



Effective November 9, 2020

Business Account Fee and Information Schedule

What you need to know
about your account

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Introduction

What you can find in this fee and information schedule

Whether you are opening a new business deposit account or currently have one, this fee and information schedule provides important information applicable to your account, including account requirements and fees. In addition, you will find specific account requirements, features, benefits, and fees for products described in this fee and information schedule. For products no longer described in this fee and information schedule, please refer to the fee and information schedule provided at the time of account opening as amended, or contact a banker.

By opening your account, you agree to pay the fees described in this fee and information schedule. When using your Wells Fargo accounts, you will pay fees for conducting specific transactions and for using specific services. Fees may vary based on the type of account you have, how you use your account, the state where the account was opened, or where a transaction is performed. Your account may be charged fees during a statement period other than the one in which the activities or services that caused the fee to occur.

In addition to listing potential fees for each account in the account information pages, the service fees section lists other fees associated with services you may use. In addition, to help you avoid unexpected fees, this fee and information schedule explains when fees may be charged, and when possible, how to avoid the fee. If you have a question about a fee that this fee and information schedule does not answer, please contact a banker or call 1-800-CALL-WELLS (1-800-225-5935).

Changes to your account, services, or fees

We may change this fee and information schedule at any time. For example, we may add new terms and conditions, or delete or amend existing terms and conditions, including fees. If required by law, we will notify you if changes, additions, or deletions to your account, your fees, or your services occur.

Words used to refer to the account owner, Wells Fargo, and this fee and information schedule

- The account owner is referred to as “you,” “your,” or “yours.”
- Wells Fargo Bank, N.A. is referred to as “Wells Fargo,” “the Bank,” “we,” or “our.”
- This Business Account Fee and Information Schedule, is “Schedule.”
- The companion Deposit Account Agreement, is “Agreement.”

Words with specific meanings

Certain words have specific meanings as they are used throughout this Schedule. These words and their meanings are defined in this section.

ACH transaction: An ACH transaction is a deposit or payment (withdrawal) presented through the Automated Clearing House (ACH) network, an electronic network for financial transactions in the United States.

Analyzed accounts: An analyzed account is a checking account for which fees are billed through account analysis. Some analyzed accounts offer an earnings allowance. Analyzed accounts include the following:

- Optimize Business Checking
- Analyzed Business Checking
- Analyzed Interest on Lawyers Trust Account (IOLTA)

Available balance: Your account's available balance is our most current record of the amount of money available for your use or withdrawal. For more information, please see the section entitled "How do we determine your account's available balance?" in the Agreement.

Average collected balance: The average collected balance is the sum of each day's collected balance divided by the number of days in the fee period.

Average daily balance: The average daily balance is the sum of each day's ending balance divided by the number of days in the fee period.

Average ledger balance: The average ledger balance is the sum of each day's ledger balance divided by the number of days in the fee period.

Billing relationship: A billing relationship is a group of analyzed checking accounts linked together for billing purposes. An account in the billing relationship is identified as the billing account and will be debited or invoiced for fees. All accounts in the billing relationship will appear together on the client analysis statement.

Business day: Every day is a business day except Saturday, Sunday, and federal holidays.

Card: This term includes every type of business debit card and business ATM card we may issue. This term does not include any prepaid cards or the business deposit card unless otherwise noted.

Collected balance: The collected balance is the ending daily balance after all credits and debits have posted, minus deposited items that have not yet been collected from the originating financial institution. The collected balance is the balance on which interest is calculated for all interest-bearing checking and for all savings accounts.

Earnings allowance: An earnings allowance is an accrual of a credit that is used to offset all or a portion of eligible account activity fees, service fees, and Treasury Management fees. The calculation of the earnings allowance is based on the investable balance available for services, to which is applied an earnings credit rate which is set at the Bank's discretion.

Introduction

Fee period: For non-analyzed accounts the fee period is the period we use to calculate your monthly service fee and other monthly fees. The dates of your fee period are located in the “Monthly service fee summary” section on your account statement.

Investable balance available for services: Investable balance available for services is the collected balance in your account less:

- The portion of the collected balance we are legally required to hold in reserve at a Federal Reserve Bank
- Any other adjustments.

Item: An item is an order, instruction, or authorization to withdraw or pay funds or money from an account. Examples include a check, draft, and an electronic transaction (including ACH), an ATM withdrawal, and a purchase using a card to access an account. An item also includes a purported order, instruction, or authorization to withdraw or pay funds or money from an account, unless otherwise prohibited by law or regulation.

Ledger (posted) balance: The ledger balance is the ending daily balance, after all transactions have gone through nightly transaction processing.

Minimum daily balance: The minimum daily balance is the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly transaction processing.

Non-analyzed accounts: Non-analyzed accounts are all accounts except analyzed accounts.

Overdraft: An overdraft is a negative balance in your account.

Overdraft Protection: Overdraft Protection is an optional service that allows the Bank to transfer or advance money from your linked savings or credit account when you do not have enough money in your checking account to cover a transaction. See “Overdraft Protection Transfer/Advance” in the “Service fees” section for more information.

Returned item/Non-sufficient funds: This term is used to indicate when an item such as a check or other transaction presented for payment is returned unpaid because the available balance in your deposit account is less than the amount of the item. This is also called a “bounced check”. A returned item fee will apply.

Statement period: The dates of your statement period are located on your account statement, which provides a record of all transactions posted during that statement period. Statement periods can be of varying lengths including monthly, quarterly, semi-annual, or annual.

Stop payment order: A stop payment order is your request to the Bank not to pay a particular check you have written or transaction you have authorized for withdrawal from your account. For more information, please see the section entitled “Issuing stop payment orders and post-dated checks” in the Agreement.

Banking services available to you

You have a variety of ways to access and manage your account.

Visit a banking location in person

You can take advantage of our face-to-face service by talking with a banker at one of our many banking locations across the U.S. Visit wellsfargo.com/locator to find a location near you.

