

Consumer Account Addenda

Consumer Account Fee and Information Schedule Addenda

- Additional way to avoid the monthly service fee for Clear Access Banking and Everyday Checking, Effective December 6, 2023
- Worldwide Military Banking Updates, Effective December 6, 2023
- Prime Checking and Premier Checking Updates, Effective November 6, 2023
- Platinum Savings Team Member Benefit, Effective May 28, 2021

Deposit Account Agreement Addenda

- CD Account Updates, Effective March 26, 2024
- Overdraft Protection, Effective July 25, 2023

Consumer Account Fee And Information Schedule Addenda

These Addenda change the Consumer Account Fee and Information Schedule (“Consumer Schedule”). All terms defined in the Consumer Schedule will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Consumer Schedule, these Addenda will control. Except as expressly amended by these Addenda, the Consumer Schedule remains in full force and effect.

Additional way to avoid the monthly service fee for Clear Access Banking and Everyday Checking, Effective December 6, 2023

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” under account “Everyday Checking,” the subsection titled “How to avoid the monthly service fee each fee period” the following bullet is added:

- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program¹.

1. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, refer to the addendum titled Worldwide Military Banking Updates, Effective December 6, 2023, in this document.

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” under account “Clear Access Banking” the subsection titled “How to avoid the monthly service fee each fee period” the following bullet is added:

- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program¹.

1. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, refer to the addendum titled Worldwide Military Banking Updates, Effective December 6, 2023, in this document.

Worldwide Military Banking Updates, Effective December 6, 2023

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” subsection titled “Worldwide Military Banking program” is deleted and replaced with the following:

Worldwide Military Banking program

With the Worldwide Military Banking program, eligible checking accounts with a qualifying non-civilian military direct deposit will receive these account benefits: the checking account monthly service fee will be waived and all non-Wells Fargo ATM cash withdrawal transaction fees will be waived worldwide. Fees may still be charged by the non-Wells Fargo ATM operator or network. Prime Checking and Premier Checking accounts are not eligible for this program.

To be eligible for the program, you must receive a qualifying non-civilian military direct deposit of your salary, pension, or disability benefits electronically deposited from Department of Defense/Defense Finance and Accounting Service (DOD/DFAS), Department of Veterans Affairs/Veterans Benefits Administration (VA/VBA), or U.S. Department of the Treasury from any branch of the United States military into an eligible checking account. An account will receive program benefits 45 days after the qualifying non-civilian military direct deposit is deposited into the checking account. Your checking account will no longer receive benefits under this program if a qualifying non-civilian military direct deposit is no longer deposited monthly into your qualifying checking account.

Prime Checking and Premier Checking Updates, Effective November 6, 2023

In the section of the Consumer Schedule titled “Prime Checking & Premier Checking,” under account “Prime Checking,” the subsection “How to avoid the monthly service fee each fee period - \$20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors,^{1,2} applicable bank fiduciary and custody accounts, annuities,^{3,4} and eligible foreign exchange transactions)” is deleted and replaced with the following:

Prime Checking – How to avoid the monthly service fee each fee period

\$20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors,^{1,2} applicable bank fiduciary and custody accounts.

1. Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCSS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and nonbank affiliates of Wells Fargo & Company.

2. Certain brokerage accounts are not eligible.

In the section of the Consumer Schedule titled “Prime Checking & Premier Checking,” under account “Premier Checking,” the subsection “How to avoid the monthly service fee each fee period - \$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors,^{1,2} applicable bank fiduciary and custody accounts, annuities,^{3,4} and eligible foreign exchange transactions)” is deleted and replaced with the following:

Premier Checking – How to avoid the monthly service fee each fee period
\$250,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors,^{1,2} applicable bank fiduciary and custody accounts. Wells Fargo may waive the monthly service fee at its discretion for promotional or other purposes.

1. Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and nonbank affiliates of Wells Fargo & Company.
2. Certain brokerage accounts are not eligible.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

RSNIP-01262025-5837109.1.1

Platinum Savings Team Member Benefit, Effective May 28, 2021

In the section of the Consumer Schedule titled “Way2Save Savings & Platinum Savings,” under account “Platinum Savings,” the following is added:
We’ll waive the monthly service fee for Platinum Savings for current and retired Wells Fargo employees. If Wells Fargo Human Resources no longer classifies you as a current or retired employee, the Platinum Savings monthly service fee will apply, unless you meet one of the options to avoid this fee.

Deposit Account Agreement Addenda

These Addenda change the Deposit Account Agreement (“Agreement”). All terms defined in the Agreement will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

CD Account Updates, Effective March 26, 2024

In the section of the Agreement titled “Time Accounts (CDs),” the introductory paragraph “CDs mature and are payable at the expiration of a specified term, which will be no less than seven calendar days after the date of deposit. The CD’s maturity date is the last day of the term for the CD and is printed on your receipt.” is deleted and replaced with the following:

CDs mature and are payable at the expiration of a specified term, which will be no less than seven calendar days after the date of deposit. The CD’s maturity date is the last day of the term for the CD and is printed on your receipt.

For new Certificate of Deposit (CD) accounts that are not fully funded due to the source funds not being received or being returned unpaid, Wells Fargo may close the account. For existing Certificate of Deposit (CD) accounts where additional funds are added to the account but those incremental funds are not received or are returned unpaid, Wells Fargo may adjust the account balance and interest accrued accordingly.

Overdraft Protection, Effective July 25, 2023

In the section of the Agreement titled “Available Balance, Posting Transactions, and Overdraft,” the subsection titled “overdraft Protection” is deleted and replaced with the following:

Overdraft Protection

This is an optional service you can add to your checking account by **linking up to two eligible Wells Fargo accounts (one savings, one credit) to authorize or pay your transactions if you don’t have enough available 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. When an Overdraft Protection transfer occurs from a linked savings account to cover the authorization or payment of a transaction, the available balance in that savings account will be reduced by the amount of money to be transferred. That amount of money will be unavailable for other use, and it will be applied to the checking account during nightly processing. If you link two accounts, you may tell us which account to use first to transfer/advance funds. If you don’t specify an order, we’ll first transfer funds from your linked savings account. If an account you’ve linked for Overdraft Protection is restricted by court order or any other reason, we may delink that account as a source for Overdraft Protection. If the restriction is subsequently removed, the prior linkage is not generally reapplied unless you request to re-establish the linkage.

Overdraft Protection isn’t available for all accounts. Refer to the Consumer Schedule or the Business Schedule for account eligibility and additional details.

END OF ADDENDA

These addenda govern consumer deposit accounts maintained at Wells Fargo Bank, N.A. (except in Arkansas and Texas).

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

© 2024 Wells Fargo Bank, N.A.

CNS5159-A (3/26/2024)