

Advancing financial inclusion with the Banking Inclusion Initiative

Launched in 2021, the Wells Fargo Banking Inclusion Initiative helps to better bank low-income underbanked and unbanked consumers.

Our nation's
challenge



An estimated

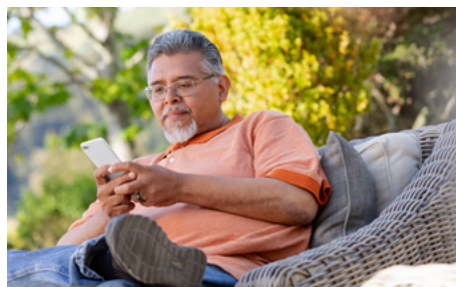
24.6 million

U.S. households are unbanked or underbanked, often resorting to higher-cost, less secure alternatives to manage their money.¹

Our focus areas



Build banking on-ramps by making financial education and coaching accessible



Increase access to affordable products and solutions



Lead industry collaborations to advance financial inclusion

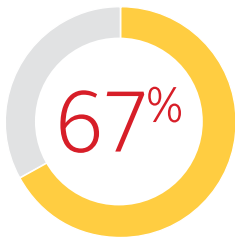
- Collaborate with Operation HOPE to launch HOPE Inside centers in select Wells Fargo branches across the U.S. to offer free financial coaching to underserved communities. Read more about our impact on the next page.
- Support with Wells Fargo digital tools such as LifeSync® to track progress towards financial goals and Credit Close-UpSM for credit monitoring and education.
- Increase awareness about low-cost, no overdraft fee² accounts like Clear Access BankingSM.
- Collaborate with nonprofit partners such as Cities for Financial Empowerment (CFE) Fund, and local Bank On coalitions to test new strategies to reach unbanked and underbanked individuals.
- Partner with national organizations who consult on key strategies and success measures.
- Advocate for a National Financial Inclusion Strategy before industry stakeholders and U.S. Department of the Treasury for a more inclusive financial system.

The impact of HOPE Inside coaches inside Wells Fargo locations

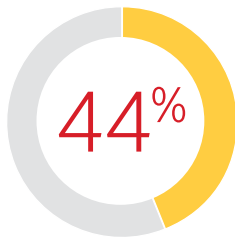
- Serve both Wells Fargo customers and all households in surrounding communities
- Provide money and credit management workshops and one-on-one financial coaching
- Partner with local organizations to expand reach and services



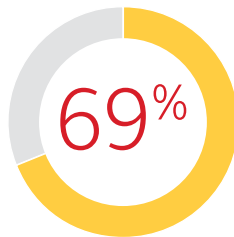
Over
9,000
clients served³



of clients
increased credit scores
(average improvement of
29 points)



of clients
reduced debt
(median reduction
of ~\$2,000)



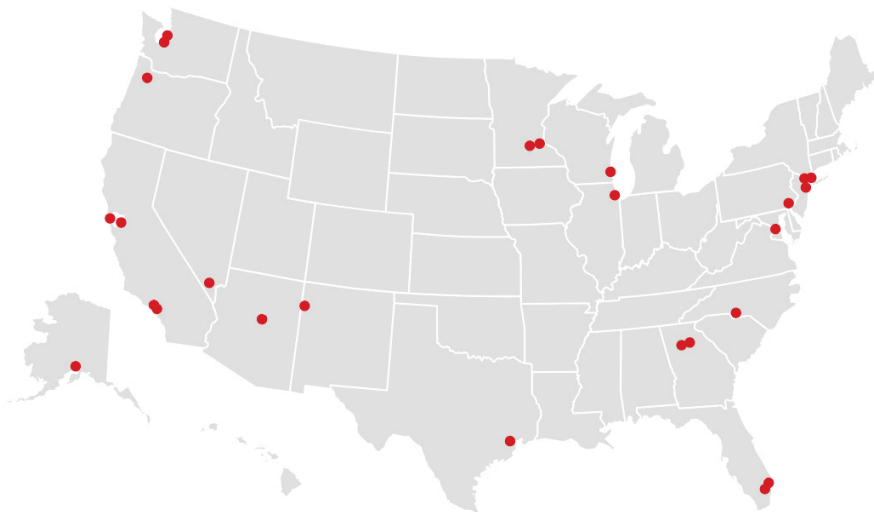
of clients
increased savings
(median savings
of ~\$500)

Wells Fargo HOPE Inside centers

Now totaling **30 centers**⁴ serving **more than 100 branches**.
We're excited to expand to **50 centers by 2026**.

Anchorage, AK
Atlanta, GA
Charlotte, NC
Chicago, IL
Elizabeth, NJ
Gallup, NM
Hialeah, FL
Hollywood, FL
Houston, TX (2)
Las Vegas, NV (2)
Los Angeles, CA (2)
Milwaukee, WI
Minneapolis, MN

New York, NY
Newark, NJ
Oakland, CA
Philadelphia, PA (2)
Phoenix, AZ
Portland, OR
San Francisco, CA
Seattle, WA
St. Paul, MN
Stone Mountain, GA
Tacoma, WA
Van Nuys, CA
Washington, DC



To learn more about how we're empowering communities through the Banking Inclusion Initiative,
visit wellsfargo.com/bankinginclusion

1. 2023 FDIC National Survey of Unbanked and Underbanked Households
2. Other fees may apply, and it is possible for the account to have a negative balance. Please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement for details.
3. Statistics through December 2024 across all Wells Fargo locations with HOPE Inside centers
4. HOPE Inside centers as of 12/24
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