WELLS FARGO

Business Account Addenda

Business Account Fee and Information Schedule Addenda
– Update to Monthly service fee posting time, Effective December 4, 2026
– Wire Transfer Fee Updates, Effective August 8, 2026

Deposit Account Agreement Addendum
There are no addenda for the Deposit Account Agreement.

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.

Update to Monthly service fee posting time, Effective December 4, 2026

In the section of the Business Schedule titled "Overview & Key Terms," under subsection titled "What we mean by fee period and why it matters," the second paragraph "How we track and report your account activity, including what's provided in your account statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.**" is deleted and replaced with the following:**

Effective on or after December 4, 2026:
How we track and report your account activity, including what's provided in your account statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and certain monthly activity fees*. A fee period can have 25 to 35 days. We calculate and post your monthly service fee and monthly activity fees, if any, on the last business day of your fee period. **For Business Platinum Savings,** we calculate the monthly service fee and certain monthly account activity fees, if any, and post the fee on the first business day of the following fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options to avoid the fee.
* Monthly activity fees impacted include Transactions, Deposited Items, Cash Deposited, Coin Order, Currency Order, Money Service Business Designation

Effective on or after December 6, 2026:
How we track and report your account activity, including what's provided in your account statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and certain monthly activity fees*. A fee period can have 25 to 35 days. We calculate and post your monthly service fee and monthly activity fees, if any, on the last business day of your fee period. **For Business Platinum Savings and Market Rate Savings,** we calculate the monthly service fee and certain monthly account activity fees, if any, and post the fee on the first business day of the following fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options to avoid the fee.
* Monthly activity fees impacted include Transactions, Deposited Items, Cash Deposited, Coin Order, Currency Order, Money Service Business Designation

Wire Transfer Fee Updates, Effective August 8, 2026

In the section of the Business Schedule titled "Service Fees," the subsection titled "Wire transfers" is deleted and replaced with the following:

Wire transfers Incoming or outgoing wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any applicable fees, the exchange rate used when we convert one currency to another includes a markup[6,7,8]	Wire in via correspondent bank — U.S./foreign currency (analyzed accounts)	$7 per transfer		
			International	
		Domestic	**U.S. currency**	**Foreign currency**
	Incoming			
	Non-analyzed accounts	No fee	No fee	No fee
	Analyzed accounts	$15 each	$15 each	$15 each
	Outgoing			
	Digital wire (non-analyzed accounts)	$30 each	$30 each	No fee
	Digital wire (analyzed accounts)	$25 each	$25 each	$25 each
	Branch wire	$40 each	$40 each	$40 each
	Standing transfer order (non-analyzed accounts)	$25 each	$25 each	$25 each
	Standing transfer order (analyzed accounts)	$18 each	$30 each	NA
	Drawdown (non-analyzed accounts)	$15 each	NA	NA
	Drawdown (analyzed accounts)	$22 each*	NA	NA
Wire transfer fees charged by third parties or other banks	Third parties or other banks may charge fees in addition to those described above			

* An additional $15 fee may be assessed to the Wells Fargo customer initiating a drawdown debit request from another Wells Fargo customer.

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. The applicable exchange rate may vary based on such factors including, but not limited to, currency pair, transaction size, payment channel and product type, such as foreign currency cash, checks, remittances, and 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.

END OF ADDENDA

These addenda govern deposit accounts maintained at Wells Fargo Bank, N.A. (except in Illinois, Michigan, and Wisconsin) including Hudson, WI.

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

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