

The Private Bank

Consumer Deposit Products Disclosure

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Note: Some products may not be available in all states.
This disclosure is intended for use together with the Deposit Account Agreement and Consumer Account Fee and Information Schedule.

Together we'll go far



General

In this Consumer Deposit Products Disclosure booklet, “you” and “your” refer to the owner and, where applicable, each co-owner of a consumer deposit account and “the Bank” refers to the Wells Fargo Bank at which your account is maintained. This disclosure is intended for use together with the Bank’s companion brochures, “Deposit Account Agreement” and “Consumer Account Fee and Information Schedule.” **Together, these terms and conditions form a binding contract and make up the entire agreement between you and the Bank regarding your deposit account. Together, the terms and conditions contained in the above-described documents are referred to as this “Agreement.”**

You agree to pay the Bank for its services in accordance with this brochure. Account-related services obtained through an affiliate bank are subject to the fees disclosed in its then current Fee and Information schedule. Fees and expenses described in this brochure may be deducted from your account and may, at the Bank’s option, be charged against your account during a statement cycle other than the one to which they relate. If your account is closed, you will continue to be responsible for any fees that may have accrued, any items deposited to or drawn against your account before or after it is closed, and any fees and expenses related to those items. If the Bank incurs any costs or expenses enforcing this Agreement, you will pay those costs and expenses.

Please note: This Agreement contains the terms of the dispute resolution program to be followed in the event of a dispute between you and the Bank. These terms are set forth in the Deposit Account Agreement in the section entitled “Resolving disputes through arbitration.” Please read them carefully. Under this program, at the request of you or the Bank, disputes must be resolved by an arbitration proceeding before a neutral arbitrator. If arbitration is requested, you do not have the right to a jury or court trial to resolve the dispute.

It is never the Bank’s intention to violate any applicable usury or interest rate laws. The Bank does not agree or intend to contract for, charge, take, reserve or receive (collectively “charge or collect”), any amount in the nature of interest, a fee, penalty or other charge which would in any way or event (including demand, pre-payment or acceleration) cause the Bank to charge or collect more than the maximum the Bank would be permitted to charge or collect by applicable law. Any such excess interest or unauthorized fee will, notwithstanding anything stated to

the contrary, be applied first to reduce the true indebtedness, if any, and any excess amounts will be refunded.

The Bank reserves the right to convert or discontinue accounts or services without notice, or to make alternative arrangements. Unless otherwise indicated, charges for other accounts or services are not included as part of the monthly service fee for accounts.

Important information for accounts with zero balance: An account with zero-balance may be subject to automatic closure on the fee period ending date, depending on when the last qualifying transaction posted to your account.

- In order to prevent automatic closure, an account with a zero-balance must have a qualifying, non-automatic transaction posted within the last three months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, or checks paid to the account.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are **not** considered qualifying transactions for the purpose of preventing closure of an account with a zero-balance.

The Bank reserves the right to modify this booklet anytime for changes, additions, deletions, errors or omissions and assumes no liability for printing or typographical errors.

There may be additional accounts and services the Bank offers that are not included in this booklet. Refer to the “The Private Bank CD (Time Account)” offer sheet for terms and conditions applicable to Private Bank CD’s. Please contact the Bank if you need another type of account or service and the Bank will be happy to help you.

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 Principle Amount Invested

Portfolio by Wells Fargo Private Bank

Account Description

Portfolio by Wells Fargo Private Bank is a financial management solution that features a combined monthly statement, a primary checking account, a no annual fee Private Banking credit card*, fee waivers and discounted services. There are no minimum balance requirements.

