



Business Account Addenda

Business Account Fee and Information Schedule Addenda

- Analyzed Checking Changes, Effective January 1, 2024
- Coin and Currency Orders, Effective July 25, 2023
- Optimize Business Checking benefits, Effective July 25, 2023

Deposit Account Agreement Addendum

- Overdraft Protection, Effective July 25, 2023

Business Account Fee And Information Schedule Addenda

These Addenda change the Business Account Fee and Information Schedule (“Business Schedule”). All terms defined in the Business Schedule will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Business Schedule, these Addenda will control. Except as expressly amended by these Addenda, the Business Schedule remains in full force and effect.

Analyzed Checking Changes, Effective January 1, 2024

In the section of the Business Schedule titled “Optimize Business Checking & Analyzed Business Checking,” under subsection titled “Optimize Business Checking benefits,” the sections titled “Optimize Business Checking Relationship Benefits included with monthly maintenance fee - No enrollment required:” and “Treasury Management relationship benefits included with monthly maintenance fee (assisted enrollment required):” are deleted and replaced with the following:

Optimize Business Checking offers the following services at no fee (no enrollment required):

- Cashier’s check
- Money Orders
- DDA Statements with enlarged images
- Electronic credits posted
- ACH received items
- Incoming domestic and international U.S./foreign currency wire transfers^{1,2}
- Up to two domestic (U.S.) non-Wells Fargo ATM cash withdrawal transactions per fee period. We will charge a cash withdrawal transaction fee for each additional non-Wells Fargo ATM cash withdrawal transaction. Fees charged by the non-Wells Fargo ATM operator or network may apply. If your account is converted into Optimize Business Checking from another account, this benefit will start the following calendar month.

Optimize Business Checking accounts also receive these Treasury Management benefits at no fee (assisted enrollment required):

- Once a relationship is established, Optional Treasury Management products and services are available. After selecting and enrolling in desired options, they will be accessible through the Commercial Electronic Office® (CEO®).
- Unless noted below, monthly base or per item fee(s) do not apply as the product or service is included as an Optimize Business Checking relationship benefit. Please review the list to understand when additional fees may apply.

1. Fees may be charged by third parties or other banks, in addition to those described above.
2. Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the “Applicable exchange rate” and “Incoming international wire transfers” sections of the Deposit Account Agreement.

In the section of the Business Schedule titled “Service Fees,” the subsection titled “Checks” is deleted and replaced with the following:

Checks	Check cashing: non-customers cashing business checks drawn on Wells Fargo	\$8
	Personalized temporary checks (counter checks)	\$3 per sheet of three checks
	Check printing (prices vary by quantity, style, and design)	Varies

In the section of the Business Schedule titled “Service Fees,” the subsection titled “Check image service” is deleted and replaced with the following:

Check image service Available for checking and savings accounts.	Account	Service	Image	
	All accounts*		Classic	front of checks only
		Premium	front and back of checks	No fees
	Optimize Business Checking*, Analyzed IOLTA*	Check Return with Account Maintenance	Enlarged front and back of checks	No fees
	Analyzed Business Checking*	Check Return with Account Maintenance	Enlarged front and back of checks	\$60 monthly fee**
* Paper statements required for analyzed accounts.				
** Fee assessed monthly. The fee for this service is posted to the account on the last business day of the statement period.				

In the section of the Business Schedule titled “Service Fees,” the subsection titled “Statements” is deleted and replaced with the following:

Statements	Special request (analyzed accounts) Special requests include: duplicate account statement, hold statement, special mailing instructions	No fees
	Fiscal calendar setup/change (analyzed accounts) This fee is charged when you request customized statement period dates based on your business’s fiscal calendar	No fees

In the section of the Business Schedule titled “Service Fees,” the fee titled “Stop payments” is deleted and replaced with the following:

Stop payments	Paper or ACH item	\$0 each
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In the section of the Business Schedule titled “Service Fees,” the subsections titled “Wire transfers analyzed accounts” and “Wire transfer additional charges for analyzed accounts” are deleted and replaced with the following:

	Incoming			
	Domestic	International U.S. currency	International foreign currency	
Wire transfers analyzed accounts Incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. ^{6,7,8}	Incoming	\$15 each	\$15 each	\$15 each
	Wire in via correspondent bank – U.S./foreign currency	\$7 per transfer		
	Outgoing			
	Domestic	International U.S. currency	International foreign currency	
	Digital wire	\$25 each	\$25 each	\$25 each
	Branch	\$40 each	\$40 each	\$40 each
	Voice (non-repetitive)	\$30 each	\$40 each	\$40 each
	Voice repetitive	\$25 each	\$25 each	NA
	Voice drawdown	\$20 each	NA	NA
	Auto standing	\$18 each	\$30 each	NA
	Voice wire monthly base	\$6 per month, per account		

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

7. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We’re your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

8. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the “Applicable exchange rate” section of the Deposit Account Agreement.

