

What You Need to Know About Overdrafts and Overdraft Fees

Important information about overdrafts

An overdraft occurs when you do not have enough available money in your account to cover a transaction (based on your account's available balance¹) but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft coverage that comes with your account.²
2. We also offer overdraft protection plans, such as a link to an eligible savings account, eligible line of credit or eligible credit card, which may be less expensive than our standard overdraft coverage. To learn more, ask us about these plans.

This notice explains our standard overdraft coverage.

What is the standard overdraft coverage that comes with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (such as recurring debit card and ACH payments)

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions (such as one-time debit card and ATM card purchases)

We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned unpaid.

If you'd like more information about available options related to standard overdraft coverage, please speak with a Wells Fargo banker.

What fees will the bank charge if it pays my overdraft³?

Under our standard overdraft coverage:

- We will charge you a fee of \$35 each time we pay an overdraft item to your account
- There is a limit of three overdraft fees per day

What if I want Wells Fargo to authorize and pay overdrafts on my ATM and everyday debit card transactions?

You can add Debit Card Overdraft Service⁴ anytime by calling us at 1-800-TO-WELLS (1-800-869-3557), signing on to *Wells Fargo Online*[®] Banking from a computer or tablet (search Overdraft Services), visiting a Wells Fargo ATM (select More Choices), or speaking to a banker at any Wells Fargo branch. You can remove the service at any time.

1 Available balance is the most current record we have about the funds that are available for your use or withdrawal. It includes all deposits and withdrawals that have been posted to your account, then adjusts for any holds on recent deposits and any pending transactions that are known to the Bank. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant. For more information on how we calculate your available balance, please refer to the Deposit Account Agreement.

2 Our standard overdraft coverage does not apply to Clear Access BankingSM accounts. Optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are not available for Clear Access Banking accounts. For more information about the overdraft features for Clear Access Banking accounts, please refer to your Consumer Account Fee and Information Schedule and Deposit Account Agreement.

3 The overdraft fee for Wells Fargo Teen CheckingSM accounts is \$15 per item and we will charge no more than two (2) overdraft fees per business day. Overdraft fees are not applicable to Clear Access BankingSM accounts.

4 Not available for certain accounts, such as Clear Access BankingSM accounts, Teen CheckingSM accounts, or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the bank for a variety of reasons including excessive overdrafts or returned items, as determined by the Bank.