Effective July 24, 2019

Business Account Fee and Information Schedule

What you need to know about your account
Table of contents

Introduction ......................................................... 1
  Words with specific meanings .................................... 2
Banking services available to you .................................... 4
  Visit a banking location in person ................................. 4
  Wells Fargo National Business Banking Center ............... 4
Monthly fees .......................................................... 5
Business checking accounts .......................................... 7
  Wells Fargo Business Choice Checking ........................... 7
  Wells Fargo Platinum Business Checking ....................... 8
  Additional business checking accounts ......................... 11
    Wells Fargo Simple Business Checking ..................... 11
    Wells Fargo Additional Platinum Checking ................. 11
    Wells Fargo Federal Agency Checking ..................... 12
    Wells Fargo State/Local Government Checking ............ 12
    Wells Fargo US Government Checking ..................... 13
  Basic Business Checking® with Interest –
    Interest on Lawyer's Trust Account (IOLTA) ............. 15
  Wells Fargo Analyzed Business Checking with Interest –
    Interest on Lawyer's Trust Account (IOLTA) ............ 16
  Basic Business Checking® with Interest –
    Real Estate Trust Account (RETA) ......................... 17
  Wells Fargo Analyzed Business Checking .................... 19
  Wells Fargo Analyzed Business Checking Plus .............. 20
  Wells Fargo Analyzed Business Checking Select ........... 21
  Analyzed account transaction categories .................... 23
Business savings accounts ........................................ 25
  Wells Fargo Business Market Rate Savings .................... 25
  Wells Fargo Business Platinum Savings ...................... 26
  Regulation D savings account transaction limit and other limited activity ....... 28
Time Accounts (CDs) ................................................. 29
  Wells Fargo Business Time Account (CD) .................... 29
  Wells Fargo Business Step Rate Time Account (CD) ........ 30
  Wells Fargo Public Funds Time Account (CD) .............. 35
Service fees .......................................................... 36
Additional terms .................................................... 44
  Recoupment fee .................................................... 44
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 Schedule. For products no longer described in this 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 is referred to as “the Bank,” “we,” “us,” 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
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:

- Wells Fargo Analyzed Business Checking with Interest – IOLTA
- Wells Fargo Analyzed Business Checking
- Wells Fargo Analyzed Business Checking Plus
- Wells Fargo Analyzed Business Checking Select

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 sum of each day’s collected balance divided by the number of days in the statement period.

Average daily balance
The sum of each day’s ending balance divided by the number of days in the statement period.

Average ledger balance
The sum of each day’s ledger balance divided by the number of days in the statement period.

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 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. The average collected balance is one of the options used to avoid the monthly service fee on Business Market Rate 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.

**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.

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

**Minimum daily balance**
The lowest ending daily balance recorded during the statement period after all transactions have gone through nightly transaction processing.

**Non-analyzed accounts**
Refers to all accounts except analyzed accounts.

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

**Overdraft Protection**
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 (NSF)**
A term 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. Also called “bounced check”. A returned item fee will apply.

**Stop payment order**
When you ask 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.

<table>
<thead>
<tr>
<th>Access numbers</th>
<th>Wells Fargo accepts Telecommunications Relay Services calls.</th>
</tr>
</thead>
<tbody>
<tr>
<td>All customers with business accounts</td>
<td>1-800-CALL-WELLS (1-800-225-5935)</td>
</tr>
<tr>
<td>TTY/TDD for deaf and hard-of-hearing customers</td>
<td>1-800-877-4833</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-337-7454</td>
</tr>
<tr>
<td>Customers outside the U.S.</td>
<td>Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.</td>
</tr>
</tbody>
</table>
This section applies to the following accounts:
- Wells Fargo Business Choice Checking
- Wells Fargo Platinum Business Checking
- Wells Fargo Simple Business Checking
- Wells Fargo Additional Platinum Checking
- Wells Fargo Federal Agency Checking
- Wells Fargo State/Local Government Checking
- Wells Fargo US Government Checking
- Wells Fargo Business Market Rate Savings
- Wells Fargo Business Platinum Savings

Where can I find information about monthly fees?
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 monthly service fee and ways to avoid the fee for your new account are provided in the checking accounts or savings accounts section of this fee and information schedule. We also provide this information in the section on your statement called “Monthly service fee summary” for each account.

The transactions fee, deposited items fee, and cash deposit processing fee are provided in the checking accounts or savings accounts section of this fee and information 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 fee and information schedule. The check image option fee is provided in the checking accounts or savings accounts section of this fee and information schedule. You can visit wellsfargo.com/biz/fee-information any time for the current version of this fee and information schedule.

What is a 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. Statement periods may be monthly, quarterly, semi-annual, or annual.

What is a fee period?
The fee period is the period we use to calculate monthly fees. A fee period may be as short as 25 days or as long as 35 days. The dates of your fee period are located in the “Monthly service fee summary” section on your statement.