Coin and Currency Orders, Effective July 25, 2023

In the section of the Business Schedule titled “Service Fees,” the subsection titled “Coin/currency” is deleted and replaced with the following:

Coin/currency	All accounts	
	Coin order	First 15 rolls per fee or statement period: \$0 Over 15 rolls: \$0.15 per roll
	Currency order	First \$1,000 per fee or statement period: \$0 Over \$1,000: \$0.13 per \$100

Optimize Business Checking benefits, Effective July 25, 2023

In the section of the Business Schedule titled “Optimize Business Checking & Analyzed Business Checking,” under subsection titled “Optimize Business Checking benefits,” the sections titled “Optimize Business Checking Relationship Benefits included with monthly maintenance fee - No enrollment required:” and “Treasury Management relationship benefits included with monthly maintenance fee (assisted enrollment required):” are deleted and replaced with the following:

Optimize Business Checking offers the following services at no fee (no enrollment required):

- Cashier’s check
- Money Orders
- Stop Payments
- DDA Statements with enlarged images
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- ACH received items
- Incoming domestic and international U.S./foreign currency wire transfers^{1,2}
- Up to two domestic (U.S.) non-Wells Fargo ATM cash withdrawal transactions per fee period. We will charge a cash withdrawal transaction fee for each additional non-Wells Fargo ATM cash withdrawal transaction. Fees charged by the non-Wells Fargo ATM operator or network may apply. If your account is converted into Optimize Business Checking from another account, this benefit will start the following calendar month.

Optimize Business Checking accounts also receive these Treasury Management benefits at no fee (assisted enrollment required):

- Once a relationship is established, Optional Treasury Management products and services are available. After selecting and enrolling in desired options, they will be accessible through the Commercial Electronic Office® (CEO®).
- Unless noted below, monthly base or per item fee(s) do not apply as the product or service is included as an Optimize Business Checking relationship benefit. Please review the list to understand when additional fees may apply.

1. Fees may be charged by third parties or other banks, in addition to those described above.
2. Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the “Applicable exchange rate” and “Incoming international wire transfers” sections of the Deposit Account Agreement.

Deposit Account Agreement Addendum

This Addendum changes the Deposit Account Agreement (“Agreement”). All terms defined in the Agreement will have the same meaning when used in this Addendum. If there is a conflict between this Addendum and the Agreement, this Addendum will control. Except as expressly amended by this Addendum, the Agreement remains in full force and effect.

Overdraft Protection, Effective July 25, 2023

In the section of the Agreement titled “Available Balance, Posting Transactions, and Overdraft,” the subsection titled “overdraft Protection” is deleted and replaced with the following:

Overdraft Protection

This is an optional service you can add to your checking account by **linking up to two eligible Wells Fargo accounts (one savings, one credit) to authorize or pay your transactions if you don’t have enough available money in your checking account.** Overdraft Protection transfers/advances may occur to cover pending transactions, even if these transactions are not subsequently presented for payment. When an Overdraft Protection transfer occurs from a linked savings account to cover the authorization or payment of a transaction, the available balance in that savings account will be reduced by the amount of money to be transferred. That amount of money will be unavailable for other use, and it will be applied to the checking account during nightly processing. If you link two accounts, you may tell us which account to use first to transfer/advance funds. If you don’t specify an order, we’ll first transfer funds from your linked savings account. If an account you’ve linked for Overdraft Protection is restricted by court order or any other reason, we may delink that account as a source for Overdraft Protection. If the restriction is subsequently removed, the prior linkage is not generally reapplied unless you request to re-establish the linkage.

Overdraft Protection isn’t available for all accounts. Refer to the Consumer Schedule or the Business Schedule for account eligibility and additional details.

END OF ADDENDA