Wells Fargo National Business Banking Center

Enjoy the convenience of banking by phone 24 hours a day, 7 days a week, with Wells Fargo National Business Banking Center. You can have free, unlimited access to your accounts and conduct most of your banking business using our automated telephone banking service. There is no charge to speak with a phone banker.

Access numbers

Wells Fargo accepts Telecommunications Relay Services calls.

All customers with business accounts	1-800-CALL-WELLS (1-800-225-5935)
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Spanish-speaking customers	1-877-337-7454
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

Introduction & Banking services
Monthly fees
Business checking
Business savings & CDs
Service fees

Monthly fees

This section applies to the following accounts:

Initiate Business Checking
Navigate Business Checking
Additional Navigate Business Checking
Federal Agency Checking
State/Local Government Checking
US Government Checking
Business Market Rate Savings
Business Platinum Savings

Where can I find information about my monthly service fee?

The monthly service fee and ways to avoid the fee for your account are provided in the checking accounts and savings accounts sections of this Schedule. We also provide this information in the section on your statement called “Monthly service fee summary” for each account.

What is a fee period?

The fee period is used to calculate the monthly service fee. The dates of your fee period are located in the “Monthly service fee summary” section on your statement. On the last business day of the fee period, the monthly fees are calculated and posted. Depending upon how many days there are in a month and how many days of a month fall on a weekend or holiday, a fee period may be as short as 25 days or as long as 35 days.

How can I meet the requirements to avoid the monthly service fee?

Depending on the account you have, the monthly service fee may be avoided if your account met a condition such as maintaining a certain minimum balance during the fee period. Some monthly service fees may be avoided with certain transactions posted during the fee period. See your specific product in this Schedule for more details. This table illustrates when a transaction or condition is posted/effective in our system.

Transaction	When is it posted to your account?
Pending transaction shown in Online Banking	On the day the transaction shows as posted in Online Banking
Transaction received before the applicable cutoff time	On the same business day
Transaction received after the applicable cutoff time or on a non-business day (Saturday, Sunday, and federal holidays)	On the next business day
Regularly scheduled automated banking transaction, such as an automatic transfer from your checking account to savings account, on a non-business day	On the next business day
Condition	When is it effective?
Account changes, such as signing up for online statements, completed after the applicable cutoff time or on a non-business day	On the next business day

Monthly fees

The fee period end date is the last day that transactions and conditions will be considered for that fee period. Occasionally a month will end on a non-business day. If your fee period typically ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period.

For checking accounts with a combined balance option to avoid the monthly service fee, the combined balance is determined one business day prior to the last business day of your fee period. Each checking account offering a combined balance option defines the type of account balance (example: minimum daily balance, average ledger balance) required that can contribute to the combined balance. See your specific product in this Schedule for more details.

Can my fee period change?

Yes. When accounts are brought together into a combined statement, the fee period is changed to match the fee period of the first account listed on the statement. When savings accounts are delinked from a combined statement, we may change the fee period for delinked accounts. We may, at our discretion, change your fee period without prior notification.

What other fees are affected by the fee period?

The fee period is used to count the number of posted transactions before charging fees for some transactions during that period. For example, your account may have a certain number of no charge ATM transactions each fee period before being charged for additional transactions.

Monthly fees include the monthly service fee, transactions fee, deposited items fee, cash deposit processing fee, coin order fee, currency order fee, check image option fee, and document copy fee.

The transactions fee, deposited items fee, and cash deposit processing fee are provided in the checking accounts and savings accounts sections of this Schedule. We also provide this information in the section on your statement called "Account transaction fees summary" for each account.

The coin order, currency order, and document copy fees are provided in the "Service fees" section of this Schedule. The check image option fee is provided in the checking accounts and savings accounts sections of this Schedule. You can visit wellsfargo.com/biz/fee-information any time for the current version of this Schedule.

Business checking accounts

Initiate Business Checking SM	
Checking designed for	A basic account designed for new or smaller sized businesses with low transaction activity
Monthly service fee	\$10
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance
Minimum opening deposit	\$25
Transactions² fee	<ul style="list-style-type: none"> • First 100 total transactions each fee period – No charge • Over 100 total transactions each fee period – \$0.50 each
Cash deposit processing fee	<ul style="list-style-type: none"> • First \$5,000 cash deposits processed each fee period – No charge • Over \$5,000 cash deposits processed each fee period – \$0.30 per \$100 deposited
Interest	<ul style="list-style-type: none"> • Not applicable
Optional Overdraft Protection available. Subject to applicable transfer or advance fees.	Yes
Debit Card Overdraft Service	Automatically enrolled

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

Navigate Business Checking SM	Additional Navigate Business Checking SM
An interest-bearing account with valuable relationship benefits designed for established businesses with higher balances and transaction activity	Account designed exclusively for Navigate Business Checking customers who need an additional business checking account
\$25	\$25
Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$10,000 minimum daily balance • \$15,000 average combined business deposit balances (See “What is included in combined business deposit balances?” section on page 10) 	Avoid the fee when linked to Navigate Business Checking each fee period ¹ .
\$25	\$25
<ul style="list-style-type: none"> • First 250 total transactions each fee period – No charge • Over 250 total transactions each fee period – \$0.50 each • First \$20,000 cash deposits processed each fee period – No charge • Over \$20,000 cash deposits processed each fee period – \$0.30 per \$100 deposited 	<ul style="list-style-type: none"> • First 150 total transactions each fee period – No charge • Over 150 total transactions each fee period – \$0.50 each • First \$5,000 cash deposits processed each fee period – No charge • Over \$5,000 cash deposits processed each fee period – \$0.30 per \$100 deposited
Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time 	<ul style="list-style-type: none"> • Not applicable
Yes	Yes
Automatically enrolled	Automatically enrolled

² 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.