Portfolio by Wells Fargo Private Bank Account

	Private Bank Interest Checking ¹	Private Bank Dividend Checking ^{1,2}
Description	An interest-earning checking account that has no monthly service fee and requires no minimum balance	A non-FDIC insured account offering money market fund yields ³ with unlimited check-writing convenience
Minimum Opening Deposit	Not applicable	Not applicable
Monthly Service Fee	None	None
Check Writing	Yes	Yes
Check Fee	None	None
Check Image Statements	<ul style="list-style-type: none"> ▪ Premium – 5 check images (front and back of checks) Available at no charge ▪ Classic – 10 check images (front of checks only) Available at no charge 	<ul style="list-style-type: none"> ▪ Premium – 5 check images (front and back of checks) Available at no charge ▪ Classic – 10 check images (front of checks only) Available at no charge
Interest	<ul style="list-style-type: none"> ▪ Earned on entire daily collected balance ▪ Compounded daily, paid monthly ▪ Variable rate subject to change at Bank’s discretion 	Not applicable
Dividends	Not applicable	Money market; paid monthly

¹ Must be part of a Portfolio by Wells Fargo Private Bank Program.

² You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Carefully consider a fund’s investment objectives, risks, charges, and expenses before investing.

³ Each sweep of funds into the Wells Fargo Money Market Funds constitutes a purchase of fund shares, which are not FDIC-insured. Non-resident aliens, minors (persons who have not reached the age of majority) and pay-on-death (Totten) trusts may not be eligible for these accounts. You should not open a Private Bank Dividend Checking Account if you want an FDIC-insured deposit with the bank.

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Opening Requirements

To establish a Portfolio by Wells Fargo Private Bank Program, you must open a Private Bank Interest Checking or Private Bank Dividend Checking account or convert an existing Wells Fargo checking account to a Private Bank Interest Checking or Private Bank Dividend Checking account.

Portfolio by Wells Fargo Private Bank Statement

- Your **Portfolio by Wells Fargo Private Bank** statement will be mailed to the address on your primary **Portfolio by Wells Fargo Private Bank** checking account and is also available through Wells Fargo Online Banking.
- The **Portfolio by Wells Fargo Private Bank** statement cut-off date will be the last business day of the month. The statement will be mailed to you no later than the 7th business day from the end of the month.

- If you have an existing Wells Fargo checking account that is converted into a primary **Portfolio by Wells Fargo Private Bank** checking account or is part of a **Portfolio by Wells Fargo Private Bank** Program, your statement processing date will change to month end and you will receive a final “cutoff statement” for your existing account showing all activity through the date of account conversion. This final statement will not include any check images.

Once you have opened or converted your **Portfolio by Wells Fargo Private Bank** Program, you need to determine:

- Which other Wells Fargo accounts you want to display on your Portfolio by Wells Fargo Private Bank statement.
- Which kind of overdraft protection you may want, if any.

* Subject to credit qualification.

Choosing Accounts to Display on Your Portfolio by Wells Fargo Private Bank Statement

You can select accounts solely owned by you or accounts that are jointly owned with another person to be linked to your *Portfolio by Wells Fargo Private Bank Program*. Only the owners of the primary *Portfolio by Wells Fargo Private Bank* checking account are entitled to the benefits offered within the *Portfolio by Wells Fargo Private Bank Program*.

Statements for linked accounts

- For some accounts linked to your *Portfolio by Wells Fargo Private Bank Program*, you will have a choice of receiving Detail or Summary Level information. You will find these options shown on the below 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.

Portfolio by Wells Fargo Private Bank Account

Accounts Eligible for FDIC Insurance	
Private Bank Interest Checking	Detailed Only ¹
Additional checking products ¹	Detailed or Summary
Savings	Detailed or Summary
All time accounts (CDs)	Summary Only
Retirement Accounts (Savings and CDs) offered by Wells Fargo Bank	Summary Only
Accounts Not Eligible For FDIC Insurance	
Private Bank Dividend Checking	Detailed ¹ or Summary
Brokerage Services ²	Summary Only
Brokerage Accounts offered by Wells Fargo Advisors (WFA), LLC ²	Summary Only
Retirement brokerage accounts offered by Wells Fargo Advisors, LLC ²	Summary Only
Fixed and Variable Annuities ³	Summary Only
Investment Management and Trust Accounts, excluding Irrevocable Trusts ⁴	Summary Only
Foreign Exchange Products	Detailed or Summary
Credit Accounts—Outstanding Balances ⁵	Summary Only
Loans	Summary Only
Private Banking Lines of Credit	Summary Only
Non-Private Banking Lines of Credit	Summary Only
Mortgage loans offered by Wells Fargo Home Mortgage	Summary Only
Credit Card Accounts ⁶	Summary Only

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 Principle Amount Invested

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

If Summary Level Format – limited account information will be included in the combined *Portfolio by Wells Fargo Private Bank* 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.