The fee period is also used to count the number of transactions before charging fees for some transactions during that period. For example, your account may have a certain number of no charge transactions each fee period before being charged for additional transactions.
This table illustrates when a transaction is included in the fee period

<table>
<thead>
<tr>
<th>Transaction</th>
<th>When is it included in the monthly fees calculation?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction received before the applicable cutoff time</td>
<td>On the same business day</td>
</tr>
<tr>
<td>Transaction received after the applicable cutoff time or on a non-business day</td>
<td>On the next business day</td>
</tr>
<tr>
<td>Regularly scheduled automated banking transaction, such as an automatic transfer from your checking account to savings account, on a non-business day</td>
<td>On the next business day</td>
</tr>
<tr>
<td>Pending transaction shown in Online Banking</td>
<td>On the day the transaction posts</td>
</tr>
<tr>
<td>Account changes, such as signing up for online statements, completed after the applicable cutoff time or on a non-business day</td>
<td>When our system is updated on the next business day</td>
</tr>
<tr>
<td>For checking accounts with a combined balance option to avoid the monthly service fee, when an account is linked or a transaction occurs on linked accounts</td>
<td>Information in this table above applies until the combined balance cutoff which is <strong>one business day prior</strong> to the last business day of your fee period</td>
</tr>
</tbody>
</table>

A fee period may end on a non-business day. When this occurs, transactions made after the cutoff time of the last business day will count toward the next fee period.

**How are monthly fees calculated?**

Monthly fees are calculated using account balances, combined account balances, and transactions occurring during the fee period. Included transactions must be received in our records during the fee period. Combined balances are calculated one business day prior to the last business day of your fee period. The most current balance available on that date is used.

Monthly fees are calculated and posted to your account on the last business day of the fee period.

**What happens if the fee period and statement period are not the same?**

If your fee period is not the same as your statement period, your fees may be calculated using transactions included on another statement. We may change these periods to align the dates for both of the periods.
## Business checking accounts

### Wells Fargo Business Choice Checking

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>New and growing businesses looking for multiple ways to avoid the monthly service fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly service fee</td>
<td>$14</td>
</tr>
</tbody>
</table>

#### Options to avoid the monthly service fee

Avoid the fee with one of the following each fee period¹:
- Maintain a $7,500 average ledger balance
- $10,000 in combined business balances (checking, savings, time accounts and credit; see page 10 for details)
- 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account. (See page 10 for more information)
- Linked to a Direct Pay² service through Wells Fargo Business Online³
- Qualifying transaction from a linked Wells Fargo Merchant Services account³

#### Minimum opening deposit

$25

#### Transactions⁴ fee

- First 200 total transactions per fee period – No charge
- Over 200 total transactions per fee period – $0.50 each

#### Cash deposit processing fee

- First $7,500 cash deposits processed per fee period – No charge
- Over $7,500 cash deposits processed per fee period – $0.30 per $100 deposited

#### Interest

- 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.

2. The Direct Pay service through Wells Fargo Business Online⁴ can be linked to one Business Choice Checking account to qualify for a monthly service fee waiver.

3. A qualifying transaction from a linked Wells Fargo Merchant Services account is a payment card transaction (e.g., Visa®, MasterCard® or Discover® Network) from a Wells Fargo Merchant Services product that is deposited to a linked Business Choice Checking account at least once during the fee period.

4. The definition of Transactions refers to any combination of deposits, paid items and deposited items, including paper and electronic. Transactions do not include purchases and payments made using a Wells Fargo Business Debit Card or Wells Fargo Business ATM Card, Business Bill Pay, or Direct Pay payments made through Wells Fargo Business Online or Wells Fargo Merchant Services Transactions.

### Wells Fargo Platinum Business Checking

Established businesses with greater checking account activity looking for premier relationship benefits

#### Monthly service fee

$40

Avoid the fee with one of the following each fee period¹:
- Maintain a $25,000 average ledger balance
- $40,000 in combined business balances (checking, savings, time accounts and credit; see page 10 for details)

#### Minimum opening deposit

$25

#### Transactions⁴ fee

- First 500 total transactions per fee period – No charge
- Over 500 total transactions per fee period – $0.50 each

#### Cash deposit processing fee

- First $20,000 cash deposits processed per fee period – No charge
- Over $20,000 cash deposits processed per 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:
- 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

Yes

Automatically enrolled
Business checking accounts

Additional benefits — Wells Fargo Business Choice Checking and Wells Fargo Platinum Business Checking:

Wells Fargo Business Choice Checking:
• Special offers and discounts are available to Wells Fargo Business Choice Checking customers. Contact a banker for details.

Wells Fargo Platinum Business Checking:
• Avoid the monthly service fee on up to two Wells Fargo Additional Platinum Checking accounts when linked to a Wells Fargo Platinum Business Checking account
• Avoid the monthly service fee on a Wells Fargo Business Platinum Savings account when linked to a Wells Fargo Platinum 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 two domestic (U.S.) non-Wells Fargo ATM transactions per fee period.
  Please Note: If your account is transferred into Wells Fargo Platinum Business Checking from another account, this benefit will start after your current fee period ends. The dates of your fee period are located in the “Monthly service fee summary” section of your statement.
• Special offers and discounts are available to Wells Fargo Platinum Business Checking customers. Contact a banker for details.

Additional information — Wells Fargo Business Choice Checking and Wells Fargo Platinum 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 (Please be aware that these transfers count toward the savings account transaction limit — see page 28)
• 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.

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

Check image options
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.
Business checking accounts

Additional information regarding the check image options service:
- The fee for this service is only assessed when check images are returned in your account statement.
- This service is not available with online statements.