Business checking accounts

Additional benefits — Navigate Business Checking:

- Avoid the monthly service fee on Additional Navigate Business Checking accounts when linked to a Navigate Business Checking account
 - Avoid the monthly service fee on Business Platinum Savings accounts when linked to a Navigate Business Checking account
 - No fee for stop payments
 - No fee for cashier's checks
 - No fee for money orders
 - No fee for incoming domestic and international U.S./foreign currency wire transfers
 - No fee for first two outgoing domestic wire transfers per fee period³
 - No Overdraft Protection Transfer Fee from eligible savings account
 - No fee for two domestic (U.S.) non-Wells Fargo ATM transactions per fee period^{3,4}
-

Additional benefits — Additional Navigate Business Checking

- No fee for stop payments
 - No fee for cashier's checks
 - No fee for money orders
 - No fee for incoming domestic and international U.S./foreign currency wire transfers
 - No fee for first two outgoing domestic wire transfers per fee period⁵
 - No Overdraft Protection Transfer Fee from eligible savings account
 - No fee for two domestic (U.S.) non-Wells Fargo ATM transactions per fee period^{4,5}
-

Additional information — Initiate Business Checking, Navigate Business Checking, and Additional Navigate Business Checking:

What accounts can you link for Overdraft Protection?

To protect your account from an overdraft, you may link one or both of the following Wells Fargo accounts:

- Eligible business savings account
- Eligible business credit card or eligible business line of credit

Please refer to the "Service fees" section for details on overdraft, Overdraft Protection Transfer Fee, and returned item fees.

³ If your account is converted into a Navigate Business Checking from another account, this benefit will start after your current fee period ends.

⁴ ATM access fee for each additional non-Wells Fargo ATM cash withdrawal transaction will be assessed. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply.

⁵ If your account is converted into an Additional Navigate Business Checking from another account, this benefit will start after your current fee period ends.

Business checking accounts

Account statements and check image options

Account statements, which include check safekeeping, are available online or as paper statements sent by postal mail. You may select your delivery preference. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account. Checking accounts will get a monthly account statement.

Check image options for checking accounts with paper statements

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
The monthly fee is \$2.
2. Premium: 5 checks per page. Image includes the front and back of checks.
The monthly fee is \$3.50.

Additional information regarding the check image options service for checking accounts with paper statements:

- The fee for this service is only assessed when check images are included in your account statement.
- The fee for this service is posted to your account on the last business day of the fee period.
- This service is not available with online statements.

Additional information — Navigate Business Checking

What is included in combined business deposit balances?

Combined business deposit balances include the average ledger balance in your Navigate Business Checking account plus other qualified linked accounts:

- Your business checking accounts: Initiate Business Checking, Additional Navigate Business Checking, Business Choice Checking, and Business Checking Plus, **PLUS**
- Your business savings accounts: Business Market Rate Savings, Business Platinum Savings, and Business High Yield Savings, **PLUS**
- Your business time accounts (CDs): Business Time Account (CD) and Business Step Rate Time Account (CD)

Your Navigate Business Checking account cannot be linked to another Navigate Business Checking account to qualify for a monthly service fee waiver. In addition, accounts linked to your Navigate Business Checking account to qualify for a monthly service fee waiver, such as a Business Market Rate Savings account, cannot simultaneously be linked to another Navigate Business Checking account to qualify for a monthly service fee waiver.

Business checking accounts

Optimize Business CheckingSM

Checking designed for	Businesses with high transaction volumes and treasury management needs. Optimize Business Checking is an analyzed checking account.
Minimum opening deposit	\$25
Monthly maintenance fee	<ul style="list-style-type: none"> • First five Optimize Business Checking accounts within a billing relationship are included in the monthly maintenance fee - \$75 • Additional Optimize Business Checking accounts in excess of five within the same billing relationship - \$30 per statement period per account
Transactions¹ fee	<ul style="list-style-type: none"> • First 250 transactions within a billing relationship per statement period - No charge • Over 250 transactions within a billing relationship per statement period - \$0.50 per item
Non-electronic deposit fee	<ul style="list-style-type: none"> • \$1.00 per deposit plus \$0.20 per check deposited For Optimize Business Checking: Non-electronic deposits are processed by a teller or mailed to the Bank. These are not counted in the 250 transactions.
Cash deposit processing fee	<ul style="list-style-type: none"> • \$0.0025 per \$1 deposited
Earnings allowance	<p>An earnings allowance is used to offset eligible fees. All fees listed above are eligible fees, as are certain fees noted in the “Service fees” section of this fee and information schedule.</p> <ul style="list-style-type: none"> • Your earnings allowance is 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. The rate appears on your client analysis statement. • In any statement period where your fees exceed your earnings allowance, your account will be debited (or you will be invoiced) for the difference.
Interest	<ul style="list-style-type: none"> • Not applicable
Optional Overdraft Protection available. Subject to applicable transfer or advance fees.	Yes
Debit Card Overdraft Service	Automatically enrolled

¹ 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. Wells Fargo Business Debit or ATM card purchases and payments are not assessed a fee by Wells Fargo and will not be counted as part of the transaction limit.

Business checking accounts

Additional benefits within a billing relationship — Optimize Business Checking:

- Choose to enroll in select treasury management services accessible through Commercial Electronic Office® (CEO®)²:

For the following services the monthly base fee will be waived²:

- CEO Desktop Deposit
- CEO Basic Banking
- CEO ACH Payments (Prepaid credit)
- ACH Fraud Filter
- Zero Balance Account (within a single legal entity)

The following services have no monthly base fee²:

- CEO Wires
- CEO Administration service
- Alerts service (email and text)
- Transaction Search
- Statements & Notices service
- Treasury Information Reporting (Express Balance and ACH Notification of Change Returns Report)

- Also, at no charge:
 - Up to five outgoing CEO Wires per statement period and \$15 for each additional³
 - Incoming domestic and international U.S./foreign currency wire transfers
 - Stop payments
 - Cashier's checks
 - Money orders
 - Two domestic (U.S.) non-Wells Fargo ATM transactions per statement period⁴
- Avoid the monthly service fee on Business Platinum Savings accounts when linked to an Optimize Business Checking account

² Enrollment required and additional fees may apply. Contact your banker for a complete description of services, fees, and enrollment instructions.