The owners of the *Portfolio by Wells Fargo Private Bank Program*, as well as any additional owners of each linked account, are responsible for verifying the accuracy of account information for the linked account.

¹ If linked as the primary account, available in Detailed Level only.

² Brokerage products and services are available through Wells Fargo Advisors. Well Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. *WellsTrade* brokerage accounts are offered through WFCS. For complete information regarding fees and commissions, refer to the Full Service Brokerage Account Fee Schedule at wells Fargo.com, or contact one of our investment professionals.

³ Fixed Annuities are available through Wells Fargo Advisors, LLC or licensed affiliates (California license #26-0070024).

⁴ Irrevocable trusts are not eligible for linkage to your *Portfolio by Wells Fargo Private Bank Program*.

⁵ All credit accounts are subject to credit qualification.

⁶ Issued by Wells Fargo Bank, N.A.

Changing Your Portfolio by Wells Fargo Private Bank Program

Once you have established a *Portfolio by Wells Fargo Private Bank Program*, you may want to link a new account or unlink an existing account from your *Portfolio by Wells Fargo Private Bank Program*. Accounts can be linked or unlinked through Wells Fargo Online or by notifying Wells Fargo over the phone or in writing regarding which account(s) you want to link or unlink. It will take up to one statement cycle for the changes to take effect.

Fee and Information Schedule— *Portfolio by Wells Fargo Private Bank*

Service Fees

There are no monthly service fees assessed with this account. Please refer to the Consumer Account Fee and Information Schedule for other fees that may apply.

Additional *Portfolio by Wells Fargo Private Bank Program* Benefits¹

Clients with *Portfolio by Wells Fargo Private Bank Program* are eligible for the following:

- Bonus interest rates on time accounts (CDs) and select linked savings accounts¹
- Discount on Safe Deposit Boxes where available¹
- Waived monthly service fee on select linked checking and savings accounts¹
- No annual fee on one eligible line of credit linked to a *Portfolio by Wells Fargo Private Bank Program*. If you have multiple lines of credit linked to a *Portfolio by Wells Fargo Private Bank Program*, you may request which line receives the fee waiver.^{1,2}
- Discounts on qualifying loans and lines of credit^{1,2,3}
- Reimbursement of surcharges imposed by other financial institutions if you use a non-Wells Fargo ATM^{1,4}
- No fee for incoming wire transfers^{1,4}
- 25% discount on outgoing domestic wire transfers^{1,4,5}
- No fee for stop payments^{1,4}
- No Wells Fargo access fees at any ATM^{1,4}

Brokerage account benefits through Wells Fargo Advisors

Portfolio by Wells Fargo Private Bank Program benefits for linked *WellsTrade*® accounts:

- Discounted flat rate commission: Unlimited \$2.95 online and automated telephone trading for stocks (excluding Penny Stocks) and exchange-traded funds.*
- Waived annual fees: *WellsTrade* Household Annual Fee** or the IRA Custodial Fee.**

Brokerage products and services are available 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, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. *WellsTrade* brokerage accounts are offered through WFCS.

*Each trade will be treated as a separate transaction, except in the case of commissions for multiple trades in the same security executed on the same side of the market on the same day, which will be aggregated. Trades executed during market hours only.

**The \$30 Household Annual Fee or the IRA Custodial Fee (for IRA only households) can be waived with one of the following for all *WellsTrade* accounts in your household as of June 30 each year: 1) electronic delivery only enrollment for statements, trade confirmations, other documents and shareholder communications (excluding tax documents/1099s), 2) linkage to the *Portfolio by Wells Fargo Private Bank Program* 3) household balances of \$250,000 or more, 4) households with solely SEP IRA, or 5) Wells Fargo Private Bank account. If a Household Annual Fee is due, the highest-value account in the client's household that is eligible to be charged a fee will be debited in September of each year.

