



# Navigate Business Checking® : Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Navigate Business Checking is an interest-bearing account with valuable relationship benefits designed for established businesses with higher balances and transaction activity.

| <b>Monthly service fee</b>  | <p>You can <b>avoid the monthly service fee</b> with one of the following each fee period:</p> <ul style="list-style-type: none"> <li>• \$10,000 minimum daily balance</li> <li>• \$15,000 average combined business deposit balances</li> </ul> <p><b>Note:</b> Refer to the Business Account Fee and Information Schedule for details on the accounts that are eligible to help meet combined balance requirements.</p>  |   |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
|---|--|---|---|---|--|--|--|--------------------------------|--------------|-------------------------|-----|--|--------|------------------------|-----|--------|--------|-----------------------|-----|--------|--------|
| <b>Transactions</b><br>(per fee period)   | <p><b>\$0</b> for the first 250 transactions</p> <p><b>\$0.50</b> for each transaction over 250</p> <p>Transactions mean all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.</p>   |   |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>Cash deposit processing</b><br>(per fee period)                                      | <p><b>\$0</b> for the first \$20,000 deposited</p> <p><b>\$0.30</b> per \$100 deposited over \$20,000</p>  |   |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>ATM fees per transaction</b>   | <table border="1"> <thead> <tr> <th></th> <th>At Wells Fargo ATMs</th> <th colspan="2">At non-Wells Fargo ATMs<br/>(their fees may also apply)</th> </tr> <tr> <th></th> <th></th> <th>Within U.S. / U.S. territories</th> <th>Outside U.S.</th> </tr> </thead> <tbody> <tr> <td><b>Cash withdrawals</b></td> <td>\$0</td> <td>First two per fee period: \$0<br/>Over two per fee period: \$2.50</td> <td>\$5.00</td> </tr> <tr> <td><b>Balance inquiry</b></td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> <tr> <td><b>Funds transfer</b></td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> </tbody> </table> |   | At Wells Fargo ATMs   | At non-Wells Fargo ATMs<br>(their fees may also apply)                |  |  |  | Within U.S. / U.S. territories | Outside U.S. | <b>Cash withdrawals</b> | \$0 | First two per fee period: \$0<br>Over two per fee period: \$2.50 | \$5.00 | <b>Balance inquiry</b> | \$0 | \$2.50 | \$2.50 | <b>Funds transfer</b> | \$0 | \$2.50 | \$2.50 |
|   | At Wells Fargo ATMs  | At non-Wells Fargo ATMs<br>(their fees may also apply)                                  |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
|   |  | Within U.S. / U.S. territories  | Outside U.S.  |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>Cash withdrawals</b>   | \$0  | First two per fee period: \$0<br>Over two per fee period: \$2.50                        | \$5.00  |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>Balance inquiry</b>  | \$0  | \$2.50  | \$2.50  |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>Funds transfer</b>   | \$0  | \$2.50  | \$2.50  |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>International debit card purchase transaction fee</b>                                | <p><b>3%</b> of transaction amount</p> <p>For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.</p>  |   |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>Wire transfer</b>  | <table border="1"> <tr> <td><b>\$0</b><br/>per wire for incoming domestic and international U.S. or foreign currency</td> <td><b>\$0</b><br/>per wire for first two outgoing domestic wires per fee period</td> <td><b>\$30</b><br/>per wire for outgoing domestic over two per fee period</td> </tr> </table>   | <b>\$0</b><br>per wire for incoming domestic and international U.S. or foreign currency | <b>\$0</b><br>per wire for first two outgoing domestic wires per fee period | <b>\$30</b><br>per wire for outgoing domestic over two per fee period |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |
| <b>\$0</b><br>per wire for incoming domestic and international U.S. or foreign currency | <b>\$0</b><br>per wire for first two outgoing domestic wires per fee period  | <b>\$30</b><br>per wire for outgoing domestic over two per fee period                   |   |   |  |  |  |                                |              |                         |     |  |        |                        |     |        |        |                       |     |        |        |