³ CEO Wires outgoing types included:

- Wire out domestic. Outgoing U.S. dollar (USD) wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
- Wire out cross border U.S. dollar (USD). Outgoing cross border USD wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
- Wire out cross border foreign exchange. Outgoing cross border foreign currency wire (freeform or templated) initiated via CEO Wires settling to a Wells Fargo account.

⁴ ATM access fee for each additional non-Wells Fargo ATM cash withdrawal transaction will be assessed. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply. If your account is converted into Optimize Business Checking from another account, this benefit will start the following calendar month.

Business checking accounts

Additional information — Optimize Business Checking:

Statement Period

The dates of your statement period are located on your account statement. The statement provides you a record of all transactions posted during that period.

Account statements

Account statements, which include check safekeeping, are available online or as paper statements sent by postal mail. You may select your delivery preference. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account. With Optimize Business Checking, the Bank provides you with account analysis information in a separate account analysis statement.

Check image options for checking accounts with paper statements

For no additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
2. Premium: 5 checks per page. Image includes the front and back of checks.

What accounts can you link for Overdraft Protection?

To protect your account from an overdraft, you may link one or both of the following Wells Fargo accounts:

- Eligible business savings account
- Eligible business credit card or eligible business line of credit

Please refer to the “Service fees” section for details on overdraft, Overdraft Protection Transfer Fee, and returned item fees.

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Additional business checking accounts

	Federal Agency Checking
Checking designed for	Checking designed for designated federal agencies and instrumentalities.
Monthly service fee	\$10
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance
Minimum opening deposit	\$25
Transactions² fee	<ul style="list-style-type: none"> • First 200 total transactions each fee period – No charge • Over 200 total transactions each fee period – \$0.50 each
Cash deposit processing fee	<ul style="list-style-type: none"> • First \$7,500 cash deposits processed each fee period – No charge • Over \$7,500 cash deposits processed each fee period – \$0.30 per \$100 deposited
Interest	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time
Optional Overdraft Protection	Not eligible
Debit Card Overdraft Service	Not eligible

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

	State/Local Government Checking	US Government Checking
Checking designed for	Checking designed for state/local government entities.	Checking designed for designated US government entities.
Monthly service fee	\$10	\$10
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance 	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance
Minimum opening deposit	\$25	\$25
Transactions² fee	<ul style="list-style-type: none"> • First 200 total transactions each fee period – No charge • Over 200 total transactions each fee period – \$0.50 each 	<ul style="list-style-type: none"> • First 200 total transactions each fee period – No charge • Over 200 total transactions each fee period – \$0.50 each
Cash deposit processing fee	<ul style="list-style-type: none"> • First \$7,500 cash deposits processed each fee period – No charge • Over \$7,500 cash deposits processed each fee period – \$0.30 per \$100 deposited 	<ul style="list-style-type: none"> • First \$7,500 cash deposits processed each fee period – No charge • Over \$7,500 cash deposits processed each fee period – \$0.30 per \$100 deposited
Interest	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time 	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time
Optional Overdraft Protection	Not eligible	Not eligible
Debit Card Overdraft Service	Not eligible	Not eligible

² 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.

Additional business checking accounts

Additional Information — Federal Agency Checking, State/Local Government Checking, and US Government Checking:

Account statements and check image options

Account statements, which include check safekeeping, are available online or as paper statements sent by postal mail. You may select your delivery preference. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account. Checking accounts will get a monthly account statement.

Check image options for checking accounts with paper statements

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
The monthly fee is \$2.
2. Premium: 5 checks per page. Image includes the front and back of checks.
The monthly fee is \$3.50.

Additional information regarding the check image options service for checking accounts with paper statements:

- The fee for this service is only assessed when check images are included in your account statement.
- The fee for this service is posted to your account on the last business day of the fee period.
- This service is not available with online statements.

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Additional business checking accounts

Interest on Lawyers Trust Account (IOLTA)*

Checking designed for	Lawyers and law firms that pool their client's funds
Monthly service fee	There is no monthly service fee for this product. All other fees are the account holder's responsibility.
Billing relationship	Not applicable
Minimum opening deposit	\$25
Earnings allowance	Not applicable
Interest	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time • Paid according to the rules of the state whose laws govern this account
Optional Overdraft Protection	Not eligible
ATM/Debit Card	Not eligible

Important note

The Interest on Lawyers Trust Account (IOLTA) is subject to rules governing attorney trust accounts in the state whose laws govern these accounts. These rules cover payment of interest, reporting of information to third parties where required, including overdrafts and returned items, **and the account holder's responsibility to pay for fees assessed in connection with the IOLTA**. Service fees are paid via a deposit of non-trust funds sufficient to cover such fees, where permitted, or via cash at the time of the transaction. The Bank is not responsible for overdrafts caused by fees.

* State specific program names: Alabama Law Foundation (ALF) or Alabama Civil Justice Foundation (ACJF), Colorado Lawyer Trust Account Foundation (COLTAF), Florida Interest on Trust Account (IOTA), New York Interest on Lawyer's Account (IOLA)

See page 22 for additional information.

Analyzed Interest on Lawyers Trust Account (IOLTA)*

Lawyers and law firms that pool their client's funds with a need for treasury management services.
There is no monthly service fee for this product. All other fees are the account holder's responsibility.
This account must be linked to an eligible analyzed billing account for payment of applicable fees (IOLTA and public funds accounts are not eligible billing accounts). \$25
Not eligible
Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time • Paid according to the rules of the state whose laws govern this account
Not eligible
Not eligible

Important note

The Analyzed Interest on Lawyers Trust Account (IOLTA) is subject to rules governing attorney trust accounts in the state whose laws govern these accounts. These rules cover payment of interest, reporting of information to third parties where required, including overdrafts and returned items, **and the account holder's responsibility to pay for fees assessed in connection with the IOLTA**. Service fees are paid via a linked, eligible analyzed billing account. The Bank is not responsible for overdrafts caused by fees.