Households comprised only of IRA accounts will be subject to a \$30 IRA Custodial Fee. Households with an IRA and any other account type that is not exempt from annual fee will be subject to the \$30 Household Annual Fee. IRA Custodial Fee will be waived for households paying a household annual fee. If a IRA Custodial Fee is due, clients will receive a remittance notice with several payment options. If a payment option is not selected, the fee will be automatically deducted from the IRA in September of each year. If there is more than one non-exempt IRA in the household, the fee will be equally divided amongst the non-exempt IRAs.

The grouping of accounts into a household is based on account eligibility and family relationship such as children, parents, domestic partners, and others. Certain accounts cannot be included in a household. Please call us at 1-800-TRADERS for more information and to determine whether all eligible accounts have been included in your household. It is your responsibility to ensure that all eligible accounts are included in your household.

If the *Portfolio by Wells Fargo Private Bank Program* is terminated, the commission discount for trades will discontinue and revert to the then current applicable commission rate and the Household Annual Fee will be charged. Other fees and commissions apply to a *WellsTrade* account. For complete information regarding fees and commissions, refer to the *WellsTrade* Account Commission and Fee Schedule available online at www.wellsfargo.com/wellstradepricing. Schedule subject to change at any time.

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 Principle Amount Invested

¹ Some benefits for accounts linked to your *Portfolio by Wells Fargo* Private Bank program begin the first full monthly service fee period after the account has been linked to your *Portfolio by Wells Fargo* Private Bank program. Your *Portfolio by Wells Fargo* Private Bank Qualification Balance must be at least \$0.01 at the end of each monthly service fee period to be eligible for some benefits in the following monthly service fee period for accounts linked to your *Portfolio by Wells Fargo* Private Bank program. If the *Portfolio by Wells Fargo* Private Bank Program is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's then current applicable rate or fee. For bonus interest rates on time accounts, this change will occur upon renewal.

² All loans and lines of credit are subject to credit approval, income verification and collateral evaluation. Products are not available in all states. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without notice. The *Portfolio by Wells Fargo* Private Bank Program must exist at the time of application. To receive a discount for a personal or Home Equity loan or line of credit, you must maintain a *Portfolio by Wells Fargo* Private Bank checking account and continued automatic payments from a *Portfolio by Wells Fargo* Private Bank checking account. Certain mortgages are not eligible. Please contact a banker to find out if your mortgage is eligible. 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.

³ Monthly payments must be deducted automatically from a qualified Wells Fargo consumer deposit account. If the *Portfolio by Wells Fargo* Program is closed or if the automatic payment is not selected or is cancelled at any time after the account is open, we may increase the rate and if we do this, your corresponding monthly payment will increase.

⁴ Benefit only applies to the primary Wells Fargo primary checking account within the *Portfolio by Wells Fargo* Private Bank Program.

⁵ Outgoing Domestic/Internal Transfers and Repetitive Outgoing Domestic/Internal Outgoing Transfers.

