INTRODUCTION

This brochure describes your rights and responsibilities for your business debit, ATM, or deposit card, and adds information to our
• Deposit Account Agreement,
• Business Account Fee and Information Schedule,
• Other Account Agreements, and
• Any updated information we gave you since you opened your Account.

However, if this brochure differs from the documents listed above, the information in this brochure will control. If you have other accounts that you wish to access using your Card, please review the applicable account agreements.

Defining words in this brochure
• “Account” refers to the business checking and/ or savings account(s) accessible using your Card.
• An “Authorized Signer” is a person who has your actual or apparent authority to use your Account even if they have not signed the signature card or other documents.
• “Business day” is any day except Saturday, Sunday, and federal holidays.
• “Card” includes every type of business debit and ATM card we may issue to you, except prepaid cards or business deposit cards unless otherwise noted.
• “Cardholder” refers to each person to whom a Card is issued.
• “Mobile Device” means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your debit card or debit card number (“Digital Card Number”) and use that Digital Card Number to make debit card transactions.
• “Overdraft” is a negative balance in your Account.
• “PIN” refers to your personal identification number.
• “We,” “us,” and “our” refer to Wells Fargo Bank, N.A.
• “You” and “your” refer to you the customer, and any “Authorized Signer” of a business deposit account.

Disclosing your information

Generally, we will not disclose information about your Account, but we may do so in the following situations:
• To comply with a statute, regulation, or rule.
• In any legal process, including subpoena, search warrant, or other order of a government agency or court.
• In connection with examinations by state and federal banking authorities.
• If we need to disclose information to complete a transaction.
• To verify the existence and condition of your Account for a third party, such as a merchant or credit bureau.
• To provide information to the legal representative or successor of a deceased co-owner for the period during which the deceased had an interest in your Account.
• To report the involuntary closure of your Account.
• When disclosure is necessary to protect you, your Account, or our interests.
• If you give us your permission.
• To our agents, independent contractors, and other representatives who service or process your Account transactions, Account analysis, or for similar purposes.
• To our affiliated banks and companies and to unaffiliated third parties in accordance with our Privacy Policy disclosure.
## USING YOUR CARD

Table 1 shows how you can use your Card to make purchases and payments, make transfers, and use ATMs and other services. Note: some services described below may not be available at all ATMs or merchants.

Using your Card can include using your physical Card, accessing your Card by using it through a Mobile Device, or via an ATM access code, as noted in the chart below.

### TABLE 1

<table>
<thead>
<tr>
<th>Actions</th>
<th>Business Debit Card</th>
<th>Business ATM Card¹</th>
<th>Business Deposit Card²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>To purchase or pay</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At merchants who accept payments through a network in which we participate (e.g., Visa® and MasterCard®)</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Pay bills directly to merchants or other providers with your Card, or through a Mobile Device at merchants who accept mobile payments</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Request cash back when making a purchase with your PIN at merchants who offer this service</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Through a mobile device at merchants who accept mobile payments</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choose whether and how you receive a receipt at the time you use your Card at a merchant terminal</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>At Wells Fargo ATMs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>View your Account balances</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Withdraw cash</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Make deposits to your Accounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Transfer funds between your Accounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Transfer funds from your eligible Wells Fargo credit accounts to your Accounts¹</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Make payments to your eligible Wells Fargo credit account</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Get a statement of the last 10 transactions⁴</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Get a statement of the balances of your Accounts⁴</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

1. Purchases made using an ATM card are only available at merchants who accept payment through networks in which we participate and require a PIN to authorize the purchase.

2. At an ATM the business deposit card and associated PIN can only be used to make ATM deposits, and can only be linked to deposit accounts. The Card can be issued to an Authorized Signer on the business accounts. It also can be issued to a non-Authorized Signer at the request of an Authorized Signer when the Card is used to make an ATM deposit, account balances are neither