* State specific program names: Alabama Law Foundation (ALF) or Alabama Civil Justice Foundation (ACJF), Colorado Lawyer Trust Account Foundation (COLTAF), Florida Interest on Trust Account (IOTA), New York Interest on Lawyer's Account (IOLA)

See page 22 for additional information.

Additional business checking accounts

Product offered in Colorado, Connecticut, Iowa, Maryland, Minnesota, Nebraska, New Mexico, North Dakota, Utah, Washington, and Wisconsin only.

Real Estate Trust Account (RETA)**

Checking designed for	Real estate brokers that pool their clients' funds
Monthly service fee	There is no monthly service fee for this product. All other fees are the account holder's responsibility.
Minimum opening deposit	\$25
Interest	<p>Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is:</p> <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time • Paid according to the rules of the state whose laws govern this account
Optional Overdraft Protection	Not eligible
ATM/Debit Card	Not eligible

Important note

The Real Estate Trust Account (RETA) is subject to rules governing real estate trust accounts in the state whose laws govern these accounts. These rules cover payment of interest, reporting of information to third parties where required, **and the account holder's responsibility to pay for fees assessed in connection with the RETA.** Service fees are paid via a deposit of non-trust funds sufficient to cover such fees, where permitted, or via cash at the time of the transaction. The Bank is not responsible for overdrafts caused by fees.

** State specific program names: Colorado Association of Realtors Housing Opportunity Foundation (CARHOF), Maryland Affordable Housing Trust (MAHT)

See page 22 for additional information.

Additional business checking accounts

Additional information — Interest on Lawyers Trust Account (IOLTA), Analyzed Interest on Lawyers Trust Account (IOLTA), and Real Estate Trust Account (RETA)

Account statements and check image options

Account statements, which include check safekeeping, are available online or as paper statements sent by postal mail. You may select your delivery preference. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account. Checking accounts will get a monthly account statement.

Check image options for checking accounts with paper statements

You can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
There is no monthly fee.
2. Premium: 5 checks per page. Image includes the front and back of checks.
There is no monthly fee.

Additional information regarding the check image options service for checking accounts with paper statements:

- This service is not available with online statements.

Additional business checking accounts

Analyzed Business Checking

Checking designed for	Businesses with high transaction volumes or advanced treasury management needs
Minimum opening deposit	\$25
Monthly maintenance fee	\$22
Transaction fees	<ul style="list-style-type: none"> • \$0.20 per check paid¹ • \$0.20 per debit posted¹ • \$1.00 per deposit¹ • \$0.20 per ATM deposit • \$0.20 per electronic credit posted¹ • \$0.20 per deposited item (in addition to deposit or electronic credit posted) • \$0.20 per ACH (Automated Clearing House) received item (in addition to debit posted or electronic credit posted)
Cash deposit processing fee	<ul style="list-style-type: none"> • \$0.0025 per \$1 cash deposited
Earnings allowance	<p>An earnings allowance is used to offset eligible fees. All fees listed below are eligible fees, as are certain fees noted in the “Service fees” section of this Schedule.</p> <ul style="list-style-type: none"> • Your earnings allowance is 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. The rate appears on your client analysis statement. • In any statement period where your fees exceed your earnings allowance, your account will be debited (or you will be invoiced) for the difference.
Interest	<ul style="list-style-type: none"> • Not applicable
Optional Overdraft Protection available. Subject to applicable transfer or advance fees.	Yes
Debit Card Overdraft Service	Automatically enrolled

¹ Please refer to the analyzed account transaction categories listed at the end of this section for details on the types of transactions included.

Additional business checking accounts

Additional information — Analyzed Business Checking

Account statements

Account statements, which include check safekeeping, are available online or as paper statements sent by postal mail. You may select your delivery preference. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account. Checking accounts will get a monthly account statement.

Check image options for checking accounts with paper statements

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
The monthly fee is \$2 up to 75 check images, then \$0.03 per image exceeding 75.
2. Premium: 5 checks per page. Image includes the front and back of checks.
The monthly fee is \$4 up to 75 check images, then \$0.06 per image exceeding 75.

What accounts can you link for Overdraft Protection?

To protect your account from an overdraft, you may link one or both of the following Wells Fargo accounts:

- Eligible business savings account
- Eligible business credit card or eligible business line of credit

Please refer to the “Service fees” section for details on overdraft, Overdraft Protection Transfer Fee, and returned item fees.

Recoupment fee

The FDIC charges each insured bank a fee to cover its share of the cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does, however, permit a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC for deposit insurance. The amount of the Recoupment fee appears on the periodic statement or client analysis statement for your account and is based on the monthly average ledger balance maintained in your account. The Recoupment fee is subject to change by the Bank at any time without notice.

Analyzed account transaction categories

If you have an analyzed account, the Bank provides you with account analysis information in a separate account analysis statement.

Transactions that are combined into different categories for calculating volumes and Bank fees are listed on the account analysis statement.

The categories and transactions are subject to change at the Bank's discretion.

The following analyzed account transaction categories apply to:

- Analyzed Business Checking
- Analyzed Interest on Lawyers Trust Account (IOLTA)

Transaction categories and the types of transactions in each category are listed below.

