest earned on the Wells Fargo Portfolio Checking account’s daily collected balance,  
- Interest compounded daily and paid monthly, and  
- Variable rate that the Bank can change at any time. |
| Monthly service fee¹ | The Portfolio by Wells Fargo program has a $30 monthly service fee, which can be avoided when you have one of the following Portfolio by Wells Fargo qualifying statement-ending balances:  
- $25,000 or more in qualifying linked FDIC-Insured accounts, OR  
- $50,000 or more in qualifying linked bank, brokerage and credit balances.  
Please see the Portfolio by Wells Fargo “Qualifying accounts & statement choices” table for accounts that can be linked to meet this option to avoid the fee. |
| Minimum opening deposit | • $25 |
| Balance requirements | • $10,000 in qualifying balances by the end of your second statement period. (See “When can we move you into a different type of checking account?” section.) |
## Portfolio by Wells Fargo benefits

As a Portfolio by Wells Fargo customer, you receive many banking benefits.

Remember: To qualify for certain benefits detailed below, you must link the applicable accounts to your Portfolio by Wells Fargo program. Benefits noted with an asterisk apply only to the primary Wells Fargo Portfolio Checking account within your Portfolio by Wells Fargo program.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Qualifying balances under $250,000</th>
<th>Qualifying balances of $250,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>a.</strong> No Wells Fargo fee for balance inquiries and account transfers at any ATM.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>b.</strong> Waived monthly service fees on select linked checking and savings accounts, and EasyPay Cards</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>c.</strong> No fee for Wells Fargo Personal Wallet checks, cashier’s checks, and money orders*</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>d.</strong> No fee for monthly check safekeeping or image statements*</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>e.</strong> Bonus interest rate on linked Time Accounts (CDs), and on select linked FDIC-insured IRAs and savings accounts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>f.</strong> Discounts on qualifying loans and lines of credit†</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>g.</strong> Wells Fargo Debit Card and/or ATM Card with increased daily ATM withdrawal limits upon request for linked cards</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>h.</strong> Annual relationship bonus on non-bonus reward points for the Wells Fargo Propel World American Express® Card‡</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>i.</strong> Extended Warranty Protection, Price Protection, Trip Cancellation and Trip Interruption benefits, and additional Worldwide Automatic Common Carrier Travel Accident Insurance when purchases are made with a qualifying Wells Fargo Visa Platinum® Credit Card that is linked to the Portfolio by Wells Fargo® program.</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>j.</strong> Discount on safe deposit box rental (where available)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>k.</strong> Lower online and automated telephone trading commissions for a linked Wells Fargo Advisors® WellsTrade® account‡‡</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>l.</strong> Waived WellsTrade household annual fee‡‡</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>m.</strong> Discounted annual advisory fee for any linked Wells Fargo Advisors Intuitive InvestorSM investment account‡‡</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
Portfolio by Wells Fargo

Portfolio by Wells Fargo benefits (continued)

<table>
<thead>
<tr>
<th></th>
<th>Portfolio by Wells Fargo</th>
<th>Portfolio by Wells Fargo Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualifying balances under $250,000</td>
<td>Qualifying balances of $250,000 or more</td>
<td></td>
</tr>
<tr>
<td>n.</td>
<td>No Wells Fargo fee for cash withdrawals at non-Wells Fargo ATMs*ˌ,†,2</td>
<td>✓</td>
</tr>
<tr>
<td>o.</td>
<td>No Overdraft Protection Advance Fee from one eligible linked home equity line of credit*6</td>
<td>✓</td>
</tr>
<tr>
<td>p.</td>
<td>No Overdraft Protection Transfer Fee from eligible savings account*ˌ</td>
<td>✓</td>
</tr>
<tr>
<td>q.</td>
<td>Wells Fargo ExpressSend® service*ˌ,†</td>
<td>No transfer fee</td>
</tr>
<tr>
<td>r.</td>
<td>Reimbursed fees charged by non-Wells Fargo ATMs*ˌ,†,2</td>
<td>Unlimited in the U.S. Up to 5 per fee period international.</td>
</tr>
<tr>
<td>s.</td>
<td>No fee for incoming wire transfers*ˌ,†</td>
<td>✓</td>
</tr>
<tr>
<td>t.</td>
<td>No fee for stop payment requests*ˌ,†</td>
<td>✓</td>
</tr>
</tbody>
</table>

See next pages for additional information.
* Benefits noted with an asterisk apply only to the primary Wells Fargo Portfolio Checking account within the Portfolio by Wells Fargo program.

† Benefit is not available during the first statement period that the qualifying statement-ending balance is $250,000 or more.

1 We will waive the monthly service fee for the first two statement periods to allow you to meet the requirements to avoid the monthly service fee.

2 Surcharge fees imposed by non-Wells Fargo ATM owners or operators may apply. For the Portfolio by Wells Fargo program, Wells Fargo will waive its own ATM access fee (U.S. and international) when you withdraw cash from a non-Wells Fargo ATM from your primary checking account within the Portfolio by Wells Fargo program. Where Portfolio by Wells Fargo qualifying balances are $250,000 or more, you will be reimbursed for all surcharge fees on non-Wells Fargo ATM withdrawals located in the U.S., and receive reimbursements for up to five surcharge fees imposed by non-Wells Fargo ATM owners or operators per monthly fee period if you use a non-Wells Fargo ATM to make a cash withdrawal at an ATM located outside of the U.S.

3 Other fees, such as late fees, may apply in certain states. Additional requirements may apply to the loan or line of credit in order to qualify for the discount.

4 Wells Fargo Propel World American Express® Card
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 as long as you maintain your qualifying deposit account. Refer to the Summary of the Go Far® Rewards Program Terms and Conditions and Addendum for the Wells Fargo Propel World American Express® Card for details.

5 A maximum benefit amount and certain exclusions, restrictions, and limitations apply. Wells Fargo Visa Platinum® Card cardholders qualify for additional Purchase & Travel Protection coverage when purchases are made with a qualifying Wells Fargo Visa Platinum® Credit Card that is linked to the Portfolio by Wells Fargo program. Warranty Manager with extended Warranty Protection, Price Protection, Trip Cancellation/Trip Interruption and increased Travel Accident Insurance coverage will be terminated if the Wells Fargo Visa Platinum® Credit Card is no longer linked to the Portfolio by Wells Fargo program. Refer to the Wells Fargo Visa Platinum® Card For Portfolio by Wells Fargo Benefits Guide for more details.

6 Home equity lines of credit secured by residential real estate located in CT, NY, or TX are not eligible to be linked for Overdraft Protection.
Portfolio by Wells Fargo

7 Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company. Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is the trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.

8 For complete information regarding fees and commissions, refer to the WellsTrade Account Commissions and Fee Schedule at wellsfargo.com.

9 For complete information regarding fees, refer to the Intuitive Investor Account Fee Schedule at wellsfargoadvisors.com/pdf/intinv/fee-schedule.pdf.

Investment and Insurance Products are:
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
What are the Portfolio by Wells Fargo opening requirements?

In addition to the minimum opening deposit, to open a Portfolio by Wells Fargo program, you must be at least 18 years old (or at least 19 years old in Alabama). You must open a new or convert an existing Wells Fargo checking account to a Wells Fargo Portfolio Checking account. If you choose to convert an existing account, then you can keep the same account number, and use the same checks and debit or ATM card.

Your Wells Fargo Portfolio Checking account is your primary account for:

- Deducting potential fees,
- Determining statement mailing address, and
- Receiving certain benefits. (See “Portfolio by Wells Fargo benefits” table for more information.)

Your primary Wells Fargo Portfolio Checking account is listed first in your monthly Portfolio by Wells Fargo statement.

Any additional Wells Fargo Portfolio Checking or Wells Fargo Prime Checking accounts linked to a Portfolio by Wells Fargo program will be converted to a Wells Fargo Preferred Checking account and remain linked to your Portfolio by Wells Fargo program. Please refer to the Wells Fargo Preferred Checking section within this Schedule for more information.

Can you use other accounts to qualify for your Portfolio by Wells Fargo program-based benefits?

Yes. To make it easier to qualify for your Portfolio by Wells Fargo program-based benefits, you can link eligible accounts that are sole or jointly owned by an owner of the primary Wells Fargo Portfolio Checking account linked to the Portfolio by Wells Fargo relationship.

How do we provide your statements and details on your account?

At the end of each month, we process your Portfolio by Wells Fargo statement. As part of this process, we:

- Make your statement available to you on or about the seventh business day of the following month by either postal mail or online based on your selected delivery preference,
- Provide you with either Detail Level (if eligible) or Summary Level information on your linked accounts. If you receive Summary Level information for an account linked to your Portfolio by Wells Fargo program, then you will continue to receive your separate regular Detail Level statement for that account.

For detailed information regarding accessing your Portfolio by Wells Fargo statement information online, please refer to the Online Access Agreement at wellsfargo.com.