What is included in combined balances?
Wells Fargo Business Choice Checking and Wells Fargo Platinum Business Checking combined balances include the following qualifying accounts under a single Taxpayer Identification Number:
- Combined average ledger balances in this Wells Fargo Business Choice Checking or Wells Fargo Platinum Business Checking account, other business checking accounts (excluding other Wells Fargo Business Choice Checking and Wells Fargo Platinum Business Checking), savings accounts, and time accounts, PLUS
- Most recent statement balance of Wells Fargo business credit cards, Wells Fargo Business Secured Credit Card, BusinessLine® line of credit, and Wells Fargo Small Business Advantage® line of credit, PLUS
- Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan℠, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Working Capital Line of Credit, Advancing Term Line of Credit, Small Business Advantage® loan, Equipment Express® loan, Equipment Express® Single Event loan, Wells Fargo BusinessLoan® Term loan, and FastFlex® Small Business loan

Accounts linked to a Wells Fargo Business Choice Checking or Wells Fargo Platinum Business Checking account to qualify for a monthly service fee waiver cannot simultaneously be linked to any other Wells Fargo checking account to qualify for a monthly service fee waiver.

Additional details — 10 or more posted debit card purchases/payments — Wells Fargo Business Choice Checking

Included:
- Debit card purchases made using PIN, signature, online, phone, or mobile wallet.
- Debit card payments including one-time or recurring. Examples: utility bill/gym membership.

Not included:
- Any transaction at an ATM (Wells Fargo or non-Wells Fargo).
- Automated Clearing House (ACH) transactions. ACH transactions are set up using your checking account number and routing number – NOT a debit card number.

Fee period:
Debit card purchases and debit card payments must post during the fee period to be counted toward the total of 10 or more. The dates of your fee period are located in the “Monthly service fee summary” section of your statement. Transactions received after the applicable cutoff time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day. Please refer to the “Monthly fees” section for further details.
# Additional business checking accounts

<table>
<thead>
<tr>
<th></th>
<th>Wells Fargo Simple Business Checking</th>
<th>Wells Fargo Additional Platinum Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Checking designed for</strong></td>
<td>Businesses with limited checking needs such as local or non-profit organizations and some small businesses</td>
<td>Platinum Business Checking customers that need additional checking accounts to manage their business</td>
</tr>
<tr>
<td><strong>Monthly service fee</strong></td>
<td>$10</td>
<td>$12</td>
</tr>
</tbody>
</table>
| **Options to avoid the monthly service fee** | Avoid the fee when you maintain a $500 average ledger balance each fee period 1. | Avoid the fee with one of the following each fee period 1:  
  - Linked to Platinum Business Checking  
  - $3,000 minimum daily balance  
  - $6,000 average ledger balance |
| **Minimum opening deposit** | $25                                 | $25                                     |
| **Transactions\(^2\) fee**  |  
  - First 50 total transactions per fee period – No charge  
  - Over 50 total transactions per fee period – $0.50 each |  
  - First 150 total transactions per fee period – No charge  
  - Over 150 total transactions per fee period – $0.50 each |
| **Cash deposit processing fee** |  
  - First $3,000 cash deposits processed per fee period – No charge  
  - Over $3,000 cash deposits processed per fee period – $0.30 per $100 deposited |  
  - First $5,000 cash deposits processed per fee period – No charge  
  - Over $5,000 cash deposits processed per fee period – $0.30 per $100 deposited |
| **Interest**                | Not applicable                      | Not applicable                          |
| **Optional Overdraft Protection available. Subject to applicable transfer or advance fees.** | Yes                                 | Yes                                     |
| **Debit Card Overdraft Service** | Automatically enrolled              | 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.

---

**Wells Fargo Federal Agency Checking**  
Checking designed for designated federal agencies and instrumentalities.

- $10  
- Avoid the fee when you maintain a $500 average ledger balance each fee period 1.

**Wells Fargo State/Local Government Checking**  
Checking designed for state/local government entities.

- $10  
- Avoid the fee when you maintain a $500 average ledger balance each fee period 1.

<table>
<thead>
<tr>
<th></th>
<th>Wells Fargo Federal Agency Checking</th>
<th>Wells Fargo State/Local Government Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Transactions(^2) fee</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
  - First 200 total transactions per fee period – No charge  
  - Over 200 total transactions per fee period – $0.50 each |  
  - First 200 total transactions per fee period – No charge  
  - Over 200 total transactions per fee period – $0.50 each |
| **Cash deposit processing fee** |  
  - First $7,500 cash deposits processed per fee period – No charge  
  - Over $7,500 cash deposits processed per fee period – $0.30 per $100 deposited |  
  - First $7,500 cash deposits processed per fee period – No charge  
  - Over $7,500 cash deposits processed per 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:  
  - 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:  
  - 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 available. Subject to applicable transfer or advance fees.** | Yes                                 | No                                        |
| **Debit Card Overdraft Service** | Automatically enrolled              | Not eligible                             |

2 The definition of Transactions refers to any combination of deposits, paid items and deposited items, including paper and electronic. Transactions do not include purchases and payments made using a Wells Fargo Business Debit Card or Wells Fargo Business ATM Card, Business Bill Pay, or Direct Pay payments made through Wells Fargo Business Online or Wells Fargo Merchant Services Transactions.
### Wells Fargo US Government Checking

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>Checking designed for designated US government entities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly service fee</td>
<td>$10</td>
</tr>
<tr>
<td>Options to avoid the monthly service fee</td>
<td>Avoid the fee when you maintain a $500 average ledger balance each fee period.</td>
</tr>
<tr>
<td>Minimum opening deposit</td>
<td>$25</td>
</tr>
</tbody>
</table>
| Transactions² fee    | • First 200 total transactions per fee period – No charge  
                        • Over 200 total transactions per fee period – $0.50 each |
| Cash deposit processing fee | • First $7,500 cash deposits processed per fee period – No charge  
                                      • Over $7,500 cash deposits processed per 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:  
                        • 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 available. Subject to applicable transfer or advance fees. | No |
| 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.