Checks paid

Consists of checks or drafts presented for payment on your account, including checks that are presented electronically

Debits posted

Consists of the following types of transactions:

- ACH settlement debit
- Other ACH debits
- Automatic transfer
- Bill pay
- Brokerage settlement debit
- Cash vault change order
- Controlled Disbursement (CDR) Funding Account Debit
- International money transfer debit
- Preauthorized debit
- Sweep debit
- Telephone transfer withdrawal
- Wire transfer withdrawal
- Withdrawal made at a banking location
- Zero balance account transfer
- Other debits

Analyzed account transaction categories

Electronic credits posted

Consists of the following types of transactions:

- ACH debit returned item
- Other ACH credits
- Automatic transfer
- Brokerage credit settlement
- Controlled Disbursement (CDR) Funding Account Credit
- Desktop Deposit®
- Direct deposit
- Electronic check deposit
- Electronic lockbox deposit
- International money transfer credit
- Merchant services credit
- Online direct credit
- Sweep credit
- Telephone transfer deposit
- Wire transfer deposit
- Zero balance account transfer
- Other electronic credits

Deposit

Consists of non-electronic deposits, such as those made at a banking location, vault or ATM

Business savings accounts

Business Market Rate Savings

Savings designed for	Businesses with lower balances just starting to save or saving for unexpected expenses
Monthly service fee	\$5
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • \$300 minimum daily balance • A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account
Minimum opening deposit	\$25
Deposited items fee - This refers to any combination of deposited items, including paper and electronic.	<ul style="list-style-type: none"> • First 20 each fee period – No charge • Over 20 each fee period – \$0.50 each
Cash deposit processing fee	<ul style="list-style-type: none"> • First \$5,000 cash deposits processed each fee period – No charge • Over \$5,000 cash deposits processed each fee period – \$0.30 per \$100 deposited
Interest	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time
Check writing	Check writing is available for this account

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

Business Platinum Savings

Savings designed for	Businesses with higher balances looking to save for future expansion while earning a competitive savings interest rate
Monthly service fee	\$15
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Linked to Navigate Business Checking • Linked to Optimize Business Checking • \$10,000 minimum daily balance
Minimum opening deposit	\$25
Deposited items fee - This refers to any combination of deposited items, including paper and electronic.	<ul style="list-style-type: none"> • First 20 each fee period – No charge • Over 20 each fee period – \$0.50 each
Cash deposit processing fee	<ul style="list-style-type: none"> • First \$5,000 cash deposits processed each fee period – No charge • Over \$5,000 cash deposits processed each fee period – \$0.30 per \$100 deposited
Interest	Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is: <ul style="list-style-type: none"> • Earned on the entire daily collected balance • Compounded daily and paid monthly using a 365-day year • A variable rate that the Bank can change at any time
Check writing	Check writing is available for this account

Business savings accounts

Additional information — Business Market Rate Savings and Business Platinum Savings

Account statements and check image options

Account statements are available online or as paper statements sent by postal mail. You may select your delivery preference. This service includes check safekeeping. Statements for accounts in a combined statement will be delivered according to the delivery preference of the primary account.

Check image options with paper statements

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
The monthly fee is \$2.
2. Premium: 5 checks per page. Image includes the front and back of checks.
The monthly fee is \$3.50.

Additional information regarding the check image options service with paper statements:

- The fee for this service is only assessed when check images are included in your account statement.
- This service is not available with online statements.

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Time Accounts (CDs)

Business Time Account (CD)

Account designed for	Businesses looking to plan for the future by earning a fixed interest rate for a specific length of time
Minimum opening deposit	\$2,500
Terms	<ul style="list-style-type: none"> • From 3 months to 144 months (12 years) • From 30-day to 365-day terms also available for balances of \$100,000 or more
Interest rate	The rate in effect when you open or renew the CD is fixed for the term of the deposit.
Withdrawals during term of account	You pay an early withdrawal penalty if you withdraw funds from your account before the term is complete. (See “Early withdrawal penalty and Regulation D penalty” section on page 33)
Interest payment options For all accounts, interest compounds daily.	You have options to customize your interest payments in the following ways: <ul style="list-style-type: none"> • For terms of 12 months (365 days) or less, you may choose to have your interest paid <ul style="list-style-type: none"> - Monthly, - Quarterly, - Semi-annually, or - At maturity (end of term). • For terms of 12 months or more, you may choose to have your interest paid <ul style="list-style-type: none"> - Monthly, - Quarterly, - Semi-annually, or - Annually. • You may choose to have your interest payments <ul style="list-style-type: none"> - Re-deposited into your CD, - Transferred to a Wells Fargo checking or savings account, or - Paid by check if your CD has a minimum balance of \$5,000.

Table continues on the following page.

Time Accounts (CDs)

Business Time Account (CD)

Renewal

- CDs renew automatically at maturity unless you choose to withdraw the funds. At renewal, we will treat any interest that we re-deposited into your CD during the previous term as principal for your new term.
- Before your CD's term ends, we want you to be prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of the maturity date.
- Unless we notify you otherwise, when your CD automatically renews, three changes will occur when you reach the maturity date.
 1. The new term begins and will be the same length as the original term.
 2. The new interest rate will be the Bank's interest rate in effect for a same term and amount CD that day.
 3. The new interest rate begins.
- At each renewal period, we may change your CD's interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.

Grace period

A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a penalty, do any of the following:

- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

The Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.

Monthly service fee

None

Table continues on the following page.

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Business savings & CDs

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Time Accounts (CDs)

Early withdrawal penalty and Regulation D penalty

Business Time Account (CD)

You may have to pay an early withdrawal penalty or a Regulation D penalty if you withdraw money from your CD before the CD term ends.

Early withdrawal penalty¹

Other than the Regulation D penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal penalty based on the length of the CD term if your term is

- Less than 3 months or less than 90 days, the penalty is 1 month's interest,
- Between 3 and 12 months or between 90 to 365 days, the penalty is 3 months' interest,
- Over 12 months through 24 months, the penalty is 6 months' interest, or
- Over 24 months, the penalty is 12 months' interest.