The following explains the information on your linked accounts’ statements.

Statements for linked accounts

For some accounts linked to your Portfolio by Wells Fargo program, you will have a choice of receiving Detail or Summary Level Information. You will find these options on the “Qualifying accounts & statement choices” table. If you request that we link your qualifying accounts on the last business day of the month, then we will include that account information on the following month’s statement. We may change your statement option from linked in Detail Level to Summary Level at our discretion.
Statements with other accounts

- Other accounts can be linked to the Portfolio by Wells Fargo program in either a Detail or Summary Level format.

- If Detail Level Format – all information regarding the linked account will be included in the combined Portfolio by Wells Fargo statement in detail. A standalone account statement will be created for the linked account and available online only.

- If Summary Level Format – account information will be included in the combined Portfolio by Wells Fargo statement in summary and a standalone account statement will be created for the linked account. The standalone account statement will be delivered based on the account delivery preference.

- For linked accounts where at least one of the owner(s) of the linked account is not the same as at least one of the owner(s) of the primary Wells Fargo Portfolio Checking account in the Portfolio by Wells Fargo program, the linked account can only be linked to the program at a Summary Level.

- The owners of the Portfolio by Wells Fargo program, as well as any additional owners of each linked account, are responsible for verifying the accuracy of account information for the linked account.

Who has access to your Portfolio by Wells Fargo statements?

Within Online Banking, owners of the primary Portfolio by Wells Fargo checking account can see all transactions on all Portfolio by Wells Fargo program accounts on your Portfolio by Wells Fargo statements. These accounts include banking, brokerage, credit, and mortgage.

How are eligible accounts linked to your Portfolio by Wells Fargo program?

Accounts that are eligible to be linked to your Portfolio by Wells Fargo program and have the same owners as the owners of the primary Portfolio Checking account will be automatically linked. Accounts owned solely by others in your household will not automatically be linked to the Portfolio relationship. You may link other eligible accounts through Online Banking or by speaking with a banker. If there are other owners on the linked account in addition to the owner(s) of the primary Portfolio Checking account, those accounts can be linked in Summary Level only.

The “Qualifying accounts & statement choices” table explains which Wells Fargo accounts you can link to your Portfolio by Wells Fargo program to meet your balance qualifications and the available statement options.
Portfolio by Wells Fargo

Your monthly Portfolio by Wells Fargo statement will display information for all accounts linked to your program.

### Qualifying accounts & statement choices

<table>
<thead>
<tr>
<th>Detailed statement</th>
<th>Summary statement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FDIC insured accounts</strong></td>
<td></td>
</tr>
<tr>
<td>Wells Fargo Portfolio Checking account</td>
<td>✓</td>
</tr>
<tr>
<td>Additional checking accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Savings accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Time Accounts (CDs)</td>
<td>✓</td>
</tr>
<tr>
<td>Retirement accounts (Savings and CDs)</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Non-FDIC insured accounts</strong></td>
<td></td>
</tr>
<tr>
<td>Wells Fargo Advisors, qualifying brokerage accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Wells Fargo Advisors, qualifying retirement brokerage accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Foreign exchange accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Fixed and variable annuities</td>
<td>✓</td>
</tr>
<tr>
<td>Investment management and trust, excluding irrevocable trusts</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Credit accounts – All credit accounts subject to qualification</strong></td>
<td></td>
</tr>
<tr>
<td>Qualifying loans and lines of credit (For certain home-secured loans, only 10% of the outstanding balance counts toward the Portfolio by Wells Fargo qualifying balance.)</td>
<td>✓</td>
</tr>
<tr>
<td>Wells Fargo Home Mortgage loans (10% of balance)</td>
<td>✓</td>
</tr>
<tr>
<td>Credit card accounts</td>
<td>✓</td>
</tr>
<tr>
<td>Secured PrimeLine® line of credit</td>
<td>✓</td>
</tr>
</tbody>
</table>

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**Investment and Insurance Products are:**
- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
What accounts cannot be linked to your Portfolio by Wells Fargo program?

- Certain installment loans from Wells Fargo Leasing and Auto Finance
- Loans from Wells Fargo Financial, Inc.
- Coverdell Education Savings accounts
- Student loans
- Certain annuities
- Business accounts
- Accounts held by you in a representative capacity including, but not limited to the following:
  - Uniform Transfers to Minors Account (UTMA)/Uniform Gifts to Minors Account (UGMA)
  - Irrevocable trusts
  - Guardian/Conservator
- Qualified retirement plans, including 401(k) accounts
- Certain brokerage accounts offered by Wells Fargo Advisors

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

1 For Time Accounts (CDs) and Retirement Accounts (Savings and CDs) you will continue to receive separate statements and/or notices.
2 You will continue to receive a semi-annual retirement statement.
3 Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.
4 Certain brokerage accounts are not eligible.
5 Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.
6 If the annuity becomes annuitized, or a periodic payment schedule has been established, the remaining balance will no longer be eligible for qualification.
7 Subject to credit qualifications.
8 If you refinance your linked mortgage account with another lender, then we de-link your original mortgage from your Portfolio by Wells Fargo program and it will no longer count toward your Portfolio by Wells Fargo qualifying balances. If you refinance your mortgage with Wells Fargo Home Mortgage®, if eligible you can re-link your new mortgage to your Portfolio by Wells Fargo program. Once your refinancing process is complete, please contact your banker or by signing on to Wells Fargo Online Banking to ensure your new mortgage is re-linked. Please note that we cannot automatically link your refinanced Wells Fargo Home Mortgage unless the primary owners on both the Portfolio by Wells Fargo program and the mortgage are the same. Linking your new mortgage to your Portfolio by Wells Fargo program may take several weeks.
What fees will you pay when you use your debit or ATM card?
When you use your debit or ATM card, third parties may charge you fees when you:
• Make purchases at stores, merchants, and other third parties, or
• Get over-the-counter cash disbursements with your debit card at other banks/financial institutions’ branches.

Additionally, we may charge you a fee for other debit card or ATM card activities. Please refer to the “Service fees” section for further details.

Do we share your Portfolio by Wells Fargo information?
From time to time, we need to share certain information about your accounts, products, and services with the Wells Fargo family of banks and companies. We share these details with each other so we can properly administer and deliver your Portfolio by Wells Fargo services. This service can include applying appropriate product discounts and providing you with combined statements.

You may still choose to opt out of certain information sharing within the Wells Fargo family.

Please refer to the privacy policy for procedures on how to notify us of your decision to opt out.

What happens if you change or close your Portfolio by Wells Fargo program?
If you close your Portfolio by Wells Fargo program or de-link an account, then effective immediately Portfolio by Wells Fargo benefits no longer apply including benefits to your linked accounts. You will no longer receive the bonus interest rate, discounts, or options to avoid fees on other products or services. Your de-linked account will revert to the Bank’s current applicable rate or fee.

How long will it take to close a Portfolio by Wells Fargo–linked account?
When you ask us to close an account linked to your Portfolio by Wells Fargo program (including your primary Wells Fargo Portfolio Checking account), we may take up to three business days to process your request.
When can we move you into a different type of checking account?

We may change your account type if, in our judgment, it better suits your situation. Some of these change scenarios include:

When the primary account owner is under 18 years old

To maintain a Wells Fargo Portfolio Checking account as the primary account owner, you must be at least 18 years old (at least 19 in Alabama). If the Wells Fargo Portfolio Checking account primary owner is not an adult, then we will:

- Close the Portfolio by Wells Fargo program, and
- De-link all accounts from the Portfolio by Wells Fargo program, and
- Convert the Wells Fargo Portfolio Checking account to a Wells Fargo non-interest earning checking account, and
- The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current interest rate. Additionally, any Portfolio by Wells Fargo program-based discounts or fee waivers on products and services will discontinue.

Minimum balances required for new account

For your Portfolio by Wells Fargo program, you must keep at least $10,000 in qualifying, linked balances on the last day of the second monthly statement period after you opened your Portfolio by Wells Fargo program. If you do not maintain this balance, we will:

- Close your Portfolio by Wells Fargo program, and
- De-link all accounts from the Portfolio by Wells Fargo program, and
- Convert your Wells Fargo Portfolio Checking account to the Wells Fargo Everyday Checking account. This account is a non-interest earning account with lower requirements to avoid the monthly service fee. (See the section “Everyday Checking Account” in this Schedule for complete account details.), and
- The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current interest rate. Additionally, any Portfolio by Wells Fargo based discounts or fee waivers on products and services will discontinue.