Private Bank Consumer Checking Accounts and Services

Private Bank Consumer Checking Accounts

	Private Bank Checking	Private Bank Interest Checking	Private Bank Dividend Checking ¹
Description	A checking account that has no monthly service fee and requires no minimum balance	An interest-bearing checking account that has no monthly service fee and requires no minimum balance	A non-FDIC insured account offering money market fund yields ² with unlimited check-writing convenience
Minimum Opening Deposit	Not applicable	Not applicable	Not applicable
Monthly Service Fee	None	None	None
Check Writing	Yes	Yes	Yes
Stop Payment Fee	Waived	Waived	Waived
Check Fee	None	None	None
Check Image Statements	<ul style="list-style-type: none"> ■ Premium – 5 check images (front and back of checks) Available at no charge ■ Classic – 10 check images (front of checks only) Available at no charge 	<ul style="list-style-type: none"> ■ Premium – 5 check images (front and back of checks) Available at no charge ■ Classic – 10 check images (front of checks only) Available at no charge 	<ul style="list-style-type: none"> ■ Premium – 5 check images (front and back of checks) Available at no charge ■ Classic – 10 check images (front of checks only) Available at no charge
Interest	Not applicable	<ul style="list-style-type: none"> ■ Earned on entire daily collected balance ■ Compounded daily, paid monthly ■ Variable rate subject to change at Bank's discretion 	Not applicable
Dividends	Not applicable	Not applicable	Money market; paid monthly
ATM Statement ³	No fee ³	No fee ³	No fee ³
Wells Fargo ATM Access Fee at any domestic or international ATM	None	None	None
Reimbursement of surcharges imposed by other financial institutions at a U.S. domestic or international non-Wells Fargo ATM	Yes; unlimited	Yes; unlimited	Yes; unlimited
Safe Deposit Box Discount where available	\$35	\$35	\$35
Outgoing international or domestic wire transfers made through Wells Fargo Online	Wells Fargo fee waived ⁴	Wells Fargo fee waived ⁴	Wells Fargo fee waived ⁴

¹ You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Carefully consider a fund's investment objectives, risks, charges, and expenses before investing.

² Each sweep of funds into the Wells Fargo Money Market Funds constitutes a purchase of fund shares, which are not FDIC-insured. Non-resident aliens, minors (persons who have not reached the age of majority) and pay-on-death (Totten) trusts may not be eligible for these accounts. You should not open a Private Bank Dividend Checking Account if you want an FDIC-insured deposit with the bank.

³ No fee ATM statements are available from a Wells Fargo ATM.

⁴ Additional fees may apply and can include but are not limited to: a fee for bank-initiated transactions, amendment fees, statement fees, fees assessed by other financial institutions (for example, beneficiary and intermediary banks), etc. Wells Fargo makes money if converting U.S. dollars to a foreign currency.

Wells Fargo Funds®

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Wells Fargo Money Market Funds® seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Wells Fargo Funds Management, LLC, a wholly-owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for the **Wells Fargo Funds**.

Other affiliates of Wells Fargo & Company provide sub-advisory and other services for the Funds. The Funds are distributed by Wells Fargo Funds Distributor, LLC, Member FINRA/SIPC, an affiliate of Wells Fargo & Company.

For more complete information about the Wells Fargo Money Market Funds, obtain a current prospectus by calling (800) 222-8222, or by visiting wellsfargofunds.com. Consider the investment objectives, risks, charges and expenses of the investment carefully before investing. This and other information about Wells Fargo Funds can be found in a current prospectus. Please read it carefully before investing.

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 Principle Amount Invested

Overdraft Protection

Service Description

The Bank offers overdraft protection to help you avoid the inconvenience and expense of overdrafts and returned items. The types of accounts that can be linked for overdraft protection depend on the checking account you have. Also, some checking plans allow you to link your checking account to both a credit account and an eligible savings account^{1,2} at the Bank.

- If you use both an eligible savings account^{1,2} and a credit account as overdraft protection, you can designate the account from which you want the funds to be advanced first.
- If you do not designate an account, the Bank automatically advances funds from your savings account^{1,2} first, and then from your credit account, subject to the availability of advances pursuant to the terms of the credit agreement. If there is insufficient credit or funds available to cover the entire amount of an Item presented for payment, the Item may be returned unpaid and a fee charged.

- Overdraft protection also can help you avoid having Items returned due to holds placed on deposits to your checking account and can allow you access to your checking funds (up to the available balance in your overdraft protection account) while the hold is in place.

Eligible Savings Accounts (limitations apply)^{1,2}

If you link a savings account^{1,2} for overdraft protection, funds are transferred automatically to cover overdrafts on your checking account. Funds are transferred in exact dollar amounts.

Credit Accounts³

Wells Fargo Private Banking Credit Card or a Wells Fargo Private Banking line of credit (*PrimeLine*®, *Platinum EquityLine*®)

- A Wells Fargo Visa® or MasterCard® credit card account or a Wells Fargo Private Banking line of credit (*PrimeLine*®, *Platinum EquityLine*®) may be linked for overdraft protection.
- With a Wells Fargo Private Banking credit card or a Wells Fargo Private Banking line of credit, if you overdraw your checking account and have sufficient credit available, an advance in the exact dollar amount to cover the overdraft is made from your credit account. (If you have a Wells Fargo credit card or line of credit other than a Private Banking credit card or other credit product, please see your Customer Agreement and Disclosure Statement for overdraft protection and fee information.)