Regulation D penalty

The Regulation D penalty is seven days' simple interest on the amount withdrawn and applies to the following:

- Withdrawals made within seven days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

Exceptions to the early withdrawal penalty and the Regulation D penalty

- Death of the CD owner
- Death of the grantor of a revocable family/living/Totten trust
- Court determination that a CD owner is legally incompetent
- Retitling of a CD to transfer ownership of funds into a family/living/Totten trust, without removing funds from Wells Fargo, provided no change of terms or rates occurs

¹ We calculate the early withdrawal penalty using the amount of principal you withdraw at your CD's interest rate at the time of withdrawal. The penalty is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 12 to arrive at one month's interest. We will deduct your early withdrawal penalty from your earned interest. If the penalty is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

Time Accounts (CDs)

Public Funds Time Account (CD)

Time Accounts designed for State, Local, or Indian Tribal government entities are subject to the same terms and conditions as Business Time Accounts, except for the following terms:

- For State, Local, or Indian Tribal government entity Time Accounts in California and Utah, interest is compounded daily from the date of deposit to the maturity date using a 360-day year.

Introduction & Banking services
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Service fees

What service fees can you expect when using your account?

When using your Wells Fargo accounts, you will pay charges for conducting specific transactions and for using specific services. We base your account fees on the type of account you have and the services you use.

For answers to any questions you may have about fees and services, please contact a banker at your local banking location or call 1-800-CALL-WELLS (1-800-225-5935).

ATM access — Wells Fargo ATMs

Accessing your accounts at a Wells Fargo ATM	No fee
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ATM access — non-Wells Fargo ATMs

Balance inquiry fee	\$2 per inquiry
Transfer fee You may transfer available funds between your primary linked checking and savings accounts at select non-Wells Fargo ATMs.	\$2 per transfer
Transaction – U.S.*	\$2.50 each
Transaction – International	\$5 each
Other fees Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by your account terms) in addition to those described above. *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.	

Business debit card and business ATM card transactions¹

International purchase transaction fee We will charge this fee for each purchase you make with your business debit card in a foreign currency that a network converts into a U.S. dollar amount.	3% of transaction amount
Debit card over-the-counter fee for getting cash from a teller at a non-Wells Fargo Bank location U.S. 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.	\$3 per teller transaction
International	3% of transaction amount

¹ You may be charged fees by other third parties for use of your business debit card or ATM card, such as stores and merchants for purchase transactions, and other banks and financial institutions for business debit card over-the-counter cash disbursements at their branches.

Service fees

Cashier's check²

A cashier's check is a check drawn on and issued by the Bank, which means we stand behind the check. Order a cashier's check online or in person at any Wells Fargo Banking Location.	\$10 each
Fee is waived if you have any qualified business account that offers no fee cashier's checks as an account benefit.	

Checks

Check cashing — non-customer, checks drawn on Wells Fargo² This fee applies only to checks issued by a business and presented for cashing.	\$7.50 per check
Check printing (prices vary by quantity, style, and design)	Varies
Personalized temporary checks (counter checks)	\$3 per sheet of three checks

Coin/currency

Coin order*²	\$0.15 per roll
Currency order* (non-analyzed accounts)	\$0.13 per \$100
Currency order² (analyzed accounts)	\$0.0013 per \$1
Change order request² (analyzed accounts)	\$5.25 each
Coin deposited per bag²	\$4 per bag
* There is no fee for the first 15 rolls of coin ordered and the first \$1,000 of currency ordered per fee period for non-analyzed accounts.	

Collections — domestic

(Service available for Wells Fargo customers only)

Incoming and outgoing	\$25 per item
Other fees Fees charged by third parties or other banks, in addition to those described above.	

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

Service fees

Deposit Account Control Agreement (DACA)²

Account maintenance per month	\$275 per account
Setup/Amend simple	\$750 per agreement
Setup/Amend complex	\$1,500 per agreement

Document copies²

Requests made at a banking location, with a phone banker, or through Business Online® Banking	<p>\$5 per item</p> <p>The total amount due for the items you requested is charged monthly.</p>
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Foreign and international services

Delivery fee The delivery fee varies depending on: <ul style="list-style-type: none"> • The type of service provided • Whether orders are placed online, from a phone banker, or at a banking location • What type of delivery method is chosen 	Varies
Foreign currency	Delivery fee
Foreign drafts² Bank draft payable in foreign currency	\$30 per order
Foreign draft stop payment²	\$75 each
International item collection²	\$75 each
International item deposited² <ul style="list-style-type: none"> • In U.S. and foreign currency • International item returned unpaid 	<p>\$5 each</p> <p>\$15 each</p>
Other fees Fees may be charged by third parties or other banks, in addition to those described above.	

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

Service fees

Legal process fee

Includes levy, writ, garnishment, and any other legal documents that require funds to be attached. The bank will assess no more than two legal process fees per account, per calendar month. Please note, the calendar month may not coincide with your statement period.	\$125 each
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Money order (up to \$1,000)

A payment instrument through which the purchaser orders the Bank to pay a specific sum of money. Fee is waived if you have any qualified business account that offers no fee money orders as an account benefit.	\$5 per money order
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Other service fees

Deposit bags, disposable (Varies by quantity and type ordered)	Varies
Deposit correction / adjustment ²	\$7.50 per correction
Fax service	\$7 per page
Money services business designation fee	\$75 per month per deposit account used to conduct money service
Other fees Fees may be charged by third parties or other banks, in addition to those described above.	

Overdraft, Returned items (Non-sufficient funds/NSF)

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to eight per business day. We will not assess an overdraft or non-sufficient funds/NSF fee on items of \$5 or less. 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.

Overdraft and returned items (non-sufficient funds/NSF)	\$35 per item
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Please note:

To learn more about overdrafts, please see the section “Available balance, posting order, and overdrafts” in the Agreement.

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

Service fees

What is Debit Card Overdraft Service?

Debit Card Overdraft Service is a service that automatically comes with most business checking accounts to help avoid debit card declines at the point of sale. With this service, your ATM and everyday (one-time) debit card transactions may be approved at the Bank's discretion when you don't have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. You can remove the service at any time.