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### Actions

<table>
<thead>
<tr>
<th>Actions</th>
<th>Business Debit Card</th>
<th>Business ATM Card¹</th>
<th>Business Deposit Card²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At Wells Fargo ATMs (continued)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choose how you want to receive your ATM receipt: printed, emailed to the address on file or to your Wells Fargo Business Online® secure inbox.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Use your Mobile Device to access Wells Fargo ATMs by tapping it near the Contactless Symbol⁶ to perform the ATM transactions listed above (see “Using Your Card Through a Mobile Device” for more details)</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use an ATM access code to access Wells Fargo ATMs to perform the ATM transactions listed above (see “ATM Access Codes” for more details)</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>At non-Wells Fargo ATMs²</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>View your Account balance (fees may apply)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Withdraw cash (fees may apply)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Transfer funds between your Accounts (fees may apply)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>At other locations to withdraw money using your physical Card</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wells Fargo bank locations (fees may apply)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Non-Wells Fargo banks that accept Visa-branded cards when a teller helps you with your transaction (fees may apply)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Via electronic credit transfers</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive transfers, such as those through card networks or funds transfer systems⁸</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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³ The business deposit card and associated PIN can only be used to make ATM deposits, and can only be linked to deposit accounts.

⁴ The Card can be issued to an Authorized Signer on the business accounts. It also can be issued to a non-Authorized Signer at the request of an Authorized Signer when the Card is used to make an ATM deposit, account balances are neither

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5. When the Card is used to make an ATM deposit, account balances are neither
displayed on the ATM screen nor printed on the ATM receipt. The Card PIN cannot be used for authentication for phone or online access.

3 Cash advance and ATM advance fees may apply. Refer to the applicable credit card account agreement or line of credit account agreement for more details.

4 Statements at ATMs should not be used in place of your Account statement for balancing or verifying the actual Account balance.

5 Business deposit cards are able to only receive printed receipts.

6 The Contactless Symbol and Contactless Indicator are trademarks owned by and used with the permission of EMVCo, LLC.

7 Non-Wells Fargo ATMs are part of ATM networks owned or operated by other financial institutions. You can use your Card at non-Wells Fargo ATMs that display the Plus® logo to withdraw cash, check balances, and transfer funds between the Accounts linked to your Card as primary checking and primary savings. Note: 1) Some non-Wells Fargo ATMs may not give you the option of choosing which Account to access or may only let you access one of your Accounts. 2) Some transactions may not be available at all ATMs, may be different from those available at Wells Fargo ATMs, or may be limited to any withdrawal limit(s) set by the non-Wells Fargo ATM.

8 The following limitations apply to Visa Original Credit Transactions ("OCT") and MasterCard MoneySend ("MoneySend") money transfers to your Card:

<table>
<thead>
<tr>
<th>Visa - Business-to-person OCT</th>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 transactions or $50,000</td>
<td>100 transactions or $125,000</td>
<td>200 transactions or $300,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MasterCard - MoneySend (all types)</th>
<th>Times listed below are in Coordinated Universal Time (UTC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Day (12 a.m. - 12 a.m.)</td>
<td>Calendar Week (starting 12 a.m. each Monday)</td>
</tr>
<tr>
<td>Calendar Month (starting 12 a.m. the 1st day of each month)</td>
<td></td>
</tr>
<tr>
<td>25 transactions or $10,000</td>
<td>100 transactions or $10,000</td>
</tr>
<tr>
<td></td>
<td>200 transactions or $10,000</td>
</tr>
</tbody>
</table>

**Fees for using your Card**

Table 2 shows fees we may assess. These fees may not be applicable to all customers and may vary depending on the type of Account you have. For more details, refer to the applicable Wells Fargo Fee and Information Schedule for your Account.

**TABLE 2**

<table>
<thead>
<tr>
<th></th>
<th>U.S.°</th>
<th>International</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Wells Fargo ATM fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance inquiry</td>
<td>$2</td>
<td>$2</td>
</tr>
<tr>
<td>Transaction fee</td>
<td>$2.50</td>
<td>$5</td>
</tr>
<tr>
<td>Transfer fee</td>
<td>$2</td>
<td>$2</td>
</tr>
<tr>
<td><strong>Debit Card Over-The-Counter fee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>for getting cash from a teller at a non-Wells Fargo bank</td>
<td>$3</td>
<td>3% of transaction amount</td>
</tr>
<tr>
<td><strong>International purchase transaction fee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$3</td>
<td>3% of transaction amount</td>
</tr>
</tbody>
</table>

° U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network.