Repetitive payment of the Portfolio by Wells Fargo monthly service fee

If your Portfolio by Wells Fargo program has less than $10,000 in qualifying balances and you pay a Portfolio by Wells Fargo monthly service fee for six consecutive fee periods, we will:

- Close your Portfolio by Wells Fargo program, and
- De-link all accounts from the Portfolio by Wells Fargo program, and
- Convert your Wells Fargo Portfolio Checking account to the Wells Fargo Everyday Checking account. This account is a non-interest earning account with lower monthly service fee waiver requirements (See the section “Everyday Checking Account” in this Schedule for complete account details.).
- Please note that Wells Fargo continually offers new accounts and services, and adds or modifies account terms and conditions to meet our customers’ changing needs. If your account should convert to the Everyday Checking account, the account terms and conditions at the time of the conversion will apply.
- If your account is converted to the Everyday Checking account, a non-interest earning checking account, the Portfolio by Wells Fargo program-based benefits will no longer be available. (See the section “Portfolio by Wells Fargo benefits” in this Schedule for a full listing of benefits.)
Exclusions
Portfolio by Wells Fargo customers that are excluded from these conversion criteria are those that maintain at least one of the following categories of accounts or services linked to their Portfolio by Wells Fargo program:
• Three or more checking or savings accounts, or
• Any lending, line of credit or credit card product, or
• At least one full service or WellsTrade® Brokerage account or Intuitive Investor investment account*

Investment and Insurance Products are:
• Not Insured by the FDIC or Any Federal Government Agency
• Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
• Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

* Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company. Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is the trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.

If your Wells Fargo Portfolio Checking account is no longer linked to a Portfolio by Wells Fargo program
The Portfolio by Wells Fargo program consists of:
• A Wells Fargo Portfolio Checking account, and
• A Portfolio by Wells Fargo program

If the Portfolio by Wells Fargo program is no longer maintained or has been closed, then we will:
• De-link all accounts from the Portfolio by Wells Fargo program, and
• Convert the Wells Fargo Portfolio Checking account to a Wells Fargo non-interest earning checking account, and
• The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current rate. Additionally, any Portfolio by Wells Fargo program-based discounts or fee waivers on products and services will discontinue.

Portfolio by Wells Fargo Premier
Portfolio by Wells Fargo Premier is an invitation-only program. Upon invitation, customers will be asked to enroll in the program. Customers who are enrolled in the program will receive a monthly statement with the Portfolio by Wells Fargo Premier name displayed on the first page.

Portfolio Premier℠ balance requirements
The Portfolio by Wells Fargo Premier program does not have a monthly service fee; however, at the end of the first seven statement periods of enrollment, you must have 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).
**Portfolio by Wells Fargo**

**Portfolio by Wells Fargo Premier (continued)**

**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.

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 found on pages 7 and 8. 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, 2019, not all benefits are available until May 1, 2019. Please see the “Portfolio by Wells Fargo benefits” section for a detailed list of benefits.

**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 according to the schedule below†; 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 “Monthly Service Fee” section on page 6 for further details.

†If you enroll in the Portfolio Premier program between December 1 and June 30, it will be reviewed for the qualifying balance requirement as of June 30 in the following calendar year.

**For example:**

<table>
<thead>
<tr>
<th>Enrollment date</th>
<th>Annual review</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 1, 2018 – November 30, 2019</td>
<td>As of June 30, 2020</td>
</tr>
<tr>
<td>December 1, 2019 – November 30, 2020</td>
<td>As of June 30, 2021</td>
</tr>
</tbody>
</table>

* Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.

**Investment and Insurance Products are:**

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested
## Checking accounts

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>Preferred Checking Account</th>
<th>Everyday Checking Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers with higher balances or a Wells Fargo Home Mortgage</td>
<td>Customers looking for convenient access to their money</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly service fee Options to avoid the monthly service fee</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid the fee with one of the following each fee period¹:</td>
<td>Avoid the fee with one of the following each fee period¹:</td>
<td></td>
</tr>
<tr>
<td>• Maintain $10,000 or more in combined deposit balances²</td>
<td>• Maintain a $1,500 minimum daily balance</td>
<td></td>
</tr>
<tr>
<td>• $1,000 or more in total qualifying direct deposits³</td>
<td>• $500 or more in total qualifying direct deposits⁴</td>
<td></td>
</tr>
<tr>
<td>• Link your Wells Fargo Home Mortgage to this account</td>
<td>• 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account (See page 21 for more information)</td>
<td></td>
</tr>
</tbody>
</table>

| Minimum opening deposit | | |
|-------------------------|------------------------|
| $25 | $25 |

| Interest | | |
|----------|---------------------------|
| Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is | | Not applicable |
|   • Earned on your entire daily collected balance on days that you maintain a balance of $500 or more, | | |
|   • Compounded daily and paid monthly to your account, | | |
|   • A variable rate that the Bank can change at any time | | |

Optional Overdraft Protection available³ | Yes | Yes |

<table>
<thead>
<tr>
<th>Opportunity Checking Account</th>
<th>Teen Checking Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>(See next pages for additional information)</td>
<td>(See next pages for additional information)</td>
</tr>
<tr>
<td>Customers who do not meet regular Wells Fargo account opening standards</td>
<td>Customers who are 13 through 17 years old (18 years old in AL)</td>
</tr>
<tr>
<td>$10</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Options to avoid the monthly service fee</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid the fee with one of the following each fee period¹:</td>
<td>Avoid the fee with one of the following each fee period¹:</td>
<td></td>
</tr>
<tr>
<td>• Maintain a $1,500 minimum daily balance</td>
<td>• Maintain a $1,500 minimum daily balance</td>
<td></td>
</tr>
<tr>
<td>• $500 or more in total qualifying direct deposits⁴</td>
<td>• $500 or more in total qualifying direct deposits⁴</td>
<td></td>
</tr>
<tr>
<td>• 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account (See page 21 for more information)</td>
<td>• 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account (See page 21 for more information)</td>
<td></td>
</tr>
</tbody>
</table>

| Minimum opening deposit | | |
|-------------------------|------------------------|
| $25 | $25 |

| Interest | | |
|----------|---------------------------|
| | Not applicable |

Optional Overdraft Protection available³ | Yes | Yes |

* Primary account owner is an individual that has tax responsibility for the account. On the primary account owner’s 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

² Includes linked consumer checking and savings accounts, Time Accounts (CDs) and FDIC-insured Retirement accounts.

³ Subject to applicable transfer or advance fees.

⁴ A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, deposits made at a banking location, or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

⁵ Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus CardSM program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.
Checking accounts

**Additional information — Checking accounts**

**What fees will you pay when you use your debit and ATM card?**

When you use your debit or ATM card, third parties may charge you fees when you
- Make purchases at stores, merchants, and other third parties, or
- Get over-the-counter cash disbursements with your debit card at other banks/financial institutions’ branches.

Additionally, we may charge you a fee for other debit card or ATM card activities. Please refer to the “Service fees” section for further details.

**Additional information — Preferred Checking, Everyday Checking, and Opportunity Checking Accounts**

**What accounts can you link for Overdraft Protection?**

To protect your checking account from an overdraft, you may link one or both of the following Wells Fargo accounts:
- Eligible savings account (Please be aware that these transfers count toward the savings account transaction limit — see page 33)
- Eligible credit card or eligible line of credit (not available for Opportunity Checking accounts)

Please refer to the “Service fees” section for details on overdraft, Overdraft Protection Transfer/Advance fee, and returned item fees.

**Additional details — 10 or more posted debit card transactions – Everyday Checking and Opportunity Checking**

**Included:**
- Debit card purchases made using PIN, signature, online, phone, or mobile wallet.
- Debit card payments including one-time or recurring. Examples: utility bill/gym membership.

**Not Included:**
- Any transaction at an ATM (Wells Fargo or non-Wells Fargo).
- Automated Clearing House (ACH) transactions. ACH transactions are set up using your checking account number and routing number - NOT a debit card number.

**Fee period:**

Debit card purchases and debit card payments must post during the fee period to be counted toward the total of 10 or more. The dates of your fee period are located in the “Monthly service fee summary” section on your statement. Transactions received after the applicable cutoff time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day. Please refer to the “Monthly fees” section for further details.

**Additional benefits — Preferred Checking Account**

- $10 discount on personal style checks
- No fee money orders
- No fee cashier’s checks
- No Wells Fargo fee for one non-Wells Fargo ATM cash withdrawal transaction (U.S.) per fee period (fees charged by non-Wells Fargo ATM owner/operator 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.
Checking accounts

Additional information — Opportunity Checking Account
You cannot convert your Opportunity Checking account to another type of deposit or prepaid account.

Funds availability and check cashing
• Additional rules for funds availability are applicable for this checking account. Please see the Agreement for these rules.
• You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.
• Mobile Deposit is not available with Opportunity Checking or Savings.

Can you make bank-to-bank transfers from Opportunity Checking?
Bank-to-bank transfers cannot be made from this account.

What additional information about your debit or ATM card should you know?