2. The definition of Transactions refers to any combination of deposits, paid items and deposited items, including paper and electronic. Transactions do not include purchases and payments made using a Wells Fargo Business Debit Card or Wells Fargo Business ATM Card, Business Bill Pay, or Direct Pay payments made through Wells Fargo Business Online or Wells Fargo Merchant Services Transactions.
Additional business checking accounts

Additional Information — Simple Business Checking, Additional Platinum Checking, Wells Fargo Federal Agency Checking, Wells Fargo State/Local Government Checking, and Wells Fargo US Government Checking:

What accounts can you link to your eligible business checking account to provide 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 (Please be aware that these transfers count toward the savings account transaction limit — see page 28)
- Eligible business credit card or eligible business line of credit
- Wells Fargo State/Local Government Checking, Wells Fargo Federal Agency Checking, and Wells Fargo US Government Checking are not eligible for Overdraft Protection

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

Account statements and check image options

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

Check image options

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:

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

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>Lawyers and law firms that pool their client’s funds without a need for treasury management services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly service fee</td>
<td>There is no monthly service fee for this product. All other fees are the account holder’s responsibility.</td>
</tr>
<tr>
<td>Qualified accounts</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Minimum opening deposit</td>
<td>$25</td>
</tr>
<tr>
<td>Interest</td>
<td>Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is:</td>
</tr>
<tr>
<td></td>
<td>• Earned on the entire daily collected balance</td>
</tr>
<tr>
<td></td>
<td>• Compounded daily and paid monthly using a 365-day year</td>
</tr>
<tr>
<td></td>
<td>• A variable rate that the Bank can change at any time</td>
</tr>
<tr>
<td></td>
<td>• Paid according to the rules of the state whose laws govern this account</td>
</tr>
<tr>
<td>Optional Overdraft Protection available, Subject to applicable transfer or advance fees.</td>
<td>No</td>
</tr>
<tr>
<td>Debit Card Overdraft Service</td>
<td>Not eligible</td>
</tr>
</tbody>
</table>

Important note

The Basic Business Checking with Interest – Interest on Lawyer’s Trust Account (IOLTA) accounts are 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 account. 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.

* 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), Ohio Interest on Trust Account (IOTA)

See page 18 for additional information.

Wells Fargo Analyzed Business Checking with Interest – Interest on Lawyer’s 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 analyzed, eligible billing account for payment of applicable fees (IOLTA and public funds accounts are not eligible billing accounts)

$25

Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is:

- 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

No

Important note

The Analyzed Business Checking with Interest – Interest on Lawyer’s Trust Account (IOLTA) accounts are 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 account. Service fees are paid via the linked qualified account. The Bank is not responsible for overdrafts caused by fees.

* 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), Ohio Interest on Trust Account (IOTA)

See page 18 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.**

<table>
<thead>
<tr>
<th><strong>Basic Business Checking with Interest – Real Estate Trust Account (RETA)</strong>**</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Checking designed for</strong></td>
<td>Real estate brokers that pool their clients’ funds without a need for treasury management services.</td>
</tr>
<tr>
<td><strong>Monthly service fee</strong></td>
<td>There is no monthly service fee for this product. All other fees are the account holder’s responsibility.</td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$25</td>
</tr>
<tr>
<td><strong>Interest</strong></td>
<td>Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is:</td>
</tr>
<tr>
<td></td>
<td>• Earned on the entire daily collected balance</td>
</tr>
<tr>
<td></td>
<td>• Compounded daily and paid monthly using a 365-day year</td>
</tr>
<tr>
<td></td>
<td>• A variable rate that the Bank can change at any time</td>
</tr>
<tr>
<td></td>
<td>• Paid according to the rules of the state whose laws govern this account</td>
</tr>
<tr>
<td><strong>Optional Overdraft Protection available. Subject to applicable transfer or advance fees.</strong></td>
<td>No</td>
</tr>
<tr>
<td><strong>Debit Card Overdraft Service</strong></td>
<td>Not eligible</td>
</tr>
</tbody>
</table>

### Important note

The Basic Business Checking with Interest – Real Estate Trust Account (RETA) accounts are 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 account.**

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.

** Colorado Association of Realtors Housing Opportunity Foundation (CARHOF), Maryland Affordable Housing Trust (MAHT)

---

See page 18 for additional information.
Additional business checking accounts

Additional information — Basic Business Checking with Interest – Interest on Lawyer’s Trust Account (IOLTA), Analyzed Business Checking with Interest – Interest on Lawyer’s Trust Account (IOLTA), and Basic Business Checking with Interest – Real Estate Trust Account (RETA)

Account statements and check image options

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

Check image options

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:

• This service is not available with online statements.
## Additional business checking accounts

### Wells Fargo Analyzed Business Checking

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>Businesses with high transaction volumes or advanced treasury management needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee</td>
<td>$22</td>
</tr>
</tbody>
</table>

### Earnings allowance

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 fee and information schedule.

- 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.
- You pay a service charge when your fees exceed your earnings allowance in a given month.

