



Optimize Business Checking®: 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	\$75 up to five Optimize Business Checking accounts in a billing relationship included in \$75 fee	\$30 per account in excess of five Optimize Business Checking accounts within a billing relationship
Earnings allowance	An earnings allowance can be used to offset eligible fees.	
Transactions within a billing relationship (per statement period)	\$0	for the first 250 transactions
	\$0.50	for each transaction over 250
	Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.	
Deposit Fees	\$2.50	Per Non-electronic Deposit Processed by a teller or mailed to the bank.
ATM Deposits	\$0	per deposit.
Cash deposit processing fee (per statement period)	\$0.0030	per \$1 deposited
ATM fees per transaction	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 fee period within a billing relationship: \$0 Over two per fee period: \$2.50
Balance inquiry	\$0	\$2.50
Funds transfer	\$0	\$2.50
International debit card purchase transaction fee	3%	of transaction amount For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.
Wire transfer within a billing relationship	\$0 per wire for incoming domestic and international U.S. or foreign currency	\$0 per wire for up to five outgoing CEO wires per statement period. Optional service, enrollment required.
		\$15 per outgoing CEO wire over five per statement period. Optional service, enrollment required.

Overdrafts we pay	\$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 four fees per business day • No additional overdraft fee even if you have a negative account balance over an extended period • No fee on items returned due to non-sufficient funds (NSF)
Overdraft Protection transfers or advances	\$0	per transfer/advance from your eligible linked savings account or credit card or line of credit. For advances from a linked credit account, interest will accrue from the date of each advance.
Cashed/deposited items that are returned	\$12	each item returned for any reason
Cashier's check	\$0	each
Checks		prices vary by quantity, style, and design
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.
Document copy fee	\$0	each Requests for documents (e.g. statements and check image copies) made at a banking location, with a phone banker, or through Business Online® Banking.
Electronic Credits Posted	\$0	each
ACH Received Items	\$0	each

Optional Treasury Management Products and Services - Enrollment is Required	<ul style="list-style-type: none"> • CEO Wires • CEO Desktop Deposit & DTD Adjustments • 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)
	<p>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.</p>	

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 item	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.




* 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	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 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. 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, 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.
 Subtracted from your account	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	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