Daily dollar limits
You can only make purchases and ATM card withdrawals up to your account’s available funds and daily dollar limits. Your debit card’s daily purchase limit (POS) and daily ATM withdrawal amount cannot be increased. Note: some Wells Fargo ATMs in branches can operate in Assisted-Service mode during branch hours. When in Assisted-Service mode, the ATM screen’s main menu will display an “I need assistance” option. When an ATM is in Assisted-Service mode, your card’s daily ATM withdrawal limit may not apply.*

Linked account limits
You can access only one Opportunity Checking account and one Opportunity Savings account with the card. You cannot link non-Opportunity accounts to the card. Note: when an ATM is in Assisted-Service mode you may be able to use your card to access and perform transactions on other Opportunity accounts that are not linked to your card.*

* If you are accessing the ATM in Assisted-Service mode using an ATM Access Code or a mobile device, your card’s daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your card.
Checking accounts

Additional information — Wells Fargo Teen Checking Account

Can the account be opened in just the teen’s name?
No. An adult co-owner is required to open this account.

Can spending limits be set on your Teen’s debit card?
The adult co-owner can set daily limits on how much money teens can spend at stores and retailers or how much money they can withdraw from an ATM.

The daily ATM withdrawal limit is the maximum amount that can be withdrawn from any combination of accounts linked to your card in a single day. At certain ATMs inside Wells Fargo branches during branch hours, your daily ATM withdrawal limit may not apply. The purchase daily dollar limit is the maximum amount that can be spent for purchases or payments using your card in a single day.

How much will we charge you for overdrafts (OD) and returned items (Non-Sufficient Funds/NSF)?
If your purchases or other transactions exceed your account’s available balance, then we may either
• Pay the item(s), which creates an overdraft (OD), or
• Return the item(s) without paying it (returned item, Non-Sufficient Funds/NSF).

In either situation, we will charge you a $15 fee per item.

We limit our overdraft and/or returned item fees to two on any business day. No overdraft fee or Non-Sufficient Funds/NSF fee will be assessed on any item $5 or less. Additionally, at the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by $5 or less and there are no items returned for non-sufficient funds after all transactions have posted, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.

Please note that third parties or other banks may charge you additional fees for returned items.

Where can you cash or deposit your check?
You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.

Can I get checks, Cashier’s Checks or Money Orders with my Teen Checking account?
Checks (temporary and printed) as well as Cashier’s Checks and Money Orders are only available when requested by the adult co-owner.

Can you use wire service with Teen Checking?
Teen checking account can receive wire transfers, but you cannot wire funds out of this account.

Can you make bank-to-bank transfers from Teen Checking?
Bank-to-bank transfers cannot be made from this account.

What accounts can you link for Overdraft Protection for your Teen Checking account?
To protect your account from an overdraft, you may link to an eligible savings account. Please be aware that these transfers count towards the savings account transaction limit — see page 33.

Please refer to the “Service fees” section for details on the Overdraft Protection Transfer fee.

What happens when you are older than the age range for this account?
We may convert a Teen Checking account to an Everyday Checking account if the account owner is 18 and older. The converted account will be subject to applicable checking terms and service fees.
Checking accounts

Additional Benefits – Everyday Checking accounts linked to a Wells Fargo Campus Card

Wells Fargo Campus ATM and Campus Debit Cards are available to students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card℠ program. Everyday Checking accounts linked to an open, active Wells Fargo Campus Card from a participating college or university will be eligible to receive the following additional benefits:

• **Non-Wells Fargo ATM fees** – eligible account receives up to four U.S. domestic cash withdrawal transactions at non-Wells Fargo ATMs at no charge by Wells Fargo during each monthly fee period. (Fees charged by non-Wells Fargo ATM owner/operator may apply.)

• **Overdraft/Non-Sufficient Funds (NSF) Fee** – eligible account receives one courtesy fee refund for one overdraft or NSF fee during each calendar month.

• **Overdraft Protection Transfer Fee** – eligible account receives Overdraft Protection Transfer Fees waived from an eligible linked savings account. Overdraft Protection transfers from a savings account count toward the Regulation D and Wells Fargo combined limit of six transfers or withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account (sole-owned minor accounts may be closed). For additional information, please also refer to your specific account type in the Consumer Account Fee and Information Schedule.

• **Wire Transfer Fee** – eligible account receives one courtesy refund for one incoming domestic or international wire transfer fee during each calendar month.

These benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account. Ask a banker for additional details about participating colleges and universities.

**What happens to these benefits if your Everyday Checking account is no longer linked to a Wells Fargo Campus Card?**

Your Everyday Checking account must be linked to an open, active Wells Fargo Campus Card to remain eligible and receive these additional benefits. Your benefits will end 60 days after your Everyday Checking account is no longer linked to an active Campus Card. In that event, the Bank’s standard terms and fees apply.
Who does this program support and how are you eligible?

Wells Fargo appreciates the service and dedication of our country's military servicemen and servicewomen. We are happy to provide the Wells Fargo Worldwide Military Banking program to recognize your service commitment and provide specific financial services to those who meet certain eligibility. To be eligible for this program, you must

- Be actively serving in the U.S. military (in either the Army, Navy, Air Force, Marines or Coast Guard military branch), retired, or a disabled veteran who can no longer serve, and
- You must receive a qualifying military direct deposit of your salary, pension, or disability benefits, electronically deposited from DOD/DFAS (Department of Defense/Defense Finance and Accounting Service) or VA/VBA (Department of Veterans Affairs/Veterans Benefits Administration) or U.S. Department of the Treasury from one of the military branches covered by this program into your qualifying checking account monthly in order to be eligible to receive benefits of the Worldwide Military Banking Program. You will not be eligible for Worldwide Military Banking benefits until the military direct deposit has been deposited into your checking account. You will receive your program benefits 45 days after your military direct deposit is deposited into your checking account.

What accounts and services are available?

The Worldwide Military Banking Program is available with a qualifying Wells Fargo consumer checking account. Wells Fargo Portfolio Checking accounts do not qualify for the benefit outlined below.

Each checking account participating in the Worldwide Military Banking program receives the following ATM benefits at non-Wells Fargo ATMs at no charge by Wells Fargo during each monthly fee period:

- Up to four U.S. domestic cash withdrawal transactions
- Up to four international cash withdrawal transactions

Non-Wells Fargo ATM owners or operators may apply surcharges for ATM transactions (unless waived by terms of your account).

What happens to your account if your military status changes?

If your status changes and a qualifying military direct deposit is no longer deposited each statement period into your checking account, you will no longer be eligible for the Wells Fargo Worldwide Military Banking Program and your checking account will no longer have benefits under this program. In that event, the Bank’s standard terms and fees apply.

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1 Direct deposits from other agencies and organizations may not be considered as eligible for the program. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a direct deposit.
**Greenhouse by Wells Fargo Program**

**Description**
The Greenhouse by Wells Fargo program is a unique experience designed to help you manage your money.

To start the Greenhouse by Wells Fargo program, simply download the Greenhouse Mobile App to your Apple® smartphone. Your mobile carrier’s message and data rates may apply. Once downloaded, you can complete the application for two new separate deposit accounts, a debit card, and Wells Fargo Online® Banking with Bill Pay. These accounts (Greenhouse Set Aside Account and Greenhouse Spending Account) and services are part of the Greenhouse by Wells Fargo program, which will help you save and allocate money for paying bills and daily spending without overspending or incurring overdraft fees.

**Greenhouse Set Aside Account and Greenhouse Spending Account** – These two accounts work together as part of the Greenhouse by Wells Fargo program. You can make transfers between the two accounts as well as make certain transactions from each account. Your card will be linked to your Greenhouse Spending Account as the primary checking account, and to your Greenhouse Set Aside Account as the second checking account. It is important to keep the primary linkage to your Greenhouse Spending Account for the Greenhouse app to work properly, however, you can choose to link additional accounts to your card at any time. Both accounts must remain open as a part of the Greenhouse by Wells Fargo program (refer to the FAQs within the Greenhouse Mobile App for details).

**Overdrafts and Returned Items (Non-Sufficient Funds/NSF)**
It is possible for you to have an overdraft even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. For example, this can occur if you add a gratuity to a debit card transaction after the merchant has submitted the original amount to the Bank for authorization or if a deposited item is returned unpaid after we have credited your account.

In the event your account (Greenhouse Set Aside Account or Greenhouse Spending Account) has a return item or an overdraft, we will not charge you a fee. You agree to pay the Bank the amount of the overdraft. We may deduct the overdraft amount from future funds in the account (Greenhouse Set Aside Account or Greenhouse Spending Account), if any, or from funds in other accounts you have with the Bank. If no such funds are available from which the Bank can be paid the overdraft amount, then the account (Greenhouse Set Aside Account and Greenhouse Spending Account) will be closed, and the Bank may initiate collection efforts to recover the overdraft balance. You agree to reimburse us for the costs and expenses of collection (including attorney’s fees and expenses) we incur in collecting the overdraft balance. You also authorize the Bank to cancel any recurring preauthorized payments against funds on your account (Greenhouse Set Aside Account or Greenhouse Spending Account).