### Minimum opening deposit

$25

### Account transaction fees

- $0.20 per check paid
- $0.20 per debit posted
- $1.00 per deposit
- $0.20 per ATM deposit
- $0.20 per electronic credit posted
- $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)
- $0.0025 per $1 of cash deposits processed

### Interest

- 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

## Wells Fargo Analyzed Business Checking Select

<table>
<thead>
<tr>
<th>Checking designed for</th>
<th>Businesses with high transaction volumes or advanced treasury management needs looking for an interest earning option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee</td>
<td>$75</td>
</tr>
</tbody>
</table>
| Earnings allowance | 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 fee and information schedule.  
• 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.  
• You pay a service charge when your fees exceed your earnings allowance in a given month. |
| Minimum opening deposit | $25 |
| Account transaction fees |  
• $0.20 per check paid\(^1\)  
• $0.20 per debit posted\(^1\)  
• $1.00 per deposit\(^1\)  
• $0.20 per ATM deposit  
• $0.20 per electronic credit posted\(^1\)  
• $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)  
• $0.0025 per $1 of cash deposits processed |
| Interest |  
• Variable rate, depending on your investable balance not used to offset fees  
• The Bank can change the variable rate at any time. |
| 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 — Wells Fargo Analyzed Business Checking, Wells Fargo Analyzed Business Checking Plus, Wells Fargo Analyzed Business Checking

Select

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 (Please be aware that these transfers count toward the savings account transaction limit — see page 28)
- 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.

Account statements and check image options

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

Check image options

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.
Analyzed account transaction categories

If you have an analyzed account, the Bank provides you with account analysis information either in a separate account analysis statement or as part of your regular account statement. Transactions that are combined into different categories for calculating volumes and Bank fees are listed on the account analysis statement. These same transactions are reported individually with details on your regular account statement.

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

The following are analyzed accounts:

• Wells Fargo Analyzed Business Checking with Interest – IOLTA
• Wells Fargo Analyzed Business Checking
• Wells Fargo Analyzed Business Checking Plus
• Wells Fargo Analyzed Business Checking Select

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

<table>
<thead>
<tr>
<th>Wells Fargo Business Market Rate Savings</th>
<th>Wells Fargo Business Platinum Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings designed for</strong></td>
<td>New and growing businesses looking to build savings for the future</td>
</tr>
<tr>
<td><strong>Monthly service fee</strong></td>
<td>$6</td>
</tr>
<tr>
<td><strong>Options to avoid the monthly service fee</strong></td>
<td>Avoid the fee with one of the following each fee period¹:</td>
</tr>
<tr>
<td>- $500 average collected balance</td>
<td>- Linked to Platinum Business Checking</td>
</tr>
<tr>
<td>- A total amount of $25 or more of automatic transfers each month from a Wells Fargo business checking account into this savings account</td>
<td>- Maintain a $10,000 minimum daily balance</td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$25</td>
</tr>
<tr>
<td><strong>Deposited items fee</strong></td>
<td>First 20 per fee period – No charge</td>
</tr>
<tr>
<td>- This refers to any combination of deposited items, including paper and electronic.</td>
<td>Over 20 per fee period – $0.50 each</td>
</tr>
<tr>
<td><strong>Cash deposit processing fee</strong></td>
<td>First $5,000 cash deposits processed per fee period – No charge</td>
</tr>
<tr>
<td>- Over $5,000 cash deposits processed per fee period – $0.30 per $100 deposited</td>
<td>Over $5,000 cash deposits processed per fee period – $0.30 per $100 deposited</td>
</tr>
<tr>
<td><strong>Excess activity fees²</strong></td>
<td>$15 per withdrawal or transfer</td>
</tr>
<tr>
<td><strong>Interest</strong></td>
<td>Please refer to the current business deposit rate sheet for current rates in your banking location. Interest is:</td>
</tr>
<tr>
<td>- Earned on the entire daily collected balance</td>
<td>- Earned on the entire daily collected balance</td>
</tr>
<tr>
<td>- Compounded daily and paid monthly using a 365-day year</td>
<td>- Compounded daily and paid monthly using a 365-day year</td>
</tr>
<tr>
<td>- A variable rate that the Bank can change at any time</td>
<td>- A variable rate that the Bank can change at any time</td>
</tr>
<tr>
<td><strong>Check writing</strong></td>
<td>Permitted – subject to limitations²</td>
</tr>
</tbody>
</table>

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.

² Regulation D and Wells Fargo limit certain types of withdrawals and transfers that can be made from your savings account to a combined total of six per fee period. If the limit is exceeded, an excess activity fee for each withdrawal or transfer over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account. Please refer to the subsection titled “Regulation D savings account transaction limit and other limited activity” located at the end of the “Business savings” section in this Schedule for complete details.
Additional information — Business Market Rate Savings and Wells Fargo Business Platinum Savings

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

Check image options
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:
- The fee for this service is only assessed when check images are returned in your account statement.
- This service is not available with online statements.
Regulation D savings account transaction limit and other limited activity

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six fee periods.

**Limited by Regulation D:**
- Transfers by phone using an automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile, and text banking (including Bill Pay and person-to-person payments such as Zelle®)
- Transfers to a checking account for Overdraft Protection
- Pre-authorized transfers and withdrawals (including recurring and one-time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to the account and not when they are written)
- Debit or ATM card purchases that post to the savings account

**Limited by Wells Fargo:**
- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Outgoing wire transfers whether made in person, on the phone, or online

If you exceed the limit stated above, you will be charged an excess activity fee (see “Service fees” section). If the limit is exceeded on more than an occasional basis, Wells Fargo may be required to convert the savings account to a checking account, which would discontinue any Overdraft Protection it might be providing to another account. If the transaction limit is reached, we may prevent online or telephone transfers from your savings account for the remainder of the monthly fee period to help you avoid fees and account conversion.