Overdraft Protection Fees

Credit Account Transfer Fee

- No fee is charged for overdraft advances made from your Wells Fargo Private Banking line of credit. (Standard Finance Charges will accrue from the transaction date.)
- No fee is charged for overdraft advances made from your Wells Fargo Private Bank *By Invitation* Visa Signature® credit card account. (Standard Finance Charges will accrue from the transaction date.)

¹ Federal Reserve Board Regulation D limitations apply. Please see the Deposit Account Agreement under "Regulation D savings account transaction limit and other limited activity" sub-section.

² Overdraft Protection transfers from a savings account count towards the Regulation D and Wells Fargo combined limit of 6 transfers and withdrawals per monthly fee period. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account or closed.

³ Subject to credit qualification

Private Bank Consumer Savings Accounts

Private Bank Market Rate Savings Account	
Description	A variable rate, liquid savings account offering competitive market rate of interest and limited check writing privileges
Minimum Opening Deposit	Not applicable
Monthly Service Fee	None
Excess Activity Fee ¹	Please refer to the “Consumer Account Fee and Information Schedule” under “Regulation D savings account transaction limit and other limited activity”
Check Writing	Yes (limitations apply) ¹
Stop Payment Fee	Waived
Interest	<ul style="list-style-type: none"> ▪ Variable rate subject to change at the Bank’s discretion ▪ Earned on entire daily collected balance ▪ Compounded daily, paid monthly
ATM Statement ²	No fee ²
Wells Fargo ATM Access Fee at any domestic or international ATM	None
Reimbursement of surcharges imposed by other financial institutions at a U.S. domestic or international non-Wells Fargo ATM	Yes; unlimited
Safe Deposit Box Discount where available	\$35
Outgoing international or domestic wire transfers made through Wells Fargo Online	Wells Fargo fee waived ³

¹ Federal Reserve Board Regulation D limitations apply. Please see the Deposit Account Agreement under “Regulation D savings account transaction limit and other limited activity” sub-section

² Free ATM statements are available from a Wells Fargo ATM.

³ Additional fees may apply and can include but are not limited to: a fee for bank-initiated transactions, amendment fees, statement fees, fees assessed by other financial institutions (for example, beneficiary and intermediary banks), etc. Wells Fargo makes money converting U.S. dollars to foreign currency.

The Private Bank Service Team

As a client of The Private Bank, we commit to having a team member answer your call 24 hours a day, 7 days a week. Whether you need to move funds between accounts, make a payment, order a credit card, place a trade, or if you have questions about online banking, call The Private Bank Service Team at 877-646-8560. Our dedicated and experienced specialists can provide a wide range of support including:

- Banking
- Investments
- Online and bill pay
- Credit and debit card
- Loans and lines of credit
- Travel notifications
- The call is always toll free and available anytime from anywhere—even internationally.

Additional Benefits Available for clients of The Private Bank¹

- Exclusive interest rates on Private Bank Interest Checking account for clients of The Private Bank
- No wire transfer fee for incoming wire transfers to Wells Fargo consumer deposit accounts owned by clients of The Private Bank
- No annual fee Wells Fargo Private Bank By Invitation Visa Signature[®] card with robust rewards²
- Complimentary The Private Bank exclusive checks
- The Private Bank debit card
- Access to The Private Bank Service Team 24x7
- 2% Foreign Currency purchase discount when you order through The Private Bank currency team
- Preferred exchange rate for international wires sent in foreign currency

We appreciate your business

For additional information about other private banking services, please call The Private Bank Service Team at (877) 646-8560.

Thank you for choosing Wells Fargo Private Bank.

¹ If you are no longer a client of The Private Bank, the additional benefits shown in this section will not apply.

² Subject to credit qualification

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

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