**Non-Wells Fargo ATM owner/operator fees**

Fees from non-Wells Fargo ATM owner/operator may apply unless waived by the terms of your Account. The non-Wells Fargo ATM owner/operator fees are included in the total amount withdrawn from your Account and will apply to your Card’s daily ATM withdrawal limit.

**Merchant fees**

Some merchants may assess a fee when you use your Card for a purchase or for cash back. This fee will be included in the total purchase amount.

**ATM and merchant terminal malfunctions**

We are not responsible for damages resulting from an ATM or merchant terminal malfunction.

**Wells Fargo ATMs in Assisted-Service mode**

Some Wells Fargo ATMs in branches can operate in “Assisted-Service mode” during branch hours. When in Assisted-Service mode, the ATM screen’s main menu will display an “I need assistance” option. Note: When using a Wells Fargo ATM in Assisted-Service mode, your Card’s daily ATM withdrawal limit may not apply.

Note: If you are accessing a Wells Fargo ATM in Assisted-Service mode a) using an ATM access code, see “ATM Access Codes” for more details, or b) using a Mobile Device, see “Using Your Card Through a Mobile Device” for more details.

**Linking accounts for Card access and designating a primary account**

Linking lets you add accounts you own (e.g., checking, savings) to a debit or ATM card, giving you access to make transactions on multiple accounts with one Card at Wells Fargo ATMs. At most Wells Fargo ATMs, you have access to Accounts linked to your Card.

If you link only one account of a single type (e.g., checking or savings accounts) to the Card, that linked account is automatically designated as the “primary” linked account for purposes of electronic fund transfer services. A debit card must have at least one checking account linked, designated as primary checking. The money for purchases and payments made with a business debit card is deducted from the primary linked account. The money for purchases made with a business ATM card is deducted from the primary checking account; if no checking account is linked, it is deducted from the primary savings account. Cash withdrawals using a Card at a participating non-Wells Fargo ATM may be deducted from the primary checking or savings account. Note: Not all ATM operators support display of more than one type of account.

If you link more than one account of a single type to the Card, you may designate a primary linked account, and other accounts. If you do not designate a primary linked account, the first account of that type linked to your Card is considered the primary linked account. If a primary linked account is closed or delinked for any reason, we will designate another linked account (if applicable) as the new primary linked account. If the only other linked account is a savings account and there are no other eligible checking accounts to be linked as primary checking, your debit card will be closed and you can request an ATM card. We will determine the number and type of accounts you can link to your Card.
Using a Card to access linked credit card and line of credit accounts at ATMs
If you link your Wells Fargo credit card account or eligible line of credit account (linked credit account) to your debit/ATM Card, you may use the Card to access the linked credit account at any Wells Fargo ATM. You can use the Card to obtain cash or transfer funds from the linked credit account, as long as the linked credit account is in good standing and has available credit. Cash withdrawals and transfers of funds from your linked credit account are treated as cash advances. Each of these transactions is subject to the provisions of the applicable credit card account agreement or line of credit account agreement, including daily limits and cash advance fees.

You must notify us in case of errors or questions about your Wells Fargo credit card bill. If you think your bill is wrong or if you need more information about a transaction on your bill, write to us or call us at the address or telephone number listed on your credit card account statement. However, you must write to us to preserve your billing rights. Please consult your applicable credit card agreement for complete information on the terms and conditions applicable to your linked credit account, including the rules related to cash advances from, and payments to, your linked credit accounts.

Daily limits and funds available for using your Card
You may use your Card subject to 1) your daily purchase limit and daily ATM withdrawal limit, and 2) your Available Balance in your Account. The following rules apply:

• Limits on dollar amounts:
  • Your Card’s daily purchase limit is the maximum U.S. dollar amount of purchases (including cash back, if any) that can be authorized each day from your primary linked Account, less merchant fees, if any. Note: If you use your Card or Card number to fund a digital wallet, brokerage, or other type of account, these Account Funding Transactions (AFTs) will count against your Card’s daily purchase limit (AFTs may also be limited by the applicable card network).
  - If your daily purchase limit is more than $99,999, you may ask that the merchant process multiple transactions to complete a purchase above this amount.
  • Your Card’s daily ATM withdrawal limit is the maximum amount of cash you can withdraw each day from any combination of accessible Accounts using your Card, less any non-Wells Fargo ATM owner/operator fees, if applicable.
  • When you use a Wells Fargo ATM in Assisted-Service mode, your card’s daily ATM withdrawal limit may not apply.