---

**Greenhouse by Wells Fargo Program**

<table>
<thead>
<tr>
<th>Greenhouse by Wells Fargo program</th>
<th>Greenhouse Set Aside Account</th>
<th>Greenhouse Spending Account</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>As part of the Greenhouse by Wells Fargo program this deposit account is designed to</strong></td>
<td>Allocate money towards bills/expenses within the Greenhouse mobile app</td>
<td>Help you manage your daily spending</td>
</tr>
<tr>
<td><strong>Monthly service fee</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$25</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Interest</strong></td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Debit card</strong></td>
<td>Linked to the debit card as the secondary checking account for ATM access</td>
<td>Linked to the debit card as the primary checking account for purchases, payments, and ATM access</td>
</tr>
<tr>
<td><strong>Overdraft/NSF fee</strong></td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Optional Overdraft Protection</strong></td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Wells Fargo Mobile Deposit</strong></td>
<td>Available</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Zelle™ (person-to-person payments) Sending Money</strong></td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td><strong>Zelle™ (person-to-person) Receiving Money</strong></td>
<td>Available</td>
<td>Not available</td>
</tr>
</tbody>
</table>

1 If there is no deposit to the Greenhouse Spending Account within the first 63 days or there is no customer-initiated activity, both the Greenhouse Set Aside Account and Greenhouse Spending Account may be closed.
| Savings accounts | Way2Save Savings Account  
(see next pages for additional information) | Opportunity Savings Account  
(see next pages for additional information) | Platinum Savings Account  
(see next pages for additional information) |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings designed for</strong></td>
<td>Customers who want to make saving convenient and automatic</td>
<td>Customers who do not meet regular Wells Fargo account opening standards</td>
<td>Customers who want a variable-rate savings account with limited check access</td>
</tr>
<tr>
<td><strong>Monthly service fee</strong></td>
<td>$5</td>
<td>$5</td>
<td>$12</td>
</tr>
</tbody>
</table>
| **Options to avoid the monthly service fee** | Avoid the fee with one of the following each fee period:
- Maintain a $300 minimum daily balance
- 1 or more Save As You Go® transfers from your checking account into this account (See page 31 for more information)
- An automatic transfer of $25 or more from your checking account into this account
- An automatic transfer of $1 or more each business day from your checking account into this account
- Are under the age of 18 (19 in AL) and are the primary owner of this account | Avoid the fee with one of the following each fee period:
- Maintain a $300 minimum daily balance
- An automatic transfer of $25 or more from your Wells Fargo checking account into this account | Avoid the fee with the following each fee period:
- Maintain a $3,500 minimum daily balance |
| **Minimum opening deposit** | $25 | $25 | $25 |
| **Interest** | Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is
- Earned on your entire daily collected balance,
- Compounded daily and paid monthly,
- A variable rate that the Bank can change at any time | Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is
- Earned on your entire daily collected balance,
- Compounded daily and paid monthly,
- A variable rate that the Bank can change at any time | Earn a bonus interest rate when linked to a Portfolio by Wells Fargo program. Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is
- Earned on your entire daily collected balance,
- Compounded daily and paid monthly,
- A variable rate that the Bank can change at any time |
| **Checks** | Checks are not available for use with this account | Checks are not available for use with this account | Limited check writing is available for this account (see “Regulation D savings account transaction limit and other limited activity” in this section) |

---

1 We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

2 The monthly service fee will be waived for current and retired Wells Fargo Team Members. If you are no longer classified as a current or retired team member by Human Resources the Platinum Savings monthly service fee will apply, unless you meet the account criteria to avoid this fee.

3 Primary account owner is an individual that has tax responsibility for the account. On the account owner’s 18th (19th in AL) birthday, this account is automatically subject to the monthly service fee then in effect for the Wells Fargo Way2Save Savings account.

4 Your bonus interest rate will end if you or the Bank close your Portfolio by Wells Fargo program or you no longer link an account to the program.
**Savings accounts**

**Additional information — Way2Save Savings Account**

**Save As You Go® transfer option**

Save As You Go is an optional, automatic savings feature. All participants in the Save As You Go transfer option must be 18 (19 in AL).

When you are part of this program, $1 automatically transfers from your linked Wells Fargo checking account to your Way2Save Savings account for each non-recurring debit card purchase, and online bill pay transaction. This applies to purchases and transactions made by you, a joint owner, or an authorized signer on the linked checking account.

At the end of each business day, we multiply by $1 the number of qualified Save As You Go transactions (as defined below) that post to your checking account. We then process a single transfer (the “Save As You Go transfer”) from your linked checking account to your Way2Save Savings account on the next business day. Your Save As You Go transfer for that business day will not occur if

- Your linked checking account does not have sufficient available funds,
- Any transaction has overdrawn your checking account, or
- Overdraft Protection was initiated.

If your debit card purchases or online bill pay transactions are subsequently cancelled, reversed, or disputed for any reason, the corresponding Save As You Go transfers will remain in your Way2Save Savings account; we will not credit these transfers back to your checking account.

**Qualified Save As You Go transactions**

A “qualified Save As You Go transaction” is defined as only a non-recurring debit card purchase or online bill pay transaction. Only qualified transactions that post to your linked checking account are eligible for the $1 Save As You Go automatic savings feature. We reserve the right to determine through our sole discretion if a particular Bank transaction is a qualified transaction.

**Savings Account for Minors**

- Way2Save Savings is the only savings account available to minors.
- Minors under 17 must have an adult co-owner.

**Additional information — Wells Fargo Opportunity Savings Account**

You cannot convert your Opportunity Savings account to another type of deposit or prepaid account.

**Funds availability and check cashing**

- Additional rules for funds availability are applicable for this savings account. Please see the Agreement for these rules.
- You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.
- Mobile Deposit is not available with Opportunity Checking or Savings.

**Can you make bank-to-bank transfers from Opportunity Savings?**

Bank-to-bank transfers cannot be made from this account.
Savings accounts

Other information
With a debit or ATM card, the Wells Fargo Opportunity Savings account can only be linked to a Wells Fargo Opportunity Checking account.

Account statements
Account statements are available as online statements or as paper statements sent by postal mail.

You must be 13 years old or older to receive online statements.

Checking accounts will get a monthly account statement. Savings accounts will generally get a quarterly account statement, but will get a monthly account statement if you do one of the following:

- Set up automatic transfers into your savings account,
- Have electronic fund transfer activity in the account, or
- Have a combined statement for your checking and savings accounts.

Continues on the following page.
Savings accounts

Regulation D savings account transaction limit and other limited activity

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period.

Limited by Regulation D:

• Transfers by phone using an automated banking service or speaking with a banker on the phone
• Transfers or payments through online, mobile, and text banking (including Bill Pay and person-to-person payments such as Zelle®)
• Transfers to a checking account for Overdraft Protection
• Pre-authorized transfers and withdrawals (including recurring and one-time)
• Payments to third parties such as checks, drafts or similar transactions (counted when they are posted to your account and not when they are written)
• Debit and ATM card purchases that post to the savings account

Limited by Wells Fargo:

• Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
• Outgoing wires whether made in person, on the telephone, or online

If you exceed the limit stated above, you will be charged an excess activity fee (see “Service fees” section). If the limit is exceeded on more than an occasional basis, Wells Fargo may be required to convert the savings account to a checking account, which would discontinue any Overdraft Protection it might be providing to another account, or close the account. If the transaction limit is reached, we may prevent online or telephone transfers from your savings account for the remainder of the monthly fee period to help you avoid fees and account conversion or closure.