**Not limited:**
- Except as limited above, there is no limit on the following in-person transactions at a Wells Fargo ATM or banking location:
  - Transfers between your Wells Fargo accounts
  - Withdrawals
  - Any type of deposits
- Withdrawals made at non-Wells Fargo ATMs. Non-Wells Fargo ATM fees and surcharge fees imposed by non-Wells Fargo ATM owners or operators may apply.
### Time Accounts (CDs)

<table>
<thead>
<tr>
<th><strong>Wells Fargo Business Time Account (CD)</strong></th>
<th><strong>Wells Fargo Business Step Rate Time Account (CD)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account designed for</strong></td>
<td>Businesses with cash reserves that can be held for 24 months and are looking for guaranteed, automatic interest rate increases with opportunities for penalty-free partial withdrawals</td>
</tr>
<tr>
<td><strong>Minimum opening deposit</strong></td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Terms</strong></td>
<td>- From 3 months to 144 months (12 years)</td>
</tr>
<tr>
<td></td>
<td>- From 30-day to 365-day terms also available for balances of $100,000 or more</td>
</tr>
<tr>
<td><strong>Interest rate</strong></td>
<td>The rate in effect when you open or renew the CD is fixed for the term of the deposit.</td>
</tr>
<tr>
<td><strong>Withdrawals during term of account</strong></td>
<td>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)</td>
</tr>
<tr>
<td><strong>Interest payment options</strong></td>
<td>You have options to customize your interest payments in the following ways:</td>
</tr>
<tr>
<td><strong>For all accounts, interest compounds daily.</strong></td>
<td>- For terms of 12 months (365 days) or less, you may choose to have your interest paid</td>
</tr>
<tr>
<td></td>
<td>- Monthly,</td>
</tr>
<tr>
<td></td>
<td>- Quarterly,</td>
</tr>
<tr>
<td></td>
<td>- Semi-annually, or</td>
</tr>
<tr>
<td></td>
<td>- At maturity (end of term).</td>
</tr>
<tr>
<td></td>
<td>- For terms of 12 months or more, you may choose to have your interest paid</td>
</tr>
<tr>
<td></td>
<td>- Monthly,</td>
</tr>
<tr>
<td></td>
<td>- Quarterly,</td>
</tr>
<tr>
<td></td>
<td>- Semi-annually, or</td>
</tr>
<tr>
<td></td>
<td>- Annually.</td>
</tr>
<tr>
<td></td>
<td>- You may choose to have your interest payments</td>
</tr>
<tr>
<td></td>
<td>- Re-deposited into your CD,</td>
</tr>
<tr>
<td></td>
<td>- Transferred to a Wells Fargo checking or savings account, or</td>
</tr>
<tr>
<td></td>
<td>- Paid by check if your CD has a minimum balance of $5,000.</td>
</tr>
</tbody>
</table>

**Introduction & Banking services**

- **Monthly fees**
- **Business checking**
- **Business savings & CDs**
- **Service fees**
- **Additional terms**

---

**Table continues on the following page.**
## Time Accounts (CDs)

### Wells Fargo 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

### Wells Fargo Business Step Rate Time Account (CD)

Your CD will automatically renew into a standard (non-step), 24-month fixed rate Time Account (CD).
- 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.

- 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.
Time Accounts (CDs)

Wells Fargo 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 penalty
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:
- 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
- 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

Wells Fargo Business Step Rate 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 in one of the following events:
- You make a withdrawal outside of the three withdrawal periods
- You make more than one withdrawal during a withdrawal period
- If a withdrawal drops your balance below the minimum opening deposit amount at any time

Early withdrawal penalty
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 of six 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
- 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.

2 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 2 to arrive at six 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.
Wells Fargo Public Funds Time Account (CD)

Time Accounts for government entities are subject to the same terms and conditions as Business Time Accounts, except for the following terms:

• Government entities are not eligible for Business Step Rate Time Accounts (CD).
• For 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.
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

ATM access — non-Wells Fargo ATMs

<table>
<thead>
<tr>
<th>Balance inquiry fee</th>
<th>$2 per inquiry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer fee</td>
<td>$2 per transfer</td>
</tr>
<tr>
<td>You may transfer available funds between your primary linked checking and savings accounts at select non-Wells Fargo ATMs.</td>
<td></td>
</tr>
<tr>
<td>Transaction – U.S.*</td>
<td>$2.50 each</td>
</tr>
<tr>
<td>Transaction – International</td>
<td>$5 each</td>
</tr>
</tbody>
</table>

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 cash disbursement at non-Wells Fargo Bank location

U.S.: $3 per teller transaction

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.

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 check

A cashier’s check is a check drawn on and issued by the Bank, which means we guarantee that you can cash the check. You can use a cashier’s check in place of a personal check. You can order cashier’s checks online or in person at any Wells Fargo Banking Location. $10 each

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s check</td>
<td>$10 each</td>
</tr>
</tbody>
</table>

### Checks

- **Check cashing — non-customer, checks drawn on Wells Fargo**
  This fee applies only to checks issued by a business and presented for cashing. $7.50 per check
<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check cashing — non-customer, checks drawn on Wells Fargo</td>
<td>$7.50 per check</td>
</tr>
<tr>
<td>Check printing (prices vary by quantity, style, and design)</td>
<td>Varies</td>
</tr>
<tr>
<td>Personalized temporary checks (counter checks)</td>
<td>$3 per sheet of three checks</td>
</tr>
</tbody>
</table>

### Coin/currency

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coin order*2</td>
<td>$0.15 per roll</td>
</tr>
<tr>
<td>Currency order* (non-analyzed accounts)</td>
<td>$0.13 per $100</td>
</tr>
<tr>
<td>Currency order*2 (analyzed accounts)</td>
<td>$0.0013 per $1</td>
</tr>
<tr>
<td>Change order request*2 (analyzed accounts)</td>
<td>$5.25 each</td>
</tr>
<tr>
<td>Coin deposited per bag*2</td>
<td>$4 per bag</td>
</tr>
</tbody>
</table>

* 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.