• The limits for your Card: We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card’s daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the “Contact Us” section on page 7. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your Card.

• Changes to your Card limits: We may, without telling you, increase your daily purchase or ATM withdrawal limit based on account history, activity, and other factors. If we decrease the limits of your Card, we will notify you in accordance with applicable law.

• Definition: For purposes of the daily limits only, a “day” is defined as the 24-hour period from midnight to midnight, Pacific Time. If a transaction is made in another time zone, it will be processed based on when we receive it (Pacific Time).

• Available Balance: Your “Available Balance” is the most current record we have about funds that are available for withdrawal from Accounts accessible using your Card. You may use your Card as often as you want each day as long you stay within your daily ATM withdrawal limit and daily purchase limit, and you have sufficient Available Balance in any of your Accounts used for withdrawal. If using your Card to perform an ATM transaction or purchase would create an Overdraft on the Account, we may take actions described in the section of this brochure titled “Creating an Overdraft Using Your Card:"

Note: Your current Available Balance may not yet reflect all of the transactions you have made, including but not limited to a Card purchase that the merchant has not yet transmitted to us, or a check you wrote that has not been cashed by the payee. For more information, please refer to the section of your Deposit Account Agreement entitled “How do we determine your Account’s Available Balance?".

• Authorizations: When we approve a transaction or purchase, we call that an “authorization." We may limit the number of authorizations we allow during a period of time (e.g., if we notice out-of-pattern use of your Card, or suspected fraudulent or unlawful activity). For security reasons, we cannot explain the details of the authorization system. If we do not authorize the payment, we may notify the person who attempted the payment that has been refused. We will not be responsible for failing to give an authorization.

• Partial authorization for card transactions: If a Card purchase amount exceeds the current Available Balance in the primary linked checking or savings account when you are making a purchase, you may be able to use your Available Balance to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by us and your Card’s daily dollar limit. We will first try to approve the full amount of the purchase with the available funds in your checking account, account(s) linked for Overdraft Protection, and, if enrolled, using Debit Card Overdraft Service. If we do not approve the full amount of the purchase, we may approve a portion of the purchase using the remaining available funds in your checking account. This is called a "partial authorization." The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.
Illegal transactions and internet gambling
You must not use your Card or Account for any illegal purpose. You must not use your Card or Account to fund any account that is set up to facilitate internet gambling, except certain government (or state) owned lotteries and certain government-licensed online casinos and horse/dog racing. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in or who are identified as engaged in the internet gambling business.

Ending your Card use
Your Card is our property. We may cancel your Card at any time without notice to you. You may cancel your Card at any time by writing to us at the address provided in your Account statement. If the Account is closed or the Card is cancelled, you will immediately destroy the Card and, upon request, tell us in writing that the Card has been destroyed. If requested, you must immediately return the Card to us. If your Card is cancelled, you must pay for any Card transactions made before the Card is cancelled.

You can monitor your Card transactions:
• Keep track of your transactions with online or mobile banking.
• Sign up for email or text alerts.
• Review your account statements regularly to verify transactions.

USING YOUR CARD THROUGH A MOBILE DEVICE
If you make debit card transactions through a Mobile Device, these Terms and Conditions apply. When you use your debit card with your Mobile Device for transactions:
• Availability may be affected by your mobile carrier’s coverage area, and your mobile carrier may charge you message and data rates, or other fees.
• Your debit card information is sent across wireless and computer networks.
• Information about your Mobile Device may be transmitted to us.
• You should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. We encourage you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it.
• Please notify us promptly if your Mobile Device containing your Digital Card Number is lost or stolen. See “Contact Us” section on page 7.
• When you make a purchase or payment using your Mobile Device, the merchant may not provide an option for cashback.
• Some Wells Fargo ATMs within secure locations may require a physical card for entry.
• You can access Wells Fargo ATMs by holding your Mobile Device close to the Contactless Symbol.
• Each time you access a Wells Fargo ATM with your Mobile Device and Card PIN, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.
• If you are accessing a Wells Fargo ATM in Assisted-Service mode using your Mobile Device, your Card’s daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your Card.

