

## Navigate Business Checking<sup>SM</sup>

# A guide to your common checking account fees

At Wells Fargo we are committed to providing the information you need to help manage your account. We developed this summary to help you understand some of the most common fees that may apply to your checking account. For a complete listing of fees and more detailed account information, please see the Wells Fargo Business Account Fee and Information Schedule and Deposit Account Agreement.

Monthly service fee	
Monthly service fee	<b>\$25</b>
Options to avoid the monthly service fee (minimum opening deposit \$25)	<p><b>\$0</b> monthly service fee on your Navigate Business Checking account 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>
Account transaction fees	
Transactions	<ul style="list-style-type: none"> <li>• First 250 total transactions each fee period – <b>No charge</b></li> <li>• Over 250 total transactions each fee period – <b>\$0.50</b> each</li> </ul> <p><b>Note:</b> The definition of Transactions refers to 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>
Cash deposit processing fee	<ul style="list-style-type: none"> <li>• First \$20,000 cash deposits processed each fee period – <b>No charge</b></li> <li>• Over \$20,000 cash deposits processed each fee period – <b>\$0.30</b> per \$100 deposited</li> </ul>
ATM fees	
Cash withdrawal at Wells Fargo ATMs	<b>\$0</b>
Cash withdrawal at non-Wells Fargo ATMs in the U.S.	<ul style="list-style-type: none"> <li>• First two withdrawals each fee period – <b>No charge</b></li> <li>• Over two withdrawals each fee period – <b>\$2.50</b> per withdrawal</li> </ul> <p><b>Note:</b> Fees charged by non-Wells Fargo ATM owner/operator also apply.</p>
Cash withdrawal at non-Wells Fargo ATMs outside of the U.S.	<p><b>\$5</b> per withdrawal</p> <p><b>Note:</b> Fees charged by non-Wells Fargo ATM owner/operator also apply.</p>

Overdraft services fees	
Overdraft and returned item (non-sufficient funds/ NSF) fee <sup>1</sup>	<p><b>\$35</b> per item</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No more than eight overdraft and/or returned item fees per business day</li> <li>• No overdraft or returned item fees on items of \$5 or less</li> <li>• If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items.</li> <li>• No extended or continuous overdraft fee</li> </ul>
Overdraft Protection Transfer or Advance Fee – when you are enrolled we will transfer/advance available funds from your account(s) linked for Overdraft Protection	<p>No fee for Overdraft Protection transfers from your eligible linked savings account</p> <p><b>For advances from a credit account</b> – See your credit account agreement.</p>

Debit Card Overdraft Service	
<p>Eligible business accounts include Debit Card Overdraft Service. With Debit Card Overdraft Service, ATM and everyday (one-time) debit card transactions may be approved into overdraft at the bank’s discretion and an overdraft fee applies unless a covering transfer or deposit is made before the posted cutoff time on the same business day (subject to the bank’s funds availability policy). See “Overdraft services fees” for detail.</p>	
<p>You have the option to remove Debit Card Overdraft Service at any time. Without Debit Card Overdraft Service, ATM and everyday (one-time) debit card transactions will be declined if there isn’t enough money in your checking account (or in accounts linked for Overdraft Protection), and there are no fees for declined transactions.</p>	

How deposits and withdrawals are processed	
Posting order – the order your deposits and withdrawals are processed	<p>Transactions are generally posted each business day in this order:</p> <ul style="list-style-type: none"> <li>• <b>First</b> – deposits or incoming transfers received before the deposit cutoff time that day</li> <li>• <b>Second</b> – your withdrawals/payments that have been previously authorized and cannot be returned unpaid, such as debit card purchases and ATM withdrawals. Transactions generally are sorted by date and time the transaction was conducted or, for some transactions, the day we receive it for payment or the time assigned by our system; if date and time are the same, we post lowest to highest dollar amount.</li> <li>• <b>Third</b> – checks and preauthorized automatic ACH payments (such as bills you pay by authorizing a third party to withdraw funds directly from your account) by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount.</li> </ul>
Deposit availability – when your deposits will be made available	Cash deposits: same business day
	Electronic direct deposits/incoming wire transfers: same business day
	<p>Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to \$400 of the deposits may be available on the day of the deposits.</p> <p>If we place a hold on a check, the first \$225 may be available on the next business day. The remaining balance will be available no later than the seventh business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you.</p> <p><b>Note:</b> Deposits made on a business day before the posted cutoff time at a branch, Wells Fargo ATM, or through Mobile Banking will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.</p>

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Other common fees	
Access to Wells Fargo Business Online with Bill Pay	<b>\$0</b>
Cashier's check	<b>\$0</b>
Cashed/Deposited returned item	<b>\$12</b> per item – for items returned unpaid to Wells Fargo for any reason
Check printing	<b>Varies</b>
International debit card purchase transaction fee	<b>3%</b> of transaction amount
Money Order (up to \$1,000)	<b>\$0</b>
Online bank statement	<b>\$0</b>
Online check image – image of checks you've written	<b>\$0</b>
Stop Payment	<b>\$0</b>
Wire Transfer	<ul style="list-style-type: none"><li>• Incoming domestic and international U.S./foreign currency – <b>No charge</b></li><li>• First two outgoing domestic wire transfers – <b>No charge</b></li><li>• <b>\$30</b> per transfer for outgoing domestic wire transfers after first two</li></ul>

## Dispute resolution

If you have a dispute, we want to resolve it as quickly and easily as possible. First, discuss your dispute with a banker. If your banker is unable to resolve your dispute, you agree that either Wells Fargo or you can initiate arbitration. The arbitration process is further detailed in the "Resolving disputes through arbitration" section of the Deposit Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

<sup>1</sup> Our overdraft fee applies whether the overdraft is by check, electronic payment, everyday (one-time) debit card or ATM transaction (if applicable), or other means. The payment of transactions into overdraft is discretionary and the Bank reserves the right not to pay. For example, the Bank typically does not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.