When your ATM or debit card transaction overdraws your account

You must pay the listed overdraft fees detailed on page 38.

When you deposit enough money on the same business day as the transaction

There is no fee if your account is overdrawn during the day and you make a covering deposit or transfer before the posted cutoff time on the same business day. Deposits are subject to our funds availability policy described in the Agreement.

Regardless of whether or not your account has Debit Card Overdraft Service, your account can still be assessed an overdraft fee (\$35 per item) for other transactions such as

- Checks,
- Recurring or automatic payments (such as ACH payments), and
- Bill Pay transactions.

For complete information on Debit Card Overdraft Service, please visit

<https://www.wellsfargo.com/biz/help/faqs/overdraft-services>

Debit Card Overdraft Service is not available for certain accounts, such as IOLTA/RETA accounts and accounts for government entities.

What other fees will you be charged?

Third parties or other banks may impose additional charges for returned items.

Cashed/deposited item returned unpaid²

Cashed/deposited item returned unpaid³ If you cash or deposit an item into your account, and it is returned unpaid to the Bank for any reason, your account is charged a fee.	\$12 per item
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Additional charges

Returned item special instruction – Monthly base	\$15 per account
Re-deposited item	\$8 per item

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

³ This fee is shown as Return Item – Chargeback in Client Analysis Statements.

Service fees

Overdraft Protection Transfer/Advance

This optional service will use available funds in your linked account(s) to authorize or pay your transactions if you don't have enough money in your checking account. Overdraft Protection transfers/advances may occur to cover pending transactions, even if these transactions are not subsequently presented for payment. A single Overdraft Protection Transfer or Advance Fee will be assessed any day a transfer/advance is made regardless of the number of transactions covered or whether money is transferred/advanced from multiple accounts, but only if the service covered at least one pending item, or helped you avoid at least one overdraft or returned item. The transfer/advance fee depends on the account type you have linked to your checking account for Overdraft Protection. We will charge the transfer fee to your checking account when we transfer money from your savings. If we advance money from your credit card, we will charge the fee to your credit card. For details about which account is charged the advance fee when we advance money from your line of credit account, see your credit account agreement.

From eligible savings accounts	\$12.50 per transfer*
From credit account	See your credit agreement
*If the available balance in your savings account is \$25 or more and can cover the overdraft (plus the Overdraft Protection Transfer Fee), we will transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we will transfer the available balance.	

Statements²

Check sequencing	
-Monthly base	\$30 per statement
-Item charges	\$0.07 per item
Client analysis statement (analyzed accounts)	
-Duplicate statement	\$10 per statement
DDA statement – special request	\$7.50 per statement
Special requests include: duplicate DDA statement, hold statement, special mailing instructions	
Fiscal calendar setup/change (analyzed accounts)	\$35 each
This fee is charged when you request customized statement period dates based on your business's fiscal calendar.	

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

Introduction & Banking services

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Service fees

Stop payments²

To request stop payments online or by phone for a paper item (cashier's check, personal money order, or check drawn on your account) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:	\$31 per item
<ul style="list-style-type: none"> • Paper item: payee name, account number, check number or range of check numbers, check date and check amount • ACH item: company name, account number, ACH merchant ID and/or company ID and item amount 	
Stop payment auto renewal (analyzed accounts)	\$3 each

Verification

Audit Confirmation²	\$40 each
Credit inquiry fee² (deposit and/or credit account information provided to third party at your request)	\$10 each
Research and verification (\$25 minimum charge)	\$25 per hour

Wire transfers (non-analyzed accounts)

Incoming domestic	\$15 per transfer
Incoming international U.S./foreign currency	\$16 per transfer
Outgoing domestic	\$30 each
Repetitive outgoing domestic	\$25 each
Outgoing international U.S. currency	\$45 each
Repetitive outgoing international U.S. currency	\$40 each
Outgoing international foreign currency	\$35 each
Repetitive outgoing international foreign currency	\$30 each

Other fees

Fees may be charged by third parties or other banks, in addition to those described above. Additionally, incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank and/or other financial institutions that process the wire.

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

Service fees

Wire transfers (analyzed accounts)²

Incoming domestic	\$15 per transfer
Incoming international U.S./foreign currency	\$16 per transfer
Wire in via correspondent bank - U.S./foreign currency	\$7 per transfer
Outgoing domestic	
Branch	\$30 each
Voice	\$30 each
Voice repetitive	\$25 each
Voice drawdown	\$20 each
Auto standing	\$18 each
Outgoing international U.S. currency	
Branch	\$45 each
Voice	\$45 each
Voice repetitive	\$40 each
Auto standing	\$30 each
Outgoing international foreign currency	
Branch	\$35 each
Voice	\$35 each

Charges in addition to wire transfer fees (analyzed accounts)²

Fax/email advice	\$5 per wire
Fax/email wire report monthly base	\$37 per account
Incoming phone advice	\$40 per call
Mail advice	\$8 per wire
Outgoing wire returned	\$55 each
Verify call back	\$12 per call
Voice wire monthly base	\$6 per month, per account
Voice wire security Personal Identification Number (PIN)	\$1.50 per month, per user
Wire investigation	\$65 per wire
Wire repair surcharge – incoming	\$9 each
Wire repair surcharge – outgoing	\$9 each
Wire template storage	\$0.30 each

² These Wells Fargo fees may be offset by the earnings allowance on Analyzed Business Checking or Optimize Business Checking.

How to reach Wells Fargo

Wells Fargo accepts Telecommunications Relay Services calls.

Wells Fargo Business Online®	Visit wellsfargo.com/biz or call 1-800-956-4442
Account assistance/customer inquiry (National Business Banking Center)	1-800-CALL-WELLS (1-800-225-5935) or refer to your statement
Spanish-speaking customers	1-877-337-7454
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

For all other accounts, please refer to your statement for contact information.

This Schedule governs business deposit accounts maintained at Wells Fargo Bank, N.A.