When you use your debit card with your Mobile Device for transactions, third parties (such as merchants, card association networks, mobile carriers, digital wallet operators, mobile device manufacturers, and software application providers) may 1) use and receive your Digital Card Number, and 2) receive information about your Mobile Device.

If you have enrolled in Overdraft Protection and/or Debit Card Overdraft Service, those terms will apply to debit card transactions made through a Mobile Device. For additional information, please see the section titled “Creating an Overdraft Using Your Card.”

We may, at any time, partially or fully restrict your ability to make debit card transactions through a Mobile Device. If you want to remove your Digital Card Number from your Mobile Device, please contact us. See “Contact Us” section on page 7.

ATM ACCESS CODES
Upon your request, we may provide you with a secure access code. This code (when used together with the PIN associated with your eligible Card) allows you to access your Accounts for certain transactions at Wells Fargo ATMs. Use of this code with the associated Card PIN is equivalent to use of your Card at a Wells Fargo ATM. Some Wells Fargo ATMs within secure locations may require a physical card for entry. We will display your code within our mobile app or send it to your mobile phone via text message if requested. Availability may be affected by your mobile carrier’s coverage area, and your mobile carrier may charge you message and data rates, or other fees. The length of time your code can be used will be provided with the code. Each access code is temporary and can be used only once. With each ATM access code you enter at the ATM, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.

Note: If you are accessing a Wells Fargo ATM in Assisted-Service mode using an ATM access code, your Card’s daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your Card.

Your use of ATM access codes is subject to the following frequency limitations:
• We will send you no more than 4 ATM access codes in a rolling 24-hour period, regardless of how many applicable cards you have or whether those ATM access codes are used. This limit will apply regardless of how you request or how we send the ATM access codes.
• We will allow no more than 4 cash withdrawal transactions per Card in a rolling 30-day period using ATM access codes sent to your mobile phone via text message. This limit does not apply to cash withdrawal transactions using ATM access codes generated within our mobile app.
UNDERSTANDING AUTHORIZATION HOLDS FOR CARD TRANSACTIONS

“Authorization Hold” means a temporary hold placed against some or all of your funds in your Account and occurs when we authorize a Card transaction from a merchant. The funds on hold will be subtracted from your Available Balance.
We can place an Authorization Hold on your Account for up to 3 business days (or for up to 30 business days at the bank’s discretion for certain types of debit card transactions, including but not limited to, international car rental and hotel), from the time of the authorization or until the transaction is paid from your Account. However, if the merchant does not submit the transaction for payment within the time allowed, we will release the Authorization Hold. This means your Available Balance will increase until the transaction is submitted for payment by the merchant and posted to your Account. If this happens, we must honor the prior authorization, and we will pay the transaction from your Account. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you will spend. For example, a restaurant submits the authorization request for your meal before you add a tip.
Note: You might end up overdrawing the Account even though the Available Balance appears to show there are sufficient funds to cover your transaction. For example, if a merchant does not submit a one-time debit card transaction for payment within 3 business days of authorization (or for up to 30 business days at the bank’s discretion for certain types of debit card transactions, including but not limited to, international car rental and hotel), we must release the Authorization Hold on the transaction even though we will have to honor the transaction. The transaction will be paid from the funds in the Account when we receive it for payment.
You should record and track all of your transactions closely to confirm that your Available Balance accurately reflects your use of funds from your Account.

CREATING AN OVERDRAFT USING YOUR CARD

An Overdraft occurs when you do not have enough money in your Account to cover the amount of a transaction and we pay the amount of the transaction instead of declining it or returning it unpaid. However, if you overdraw your Account, you must deposit the amount of any Overdrafts. You also may have to pay a fee. For preauthorized recurring payments using a debit card, we have the right to 1) authorize and pay Overdrafts, or 2) decline Overdrafts. You must repay immediately any Overdrafts.
For additional information about Overdrafts, including how you can prevent Overdrafts arising from ATM and everyday (one-time) debit card transactions, please see your Deposit Account Agreement or other applicable account agreement.