Not limited:

• Except as limited above, there are no limits on the following in-person transactions at a Wells Fargo ATM or banking location:
  – Transfers between your Wells Fargo accounts
  – Withdrawals
  – Any types of deposits
• Withdrawals made at non-Wells Fargo ATMs. Non-Wells Fargo ATM fees and surcharge fees imposed by non-Wells Fargo ATM owners or operators may apply.
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## Time Accounts (CDs)

<table>
<thead>
<tr>
<th>Account designed for</th>
<th>Fixed Rate Time Account (CD)</th>
</tr>
</thead>
</table>
| Customers who want an interest-earning account with | - A wide range of term lengths,  
- Guaranteed fixed interest rate, and  
- Flexible interest payment options |

<table>
<thead>
<tr>
<th>Minimum opening deposit</th>
<th>$2,500</th>
</tr>
</thead>
</table>

| Terms | - From 3 months to 144 months (12 years)  
- From 30-day to 365-day terms also available for balances of $100,000 or more |

<table>
<thead>
<tr>
<th>Minimum opening deposit</th>
<th>$2,500</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Interest rate</th>
<th>The interest rate in effect when you open or renew the CD is fixed for the term of deposit.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Withdrawals during term of account</th>
<th>You pay an early withdrawal penalty if you withdraw funds from your account before the term is complete (See “Early withdrawal penalty and Regulation D” section on page 39)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Interest payment options</th>
<th>For all accounts, interest compounds daily.</th>
</tr>
</thead>
</table>

| You have options to customize your interest payments in the following ways: |  
- For terms of 12 months (365 days) or less, you may choose to have your interest paid  
  - Monthly,  
  - Quarterly,  
  - Semi-annually, or  
  - At maturity (end of term),  
- For terms of 12 months or more, you may choose to have your interest paid  
  - Monthly,  
  - Quarterly,  
  - Semi-annually, or  
  - Annually.  
- You may choose to have your interest payments  
  - Re-deposited into your CD,  
  - Transferred to a Wells Fargo checking or savings account, or  
  - Paid by check if your CD has a minimum balance of $5,000. |

### Step Rate CD

Customers who want an interest-earning account with  
- A 24-month term,  
- Guaranteed interest rate increases every six months,  
- Flexible interest payment options, and  
- Opportunities for penalty-free partial withdrawals  

<table>
<thead>
<tr>
<th>Minimum opening deposit</th>
<th>$2,500</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Terms</th>
<th>- 24 months</th>
</tr>
</thead>
</table>

The variable interest rate in effect on the day you open the Step Rate CD increases every six months as shown on your Time Account receipt/disclosure.

You have three opportunities during your term to withdraw funds without a penalty if you follow these guidelines:  
- Beginning on the day of each of the three interest-rate increases, you have five business days to make one partial withdrawal of funds from your CD. But you must keep your balance above $2,500 or we will assess an early withdrawal penalty on the entire amount you withdraw  
- If your interest rate increases on a non-business day, then your five-day withdrawal period will begin on the next business day  
- You will pay an early withdrawal penalty if you make an early withdrawal outside the three, five-day withdrawal periods, or if you withdraw funds more than once during any of the five-day periods  
- We will calculate any early withdrawal penalty using the interest rate in effect at the time of the early withdrawal

You have options to customize your interest payments in the following ways:  
- You may choose to have your interest paid  
  - Monthly,  
  - Quarterly,  
  - Semi-annually, or  
  - Annually  
- You may choose to have your interest payments  
  - Re-deposited into your CD,  
  - Transferred to your Wells Fargo checking or savings account, or  
  - Paid by check if your CD has a minimum balance of $5,000

Table continues on the following page.
## Time Accounts (CDs)

### Fixed Rate Time Account (CD)

#### Renewal
- CDs renew automatically at maturity unless you choose to withdraw the funds. At renewal, we will treat any interest that we re-deposited into your CD during the previous term as principal for your new term.
- Before your CD’s term ends, we want you to be prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of the maturity date.
- Unless we notify you otherwise, when your CD automatically renews, three changes will occur when you reach the maturity date:
  1. The new term begins and will be the same length as the original term.
  2. The new interest rate will be the Bank’s interest rate in effect for a same term and amount CD that day.
  3. The new interest rate begins.
- At each renewal period, we may change your CD’s interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.

#### Grace period
A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a penalty, do any of the following:
- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

The Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.

#### Monthly service fee
None

### Step Rate CD

Your CD will automatically renew into a standard (non-step), 24-month Fixed Rate Time Account (CD).
- Before your CD’s term ends, we want you to be prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of the maturity date.
- Unless we notify you otherwise, when your CD automatically renews, three changes will occur when you reach the maturity date:
  1. The new term begins and will be the same length as the original term.
  2. The new interest rate will be the Bank’s interest rate in effect for a same term and amount CD that day.
  3. The new interest rate begins.
- At each renewal period, we may change your CD’s interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.

A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a penalty, do any of the following:
- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

The Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.

None
### Time Accounts (CDs)

<table>
<thead>
<tr>
<th>Early withdrawal penalty and Regulation D</th>
<th>Fixed Rate Time Account (CD)</th>
</tr>
</thead>
</table>
| You may have to pay an early withdrawal penalty or a Regulation D penalty if you withdraw money from your CD before the CD term ends. | **Early withdrawal penalty**
Other than the Regulation D penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal penalty based on the length of the CD term. If your term is:
• Less than 3 months or less than 90 days, the penalty is 1 month’s interest,
• Between 3 and 12 months or between 90 to 365 days, the penalty is 3 months’ interest,
• Over 12 months through 24 months, the penalty is 6 months’ interest, or
• Over 24 months, the penalty is 12 months’ interest. |

<table>
<thead>
<tr>
<th>Regulation D Penalty</th>
<th>Step Rate CD</th>
</tr>
</thead>
</table>
| The Regulation D penalty is seven days’ simple interest on the amount withdrawn and applies to the following:
• Withdrawals made within seven days of account opening including the day the account was opened.
• Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance. | **Early withdrawal penalty**
You may have to pay an early withdrawal penalty or a Regulation D penalty if you withdraw money from your CD before the CD term ends in one of the following events:
• You make a withdrawal outside of the three withdrawal periods.
• You make more than one withdrawal during a withdrawal period.
• If a withdrawal drops your balance below the minimum opening deposit amount at any time. |

<table>
<thead>
<tr>
<th>Exceptions to the early withdrawal penalty and the Regulation D penalty</th>
<th>Exceptions to the early withdrawal penalty and the Regulation D penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Death of the CD owner</td>
<td>• Death of the CD owner</td>
</tr>
<tr>
<td>• Death of the grantor of a revocable family/living/Totten trust</td>
<td>• Death of the grantor of a revocable family/living/Totten trust</td>
</tr>
<tr>
<td>• Court determination that a CD owner is legally incompetent</td>
<td>• Court determination that a CD owner is legally incompetent</td>
</tr>
<tr>
<td>• Retitling of a CD to transfer ownership of funds into a family/living/Totten trust, without removing funds from Wells Fargo, provided no change of terms or rates occurs</td>
<td>• Retitling of a CD to transfer ownership of funds into a family/living/Totten trust, without removing funds from Wells Fargo, provided no change of terms or rates occurs</td>
</tr>
</tbody>
</table>

---

1 We calculate the early withdrawal penalty using the amount of principal you withdraw at your CD’s interest rate at the time of withdrawal. The penalty is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 12 to arrive at one month’s interest. We will deduct your early withdrawal penalty from your earned interest. If the penalty is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

2 We calculate the early withdrawal penalty using the amount of principal you withdraw at your CD’s interest rate at the time of withdrawal. The penalty is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 2 to arrive at six month’s interest. We will deduct your early withdrawal penalty from your earned interest. If the penalty is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.
Introduction

The Wells Fargo savings account and Time Account (CD) options available to help you save for retirement with an Individual Retirement Account (IRA) are described in this section.

Savings accounts and CDs are available for a variety of IRAs: Traditional IRA, Conduit IRA, Roth IRA, Simplified Employee Pension (SEP) IRA.

We no longer offer new Education Savings Accounts (ESAs). ESAs are only available for current ESA customers.

You may have multiple accounts within your IRA/ESA plan.

Please contact a banker or call 1-800-BEST-IRA (1-800-237-8472) for information about IRA/ESA plan specifics and requirements. You may also consult your tax advisor.

Statements

You will receive your IRA/ESA statements semi-annually. If your IRA is linked to a Portfolio by Wells Fargo program, your monthly Portfolio by Wells Fargo statement will also display a summary of your IRA account information and activity.

IRS reporting

Your IRA/ESA plan balance on December 31 of each year represents the fair market value of your account. We report the fair market value, distributions from and contributions to your IRA/ESA, to the Internal Revenue Service (IRS). If applicable, the IRS may impose penalties.

Fixed Rate IRA/ESA Time Account (CD)

<table>
<thead>
<tr>
<th>Account designed for</th>
<th>Customers who want an interest-earning account with • A wide range of term lengths, and • Guaranteed fixed interest rate.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum opening deposit</td>
<td>$1,000</td>
</tr>
<tr>
<td>Terms</td>
<td>• From 3 months to 144 months (12 years), and • For 30 days to 365 days, for balances of $100,000 or more.</td>
</tr>
<tr>
<td>Interest rate</td>
<td>The interest rate in effect when you open or renew the CD is <strong>fixed</strong> for the term of deposit.</td>
</tr>
<tr>
<td>Withdrawals during term of account</td>
<td>You will pay an early withdrawal penalty when you withdraw funds from your time account before the term is complete. (See “Early withdrawal penalty and Regulation D” section on page 43)</td>
</tr>
<tr>
<td>Interest payment options</td>
<td>For all accounts, interest compounds daily and re-deposits monthly into your CD.</td>
</tr>
</tbody>
</table>
## Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

### Fixed Rate IRA/ESA Time Account (CD)

#### Renewal

Automatically renews at maturity.

At renewal, we will treat any interest that we have re-deposited into your CD during the previous term as principal for your new term.

Before your CD’s term ends, we want you to be informed and prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of your account’s maturity date.