|   |             |   |
|---|-------------|---|
| <b>Overdrafts we pay</b>                          | <b>\$35</b> | per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction <ul style="list-style-type: none"> <li>• No fee on items \$5 or less</li> <li>• No fee if both your ending daily balance and available balance are overdrawn by \$5 or less</li> <li>• No more than four fees per business day</li> <li>• No additional overdraft fee even if you have a negative account balance over an extended period</li> <li>• No fee on items returned due to non-sufficient funds (NSF)</li> </ul> |
| <b>Overdraft Protection transfers or advances</b> | <b>\$0</b>  | per transfer/advance from your eligible linked savings account or credit card or line of credit.<br>For advances from a linked credit account, interest will accrue from the date of each advance.  |
| <b>Cashed/deposited items that are returned</b>   | <b>\$12</b> | each item returned for any reason   |
| <b>Cashier's check</b>                            | <b>\$0</b>  | each  |
| <b>Checks</b>                                     |             | prices vary by quantity, style, and design  |
| <b>Money order</b> (up to \$1,000)                | <b>\$0</b>  | each  |
| <b>Stop payment</b>                               | <b>\$0</b>  | each  |
| <b>Digital services</b>                           | <b>\$0</b>  | No fee for online bank statements, online check images, or access to Wells Fargo Business Online®. Message and data rates may apply.  |

## Debit Card Overdraft Service: included for business accounts

Eligible business accounts come with the Debit Card Overdraft Service. With this service, ATM and everyday (one-time) debit card transactions may be paid into overdraft at our discretion when you don't have enough money in your checking account or accounts linked for Overdraft Protection at the time of the transaction. You may remove the service at any time.

|                                 |                                |   |
|---------------------------------|--------------------------------|---|
| <b>Remain enrolled</b>          | <b>\$35 per overdraft item</b> | ATM and everyday (one-time) debit card transactions may be paid into overdraft at our discretion. Standard overdraft fees and policies apply. |
| <b>Choose to remove service</b> | <b>\$0</b>                     | ATM and everyday (one-time) debit card transactions* declined at no charge.   |




\* With or without Debit Card Overdraft Service, the Bank may pay other transactions such as checks and recurring debit card transactions into overdraft at our discretion and our standard overdraft fees and policies will apply.

## How we make funds available and process transactions

When you make a deposit on a business day prior to the posted cutoff time at a branch, Wells Fargo ATM, or using our mobile app, it will be considered received that day. If you miss the cutoff time, it will be considered received on the next business day.

| Type of deposit   | When funds are available   |
|---|--|
| Cash, electronic direct deposits, and incoming wire transfers | <b>Same business day.</b> Business days are Monday through Friday, excluding federal holidays.   |
| Checks  | <b>Generally, the first business day after the day we receive your deposit.</b> If a check is deposited at a Wells Fargo teller window, Wells Fargo ATM, or Mobile Banking app, up to \$400 of the day's check deposit may be available the day we receive the deposit.<br><br>If we place a hold on a check, \$225 of it may be available the next business day. The remainder will generally be available no later than the seventh business day. We'll notify you of the hold and when the funds will be available. |

## We post transactions each business day in this order

|   |  |
|---|--|
|  <b>Added to your account</b>          | Deposits and incoming transfers received before the deposit cutoff time that day.  |
|  <b>Subtracted from your account</b>   | Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases, ATM withdrawals, account transfers, Bill Pay transactions, and teller-cashed checks). Transactions are generally sorted by date and time the transaction was conducted, or for some, the day we receive it for payment or the time assigned by our system. If the date and time are the same, we post from lowest to highest dollar amount. |
|  <b>Subtracted from your account</b> | Checks and preauthorized ACH payments (such as recurring bills you have authorized a company to withdraw). Transactions are generally sorted by date and time received by the bank, and if the date and time are the same, we post from lowest to highest dollar amount.   |

## Questions? We're here for you

|  |   |
|--|---|
| Phone                                    | <b>1-800-225-5935</b>   |
| Deaf or hard of hearing customers        | We accept all relay calls, including 711.   |
| Online                                   | Visit <a href="https://www.wellsfargo.com/biz">wellsfargo.com/biz</a>   |
| For detailed fee and account information | See <i>Business Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting <a href="https://www.wellsfargo.com/businessdepositdisclosures">www.wellsfargo.com/businessdepositdisclosures</a> |