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

#### Collections — coupons and bonds
(Service available for Wells Fargo customers only)

- Clipped coupon redemption
- Municipal bond redemption
  
  No charge

#### Collections — domestic
(Service available for Wells Fargo customers only)

<table>
<thead>
<tr>
<th>Incoming and outgoing</th>
<th>$25 per item</th>
</tr>
</thead>
</table>

### Deposit Account Control Agreement (DACA)²

<table>
<thead>
<tr>
<th>Account maintenance per month</th>
<th>$275 per account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setup/Amend simple</td>
<td>$750 per agreement</td>
</tr>
<tr>
<td>Setup/Amend complex</td>
<td>$1,500 per agreement</td>
</tr>
</tbody>
</table>

### Document copies²

| Requests made at a banking location, with a phone banker, or through Business Online® Banking | $5 per item |

The total amount due for the items you requested is charged monthly.

### Excess activity fee for savings accounts

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from your savings account to a combined total of six per fee period. If the limit is exceeded, an excess activity fee for each withdrawal or transfer over the limit will be assessed.

- $15 per withdrawal or transfer
- Maximum three excess activity fees per fee period

Please refer to the “Regulation D savings account transaction limit and other limited activity” section within this Schedule for complete details.

² These Wells Fargo fees may be offset by the earnings allowance on Wells Fargo Analyzed Business Checking or Wells Fargo Analyzed Business Checking Select.
## Foreign and international services

### Delivery fee

The delivery fee varies depending on:
- 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

### Foreign currency Delivery fee

<table>
<thead>
<tr>
<th>Foreign currency</th>
<th>Delivery fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign drafts$^2$</td>
<td>$30 per order</td>
</tr>
<tr>
<td>Bank draft payable in foreign currency</td>
<td></td>
</tr>
<tr>
<td>Foreign draft stop payment$^2$</td>
<td>$75 each</td>
</tr>
<tr>
<td>International item collection$^2$</td>
<td>$75 each</td>
</tr>
<tr>
<td>International item deposited$^2$</td>
<td>$5 each</td>
</tr>
<tr>
<td>• In U.S. and foreign currency</td>
<td>$15 each</td>
</tr>
<tr>
<td>• International item returned unpaid</td>
<td></td>
</tr>
</tbody>
</table>

### Other fees

Fees may be charged by third parties or other banks, in addition to those described above.

### 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 cycle.

### Money order

A document issued by a bank ordering payment for a specific sum of money.

### Other service fees

| Deposit bags, disposable               | Varies       |
| (Varies by quantity and type ordered)  |              |
| 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.

---

$^2$ These Wells Fargo fees may be offset by the earnings allowance on Wells Fargo Analyzed Business Checking or Wells Fargo Analyzed Business Checking Select.
Service fees

Overdraft (OD), 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 your available balance are overdrawn by $5 or less and there are no items returned for non-sufficient funds after we have processed all of your transactions, we will not assess an overdraft fee on the items.

<table>
<thead>
<tr>
<th>Overdraft and returned items</th>
<th>$35 per item</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Non-Sufficient Funds/NSF)</td>
<td></td>
</tr>
</tbody>
</table>

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

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 above.

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.
<table>
<thead>
<tr>
<th>Service fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cashed/deposited item returned unpaid</strong></td>
</tr>
<tr>
<td><strong>Cashed/deposited item returned unpaid</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

### Additional charges

<table>
<thead>
<tr>
<th>Returned item special instruction</th>
<th>$15 per account</th>
</tr>
</thead>
<tbody>
<tr>
<td>– Monthly base</td>
<td></td>
</tr>
<tr>
<td>Re-deposited item</td>
<td>$8 per item</td>
</tr>
</tbody>
</table>

### 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 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.

### Safe Deposit Boxes

<table>
<thead>
<tr>
<th>Annual rental fee</th>
<th>Varies by size and location; includes sales tax where applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late fee (after 60-days delinquent)</td>
<td>$10</td>
</tr>
<tr>
<td>Key deposit</td>
<td>$20 (for two keys)</td>
</tr>
<tr>
<td>Safe deposit drilling fee</td>
<td></td>
</tr>
<tr>
<td>Emergency drilling (less than 3 business days’ notice)</td>
<td>$175 minimum</td>
</tr>
<tr>
<td>Non-emergency drilling (minimum of 3 business days’ notice)</td>
<td>$125 minimum</td>
</tr>
</tbody>
</table>

<sup>2</sup> These Wells Fargo fees may be offset by the earnings allowance on Wells Fargo Analyzed Business Checking or Wells Fargo Analyzed Business Checking Select.