- Unless we notify you otherwise, when your CD automatically renews, three changes will occur on the maturity date:
  1. The new term begins and will be the same length as the original term.
  2. The new interest rate will be the Bank’s same interest rate for a same term and amount CD that day.
  3. The new interest rate begins.

At each renewal period, we may change your CD’s interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.

#### Grace period

A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a penalty, do any of the following:

- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

Please note: IRS penalties may apply if you make withdrawals or close the CD. In addition, the Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.
Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

<table>
<thead>
<tr>
<th>Early withdrawal penalty and Regulation D</th>
<th>You may have to pay an early withdrawal penalty or a Regulation D penalty if you withdraw money from your IRA or ESA CD before the CD term ends.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Early withdrawal penalty</strong>¹</td>
<td>Other than the Regulation D Penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal penalty based on the length of the CD term. If your term is</td>
</tr>
<tr>
<td></td>
<td>• Less than 3 months or less than 90 days, the penalty is 1 month’s interest,</td>
</tr>
<tr>
<td></td>
<td>• Between 3 and 12 months or between 90 to 365 days, the penalty is 3 months’ interest,</td>
</tr>
<tr>
<td></td>
<td>• Over 12 months through 24 months, the penalty is 6 months’ interest, or</td>
</tr>
<tr>
<td></td>
<td>• Over 24 months, the penalty is 12 months’ interest.</td>
</tr>
<tr>
<td><strong>Regulation D penalty</strong></td>
<td>The Regulation D Penalty is seven days’ simple interest on the amount withdrawn and applies to the following:</td>
</tr>
<tr>
<td></td>
<td>• Withdrawals made within seven days of account opening including the day the account was opened.</td>
</tr>
<tr>
<td></td>
<td>• Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.</td>
</tr>
<tr>
<td><strong>Exceptions to the early withdrawal penalty and the Regulation D penalty:</strong></td>
<td>• Death of the IRA or ESA CD owner</td>
</tr>
<tr>
<td></td>
<td>• Court determination that an IRA or ESA CD owner is legally incompetent</td>
</tr>
<tr>
<td></td>
<td>• IRA or ESA owner becomes disabled</td>
</tr>
<tr>
<td></td>
<td>• IRA owner is age 59 ½ or older</td>
</tr>
<tr>
<td></td>
<td>• IRA or ESA owner requests a revocation in writing within seven days of plan opening</td>
</tr>
</tbody>
</table>

¹ We calculate the early withdrawal penalty using the amount of principal you withdraw at your CD’s interest rate at the time of withdrawal. The penalty is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 12 to arrive at one month’s interest. We will deduct your early withdrawal penalty from your earned interest. If the penalty is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.
### Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

#### Account Information

<table>
<thead>
<tr>
<th>Account designed for</th>
<th>Wells Fargo Way2Save Retirement Account</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customers who are beginning to save for retirement and are looking for</strong></td>
<td></td>
</tr>
<tr>
<td>• A variable-interest rate savings account</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$100</td>
</tr>
<tr>
<td><strong>Interest rate</strong></td>
<td>Variable interest rate that the Bank can change at any time. Interest is</td>
</tr>
<tr>
<td></td>
<td>• Earned on the entire daily collected balance,</td>
</tr>
<tr>
<td></td>
<td>• Compounded daily, and</td>
</tr>
<tr>
<td></td>
<td>• Paid monthly to your account.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account designed for</th>
<th>Wells Fargo Retirement High Yield Savings Account</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customers who have already started saving for retirement and are looking for</strong></td>
<td></td>
</tr>
<tr>
<td>• A variable-interest rate savings account, and</td>
<td></td>
</tr>
<tr>
<td>• Competitive interest rates for higher balances.</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$100</td>
</tr>
<tr>
<td><strong>Interest rate</strong></td>
<td>Variable interest rate that the Bank can change at any time. Interest is</td>
</tr>
<tr>
<td></td>
<td>• Earned on the entire daily collected balance,</td>
</tr>
<tr>
<td></td>
<td>• Compounded daily, and</td>
</tr>
<tr>
<td></td>
<td>• Paid monthly to your account.</td>
</tr>
</tbody>
</table>
## Service fees

### What service fees can you expect when using your account?

When using your Wells Fargo accounts, you will pay charges for conducting specific transactions and for using specific services. We base your account fees on the type of account you have and the services you use.

Your Portfolio by Wells Fargo program or Checking account may provide a discount or fee waivers on certain fees listed below. Please see your account for additional details.

For answers to any questions you may have about fees and services, please contact a banker at your local banking location or call 1-800-TO-WELLS (1-800-869-3557).

### Account research and verification

| Research and verification ($25 minimum charge) | $25 per hour |

### ATM access — Wells Fargo ATMs

- **Accessing your accounts at a Wells Fargo ATM**: No fee

### ATM access — Non-Wells Fargo ATMs

<table>
<thead>
<tr>
<th>Balance inquiry fee</th>
<th>$2 per inquiry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer fee¹</td>
<td>$2 per transfer</td>
</tr>
</tbody>
</table>

- **Transfer fee¹**: You may transfer available funds between your primary linked checking and savings accounts at select non-Wells Fargo ATMs.

<table>
<thead>
<tr>
<th>Transaction – U.S.¹²</th>
<th>$2.50 each</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction – International</td>
<td>$5 each</td>
</tr>
</tbody>
</table>

### Other fees

Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by your account terms) in addition to those described above.

¹ This fee is waived for accounts opened in a branch located in the following cities in the State of New York: Carle Place, Cedarhurst, Garden City, Great Neck, Greenvale, Hempstead, Hewlett, Huntington, Lake Ronkonkoma, Manhasset, Oceanside, Port Washington, Syosset, and New York. In addition, for accounts opened in branches in the above listed cities, we will reimburse surcharges up to three non-Wells Fargo ATM cash withdrawals per fee period (unlimited number of reimbursements for primary Wells Fargo Portfolio Checking accounts), U.S. only.

² U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

### ATM card and debit card transactions

| International purchase transaction fee | 3% of transaction amount |

We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.
### Service fees

#### ATM card and debit card transactions (continued)

<table>
<thead>
<tr>
<th>Debit card over-the-counter cash disbursement at non-Wells Fargo Bank location</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.</td>
<td>$3 per teller transaction</td>
</tr>
<tr>
<td>International</td>
<td>3% of transaction amount</td>
</tr>
</tbody>
</table>

**Other fees**

You may be charged fees by other third parties for use of your consumer debit card or ATM card, such as stores and merchants for purchase transactions, and other banks and financial institutions for consumer debit card over-the-counter cash disbursements at their branches.

#### Cashier’s checks

A cashier’s check is a check drawn on and issued by the Bank, which means we guarantee that you can cash the check. You can use a cashier’s check in place of a personal check. You can order cashier’s checks online or in person at any Wells Fargo Banking Location.

$10 each

#### Checks

<table>
<thead>
<tr>
<th>Check printing (prices vary by quantity, style, and design)</th>
<th>Varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personalized temporary checks (counter checks)</td>
<td>$3 per sheet of three checks</td>
</tr>
</tbody>
</table>

#### Collections — coupons and bonds

(Service available for Wells Fargo customers only)

- Clipped coupon redemption
- Municipal bond redemption

No charge

#### Collections — domestic

(Service available for Wells Fargo customers only)

<table>
<thead>
<tr>
<th>Incoming and outgoing</th>
<th>$25 per item</th>
</tr>
</thead>
</table>

**Other fees**

Fees charged by third parties or other banks, in addition to those described above.

#### Document copies

<table>
<thead>
<tr>
<th>Self-service requests</th>
<th>No charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Documents you request online or by email and print yourself, or request using the automated telephone banking service.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other requests</th>
<th>$5 per item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requests you make at a branch or with a phone banker, as well as online requests for paper copies.</td>
<td>See page 5 for more details.</td>
</tr>
</tbody>
</table>
## Service fees

### Excess activity fee for savings accounts

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from your savings account to a combined total of six per monthly fee period. If the limit is exceeded, an excess activity fee for each withdrawal or transfer over the limit will be assessed.

| |
|---|---|
| $15 per withdrawal or transfer |
| Maximum three excess activity fees per monthly fee period |

Please refer to the “Regulation D savings account transaction limit and other limited activity” section within this Schedule for complete details.

