



Quick View of Business Checking Account Fees

This summary describes some of the most common fees that may apply to your checking account. Fees may be waived or discounted for certain types of accounts.

Monthly service fee/ monthly maintenance fee	Varies by product. Please refer to the Business Account Fee and Information Schedule for details and ways to avoid the fee.		
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	\$2.50
Balance inquiry	\$0	\$2.00	\$2.00
Funds transfer	\$0	\$2.00	\$2.00
International debit card purchase transaction fee	3%	of transaction amount	
Wire transfer	\$15 per wire for incoming domestic	\$16 per wire for incoming international U.S. or foreign currency	\$30 per wire for outgoing domestic
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	\$12.50	per transfer from your linked savings unless free as a product-specific benefit. No more than one Overdraft Protection fee will be charged per business day. 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	\$10	each	
Money order (up to \$1,000)	\$5	each	
Stop payment	\$31	each for paper or Automated Clearing House (ACH) items	
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.	

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