<sup>3</sup> This fee is shown as Return Item – Chargeback in Client Analysis Statements.
## Service fees

### Statements

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Monthly Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Check sequencing</strong></td>
<td>Monthly base</td>
<td>$0.07 per item</td>
</tr>
<tr>
<td></td>
<td>Item charges</td>
<td>$30 per statement</td>
</tr>
<tr>
<td><strong>Client analysis statement (analyzed accounts)</strong></td>
<td></td>
<td>$10 per statement</td>
</tr>
<tr>
<td></td>
<td>Duplicate statement</td>
<td></td>
</tr>
<tr>
<td><strong>DDA statement – special request</strong></td>
<td>Special requests include: duplicate DDA statement, frequent statement cycle, hold statement, special mailing instructions</td>
<td>$7.50 per statement</td>
</tr>
<tr>
<td><strong>Fiscal calendar setup/change (analyzed accounts)</strong></td>
<td>This fee is charged when you request customized statement period dates based on your business's fiscal calendar.</td>
<td>$35 each</td>
</tr>
</tbody>
</table>

### Stop payments

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stop payments</strong></td>
<td>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:</td>
<td>$31 per item</td>
</tr>
<tr>
<td></td>
<td>- <strong>Paper item</strong>: payee name, account number, check number or range of check numbers, check date and check amount</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- <strong>ACH item</strong>: company name, account number, ACH merchant ID and/or company ID and item amount</td>
<td></td>
</tr>
<tr>
<td><strong>Stop payment auto renewal (analyzed accounts)</strong></td>
<td></td>
<td>$3 each</td>
</tr>
</tbody>
</table>

### Verification

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Audit Confirmation</strong></td>
<td></td>
<td>$40 each</td>
</tr>
<tr>
<td><strong>Credit inquiry fee</strong> (deposit and/or credit account information provided to third party at your request)</td>
<td></td>
<td>$10 each</td>
</tr>
<tr>
<td><strong>Research and verification</strong> ([$25 minimum charge])</td>
<td></td>
<td>$25 per hour</td>
</tr>
</tbody>
</table>

### Wire transfers (non-analyzed accounts)

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming domestic</strong></td>
<td></td>
<td>$15 per transfer</td>
</tr>
<tr>
<td><strong>Incoming international U.S./foreign currency</strong></td>
<td></td>
<td>$16 per transfer</td>
</tr>
<tr>
<td><strong>Outgoing domestic</strong></td>
<td></td>
<td>$30 each</td>
</tr>
<tr>
<td><strong>Repetitive outgoing domestic</strong></td>
<td></td>
<td>$25 each</td>
</tr>
<tr>
<td><strong>Outgoing international U.S. currency</strong></td>
<td></td>
<td>$45 each</td>
</tr>
<tr>
<td><strong>Repetitive outgoing international U.S. currency</strong></td>
<td></td>
<td>$40 each</td>
</tr>
<tr>
<td><strong>Outgoing international foreign currency</strong></td>
<td></td>
<td>$35 each</td>
</tr>
<tr>
<td><strong>Repetitive outgoing international foreign currency</strong></td>
<td></td>
<td>$30 each</td>
</tr>
</tbody>
</table>

### 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 Wells Fargo Analyzed Business Checking or Wells Fargo Analyzed Business Checking Select.
### Service fees

#### Wire transfers (analyzed accounts)\(^2\)

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming domestic</strong></td>
<td>$15 per transfer</td>
</tr>
<tr>
<td><strong>Incoming international U.S./foreign currency</strong></td>
<td>$16 per transfer</td>
</tr>
<tr>
<td><strong>Wire in via correspondent bank - U.S./foreign currency</strong></td>
<td>$7 per transfer</td>
</tr>
<tr>
<td><strong>Outgoing domestic</strong></td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>$30 each</td>
</tr>
<tr>
<td>Voice</td>
<td>$30 each</td>
</tr>
<tr>
<td>Voice repetitive</td>
<td>$25 each</td>
</tr>
<tr>
<td>Voice drawdown</td>
<td>$20 each</td>
</tr>
<tr>
<td>Auto standing</td>
<td>$18 each</td>
</tr>
<tr>
<td><strong>Outgoing international U.S. currency</strong></td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>$45 each</td>
</tr>
<tr>
<td>Voice</td>
<td>$45 each</td>
</tr>
<tr>
<td>Voice repetitive</td>
<td>$40 each</td>
</tr>
<tr>
<td>Auto standing</td>
<td>$30 each</td>
</tr>
<tr>
<td><strong>Outgoing international foreign currency</strong></td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>$35 each</td>
</tr>
<tr>
<td>Voice</td>
<td>$35 each</td>
</tr>
<tr>
<td>Voice repetitive</td>
<td>$30 each</td>
</tr>
<tr>
<td>Auto standing</td>
<td>$20 each</td>
</tr>
</tbody>
</table>

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

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

---

\(^2\) These Wells Fargo fees may be offset by the earnings allowance on Wells Fargo Analyzed Business Checking or Wells Fargo Analyzed Business Checking Select.
Additional terms

The following term is applicable to analyzed accounts only.

Recoupment fee

A Recoupment fee applies to these accounts:

- Wells Fargo Analyzed Business Checking
- Wells Fargo Analyzed Business Checking Plus
- Wells Fargo Analyzed Business Checking Select

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.
### How to reach Wells Fargo

<table>
<thead>
<tr>
<th>Service</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo Business Online®</td>
<td>Visit <a href="http://wellsfargo.com/biz">wellsfargo.com/biz</a> or call 1-800-956-4442</td>
</tr>
<tr>
<td>Account assistance/customer inquiry</td>
<td>1-800-CALL-WELLS (1-800-225-5935) or refer to your statement</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-337-7454</td>
</tr>
<tr>
<td>TTY/TDD for deaf and hard-of-hearing customers</td>
<td>1-800-877-4833</td>
</tr>
<tr>
<td>Customers outside the U.S.</td>
<td>Visit <a href="http://wellsfargo.com/help/international-access-codes">wellsfargo.com/help/international-access-codes</a> to view a list of our International Access Codes.</td>
</tr>
</tbody>
</table>

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. locations.

© 2019 Wells Fargo Bank, N.A.
All rights reserved.
Member FDIC.
BBG6788 (7-19)