HANDLING PREAUTHORIZED PAYMENTS

• One-time purchases: Stop payments cannot be requested on one-time purchases made using a Card linked to a business deposit account.
• Recurring debits: If a Cardholder has told a merchant or other billing entity in advance to make recurring debits to his or her business debit card, the Cardholder can stop any of these debits by contacting the merchant or other billing entity directly to cancel or discontinue any scheduled or recurring bill payment. Some merchants require an advance notice to discontinue scheduled or recurring payments, so we recommend a Cardholder allow sufficient advance time for any changes to his or her payment service.

CARD ON FILE WITH MERCHANTS

If you give your debit card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, the merchant may receive updated card information to process such payments, for example, if the merchant participates in the Visa Account Updater Service or a similar service. However, since not all merchants receive updated card information, we recommend you notify each merchant of your new debit card number and/or expiration date to ensure your payments continue uninterrupted. If you have a card on file with a merchant and want to cancel the relationship, be sure to cancel the relationship with the merchant directly.

HELPING PROTECT YOUR CARD

Zero Liability protection
Your Card comes with Wells Fargo’s Zero Liability protection. With Zero Liability protection, you will have no liability for any Card transactions that you did not make or authorize, so long as those transactions occurred before the end of the 60-day period described below.
If your Account statement shows Card transactions that you did not make or authorize, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized Card transactions that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those Card transactions had you promptly notified us). This will apply even to unauthorized Card transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.
The following are not considered to be unauthorized transactions under Zero Liability protection, which means you are liable for any transaction:
• By a Cardholder or person authorized by a Cardholder, or other person with an interest in or authority to transact business on the Account;
• By a person you have authorized to use your Card, even if that person has exceeded the authority you gave;
• A merchant has processed in error, or you are unhappy with goods or services you purchased. In these cases, first contact the merchant to resolve the situation;
• That resulted from inadequate internal controls in your organization.
**Sole proprietors**
If you are a sole proprietor and link your business and personal accounts to your business debit card or business ATM card, please refer to your Wells Fargo Deposit Account Agreement regarding the Zero Liability protection for Unauthorized Transactions on consumer deposit accounts.

**CARD AND ATM SAFETY TIPS (also apply to business deposit card)**

**Card safety**
- Always protect your Card and keep it in a safe place, just like you would cash, credit cards, or checks.
- Create a Personal Identification Number (PIN) that does not include any number or word that appears in your wallet (such as birth date, name, or address). Note: Most ATMs outside of the U.S require a four-digit numeric PIN.
- Memorize your PIN, never tell it to anyone, and never write it down.
- Change your PIN every six months. If you have forgotten your PIN or want a new one, visit your nearest Wells Fargo location.
- Shop with merchants you know and trust.
- Look at your account statements when you receive them to be sure you made the transactions listed. Contact us immediately if you identify anything suspicious.
- Make sure your internet transactions are secure. Look for secure transaction symbols.
- Log off from any site after you make a purchase. If you cannot log off, shut down your browser to keep someone from accessing your information.
- Avoid sending your Card number through email because it is not secure, and don’t give the number over the phone unless you made the call.
- If your Card is ever lost or stolen, immediately notify us at the number or P.O. Box listed in the “Contact Us” section on page 7.
- Destroy your old Card if you receive a replacement.
- Before using an attended or unattended merchant terminal, look at it for possible tampering or for the presence of any unauthorized attachment that could capture your Card information or PIN.

**ATM safety**
- Be aware of your surroundings and be cautious when you withdraw money.
- Watch for suspicious persons or activity around the ATM. If you notice anything out of the ordinary, come back later or use an ATM elsewhere. If you see someone suspicious or unusual circumstances, do not use the ATM at that time. If you are in the middle of a transaction, cancel the transaction, take your Card and leave the area and come back at another time or use an ATM at another location.

**CONTACT US**

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<tr>
<th>By phone</th>
<th>National Business Banking Center 1-800-CALL-WELLS (1-800-225-5935)</th>
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<tr>
<td>In writing</td>
<td>Wells Fargo, Customer Correspondence P.O. Box 6995, Portland, OR 97228-6995</td>
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