### Foreign and international services

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Delivery fee</strong></td>
<td>Varies</td>
</tr>
<tr>
<td>The delivery fee varies depending on:</td>
<td></td>
</tr>
<tr>
<td>• The type of service provided</td>
<td></td>
</tr>
<tr>
<td>• Whether orders are placed online, from a phone banker, or at a banking location</td>
<td></td>
</tr>
<tr>
<td>• What type of delivery method is chosen</td>
<td></td>
</tr>
<tr>
<td><strong>Foreign currency</strong></td>
<td>Delivery fee</td>
</tr>
<tr>
<td><strong>Foreign drafts</strong></td>
<td>$30 per order</td>
</tr>
<tr>
<td>Bank draft payable in foreign currency.</td>
<td></td>
</tr>
<tr>
<td><strong>Foreign draft stop payment</strong></td>
<td>$75 each</td>
</tr>
<tr>
<td><strong>International item collection</strong></td>
<td>$75 each</td>
</tr>
<tr>
<td>$250 or more</td>
<td></td>
</tr>
<tr>
<td><strong>International item deposited</strong></td>
<td>$5 each</td>
</tr>
<tr>
<td>• In U.S. and foreign currency</td>
<td></td>
</tr>
<tr>
<td>• International item returned unpaid</td>
<td></td>
</tr>
<tr>
<td>• SWIFT/Tracer fee on foreign outgoing check collections</td>
<td></td>
</tr>
<tr>
<td><strong>Other fees</strong></td>
<td></td>
</tr>
<tr>
<td>Fees charged by third parties or other banks, in addition to those described above.</td>
<td></td>
</tr>
</tbody>
</table>

### Legal process fee

Includes levy, writ, garnishment, and any other legal documents that require funds to be attached. The Bank will assess no more than a total of $250 in legal fees per account, per calendar month. Please note, the calendar month may not coincide with your statement cycle.

| |
|---|---|
| $125 each |

### Money order

A document issued by a bank ordering payment for a specific sum of money.

| |
|---|---|
| $5 per money order |
Overdraft (OD), Returned Items (Non-Sufficient Funds/NSF)

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of $5 or less. If both your ending daily account balance and available balance are overdrawn by $5 or less and there are no items returned for non-sufficient funds after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and everyday (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

| Overdraft and returned items (Non-Sufficient Funds/NSF) | $35 per item |
| Wells Fargo Teen Checking Account (limit of two per day) | $15 per item |

Please note:
To learn more about overdrafts, please see the section “Available balance, posting order, and overdrafts” in the Agreement.

What is Debit Card Overdraft Service?

Debit Card Overdraft Service is an optional service you can add to your checking account.* If you add this service, your ATM and everyday (one-time) debit card transactions may be approved at the Bank’s discretion when you don’t have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. You can add or remove the service at any time.

When your ATM or debit card transaction overdraws your account
You must pay the listed overdraft fees detailed above.

When you deposit enough money on the same business day as the transaction
There is no fee if your account is overdrawn during the day and you make a covering deposit or transfer before the posted cutoff time on the same business day. Deposits are subject to our funds availability policy described in the Agreement.

Regardless of whether or not your account has Debit Card Overdraft Service, your account can still be assessed an overdraft fee ($35 per item) for other transactions such as
• Checks,
• Recurring or automatic payments (such as ACH payments), and
• Bill Pay transactions.

For complete information on overdraft services, please read the Consumer Overdraft Services brochure.

* Debit Card Overdraft Service is not available for certain accounts, such as the Teen Checking account, Opportunity Checking account, or Greenhouse by Wells Fargo deposit accounts (Greenhouse Set Aside and Greenhouse Spending).

What other fees will you be charged?
Third parties or other banks may impose additional charges for returned items.
# Service fees

## Cashed/Deposited Item Returned Unpaid

If you cash or deposit an item into your account, and it is returned unpaid to the Bank for any reason, your account is charged a fee.

<table>
<thead>
<tr>
<th>Cashed/Deposited Item Returned Unpaid</th>
<th>$12 per item</th>
</tr>
</thead>
</table>

## Overdraft Protection Transfer/Advance

This optional service will use available funds in your linked account(s) to authorize or pay your transactions if you don’t have enough money in your checking account. A single Overdraft Protection Transfer or Advance Fee will be assessed any day a transfer/advance is made regardless of the number of transactions covered or whether funds are transferred/advanced from multiple accounts. Also, we will not charge a fee unless the transfer/advance covered at least one pending item, or helped you avoid at least one overdraft or returned item. The transfer/advance fee depends on the account type you have linked to your checking account for Overdraft Protection. We will charge the transfer/advance fee to your checking account when we transfer/advance funds from your savings or home equity line of credit account. If we advance funds from your credit card, we will charge the fee to your credit card.

<table>
<thead>
<tr>
<th>From eligible savings accounts</th>
<th>$12.50 per transfer²</th>
</tr>
</thead>
<tbody>
<tr>
<td>From eligible line of credit account³</td>
<td>$12.50 per advance⁴</td>
</tr>
<tr>
<td>From eligible home equity line of credit account³ linked to Wells Fargo Portfolio Checking</td>
<td>No charge⁴</td>
</tr>
<tr>
<td>From credit card account</td>
<td>See your Credit Card Agreement</td>
</tr>
</tbody>
</table>

¹ If a credit card is one of the accounts from which funds are transferred, we will charge the fee to the credit card.

² If the available balance in your savings account is $25 or more and can cover the overdraft (plus the Overdraft Protection Transfer Fee), we will transfer the exact amount needed or a minimum of $25. If the available balance in your savings account is less than either $25 or the amount needed, we will transfer the available balance. We will waive the transfer fee for Portfolio by Wells Fargo customers with $250,000 or more in qualifying balances.

³ Home equity lines of credit secured by residential real estate located in Connecticut, New York, and Texas are not eligible for linking to your checking account for Overdraft Protection.

⁴ Minimum transfer amounts and interest charges may apply.
## Service fees

### Safe deposit boxes

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual rental fee</td>
<td>Varies by size and location; includes sales tax where applicable</td>
</tr>
<tr>
<td>Late fee (after 60-days delinquent)</td>
<td>$10</td>
</tr>
<tr>
<td>Key deposit</td>
<td>$20 each (for two keys)</td>
</tr>
<tr>
<td><strong>Safe deposit drilling fee</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency drilling (less than 3 business days’ notice)</td>
<td>$175 minimum</td>
</tr>
<tr>
<td>Non-emergency drilling (minimum of 3 business days’ notice)</td>
<td>$125 minimum</td>
</tr>
</tbody>
</table>

### Stop payments

To request stop payments online or by phone for a paper item (cashier’s check, personal money order, or check drawn on your account) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:

- **Paper item**: payee name, account number, check number or range of check numbers, check date and check amount
- **ACH item**: company name, account number, ACH merchant ID and/or company ID and item amount

$31 per item

### Wire transfers

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming domestic</td>
<td>$15 per transfer</td>
</tr>
<tr>
<td>Incoming international U.S./foreign currency</td>
<td>$16 per transfer</td>
</tr>
<tr>
<td>Outgoing domestic</td>
<td>$30 each</td>
</tr>
<tr>
<td>Repetitive outgoing domestic</td>
<td>$25 each</td>
</tr>
<tr>
<td>Outgoing international U.S. currency/foreign currency (both one-time and repetitive)</td>
<td>Fee disclosed at the time of transaction</td>
</tr>
</tbody>
</table>

### Other fees

Fees charged by third parties or other banks, in addition to those described above. Additionally, incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank and/or other financial institutions that process the wire.
## How to reach Wells Fargo

<table>
<thead>
<tr>
<th>Wells Fargo accepts Telecommunications Relay Services calls.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Wells Fargo Online®</strong></td>
<td>Visit <a href="http://wellsfargo.com">wellsfargo.com</a> or call 1-800-956-4442</td>
</tr>
<tr>
<td><strong>Wells Fargo Phone Bank℠</strong></td>
<td>1-800-TO-WELLS (1-800-869-3557)</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-PARA-WFB (1-877-727-2932)</td>
</tr>
<tr>
<td>TTY/TDD for deaf and hard-of-hearing customers</td>
<td>1-800-877-4833</td>
</tr>
<tr>
<td><strong>Wells Fargo Mobile®</strong></td>
<td>Visit <a href="http://wellsfargo.com">wellsfargo.com</a> or call 1-866-863-6762</td>
</tr>
<tr>
<td><strong>Portfolio by Wells Fargo customers</strong></td>
<td>1-800-742-4932</td>
</tr>
<tr>
<td></td>
<td>1-800-600-4833 (TTY/TDD for deaf and hard-of-hearing customers)</td>
</tr>
<tr>
<td><strong>Greenhouse by Wells Fargo customers</strong></td>
<td>1-877-246-3912</td>
</tr>
<tr>
<td><strong>IRA and ESA customers</strong></td>
<td>1-800-BEST-IRA (1-800-237-8472)</td>
</tr>
<tr>
<td><strong>Customers outside the U.S.</strong></td>
<td>Visit <a href="http://wellsfargo.com/help/international-access-codes">wellsfargo.com/help/international-access-codes</a> to view a list of our International Access Codes.</td>
</tr>
</tbody>
</table>

For all other accounts, please refer to your statement for contact information.

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This Schedule governs consumer deposit accounts maintained at Wells Fargo Bank, N.A. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

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