



Optimize Business CheckingSM : Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Optimize Business Checking is an analyzed account designed for businesses with high transaction volumes and treasury management needs.

Monthly maintenance fee	<p>\$75 includes first five Optimize Business Checking accounts within a billing relationship</p> <p>additional \$30 each for six or more Optimize Business Checking accounts within a billing relationship</p>																				
Earnings allowance	<p>An earnings allowance offsets eligible fees and expenses, including certain service fees. Calculated by applying the earnings credit rate to the investable balance available for services in your account. The earnings credit rate is a variable rate that the Bank can change at any time, and it appears on your client analysis statement. In any statement period where your fees are greater than your earnings allowance, we will debit your account (or invoice you) for the difference.</p>																				
Transactions within a billing relationship (per statement period)	<p>\$0 for the first 250 transactions</p> <p>\$0.50 for each transaction over 250</p> <p>Optimize Business Checking account transactions are withdrawals or debits posted to your account and checks deposited electronically. Non-electronic deposits will incur a separate fee.</p> <p>Not counted in 250 transactions. Business debit or ATM card purchases and payments are not assessed a fee by Wells Fargo and do not count as part of the transaction limit.</p> <p>Non-electronic deposit fee. Non-electronic deposits (processed by a teller or mailed to the Bank), \$1.50 plus \$0.20 per check deposited.</p>																				
Cash deposit processing (per statement period)	<p>\$0.0025 per \$1 deposited</p>																				
ATM fees per transaction	<table border="1"> <thead> <tr> <th></th> <th>At Wells Fargo ATMs</th> <th colspan="2">At non-Wells Fargo ATMs (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>Cash withdrawals</td> <td>\$0</td> <td>First two per statement period: \$0 Over two per statement period: \$2.50</td> <td>\$5.00</td> </tr> <tr> <td>Balance inquiry</td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> <tr> <td>Funds transfer</td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> </tbody> </table>		At Wells Fargo ATMs	At non-Wells Fargo ATMs (their fees may also apply)				Within U.S. / U.S. territories	Outside U.S.	Cash withdrawals	\$0	First two per statement period: \$0 Over two per statement period: \$2.50	\$5.00	Balance inquiry	\$0	\$2.50	\$2.50	Funds transfer	\$0	\$2.50	\$2.50
	At Wells Fargo ATMs	At non-Wells Fargo ATMs (their fees may also apply)																			
		Within U.S. / U.S. territories	Outside U.S.																		
Cash withdrawals	\$0	First two per statement period: \$0 Over two per statement period: \$2.50	\$5.00																		
Balance inquiry	\$0	\$2.50	\$2.50																		
Funds transfer	\$0	\$2.50	\$2.50																		
International debit card purchase transaction fee	<p>3% of transaction amount</p>																				
Wire transfer within a billing relationship	<table border="1"> <tr> <td>\$0 per wire for incoming domestic and international U.S. or foreign currency</td> <td>\$0 per wire for up to five outgoing CEO wires¹ per statement period</td> <td>\$15 per outgoing CEO wire¹ over five per statement period</td> </tr> </table>	\$0 per wire for incoming domestic and international U.S. or foreign currency	\$0 per wire for up to five outgoing CEO wires ¹ per statement period	\$15 per outgoing CEO wire ¹ over five per statement period																	
\$0 per wire for incoming domestic and international U.S. or foreign currency	\$0 per wire for up to five outgoing CEO wires ¹ per statement period	\$15 per outgoing CEO wire ¹ over five per statement period																			

Overdrafts we pay or items returned due to non-sufficient funds	\$35	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"> • No fee on items \$5 or less • No fee if both your ending daily balance and available balance are overdrawn by \$5 or less • No more than eight fees per business day • No additional overdraft fee even if you have a negative account balance over an extended period
Overdraft Protection transfers or advances	\$0	per transfer from your eligible linked savings account. You may be able to use advances from a credit account as Overdraft Protection; see your credit agreement to learn more.
Cashed/deposited items that are returned	\$12	each item returned for any reason
Cashier's check	\$0	each
Money order (up to \$1,000)	\$0	each
Stop payment	\$0	each
Digital services	\$0	No fee for online bank statements, online check images, or access to Wells Fargo Business Online®. Message and data rates may apply.

Additional benefits (Option to enroll in select treasury management services accessible through Commercial Electronic Office, CEO®).	<ul style="list-style-type: none"> • CEO Wires¹ • CEO Desktop Deposit • CEO Basic Banking • CEO Administration Service • CEO ACH Payments (Prepaid credit) • ACH Fraud Filter 	<ul style="list-style-type: none"> • Alerts service (email and text) • Transaction Search • Statements & Notices service • Treasury Information Reporting (Express Balance and ACH Return/NOC (notifications of change) report) • Zero Balance Account (within a single legal entity)
	Note: Enrollment is required in order to access each service. Additional fees may apply. Contact your banker for a complete description of services, fees, and enrollment instructions. Additional benefits are within a billing relationship.	

¹ Includes: (1) Wire out domestic. Outgoing U.S. dollar wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated); (2) Wire out cross border U.S. dollar. Outgoing cross border wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated); and (3) Wire out cross border foreign exchange. Outgoing cross border foreign exchange currency wire (freeform or templated) initiated via CEO Wires settling to a Wells Fargo account.

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.




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

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	Same business day. Business days are Monday through Friday, excluding federal holidays.
Checks	Generally, the first business day after the day we receive your deposit. If a check is deposited at a Wells Fargo location or ATM, up to \$400 of the deposit may be available the same business day. 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

 Added to your account	Deposits and incoming transfers received before the deposit cutoff time that day.
 Subtracted from your account	Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases and ATM withdrawals). 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 date and time are the same, we post from lowest to highest dollar amount.
 Subtracted from your account	Automatic payments (such as recurring bills you have authorized a company to withdraw). Transactions are sorted by date and time received by the bank, and if date and time are the same, we post from lowest to highest dollar amount.

Questions? We're here for you

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