

Value Checking

A guide to your common checking account fees

At Wells Fargo we are committed to providing the information you need to help manage your account. We developed this summary to help you understand some of the most common fees that may apply to your checking account. For a complete listing of fees and more detailed account information, please see the Wells Fargo Consumer Account Agreement and Consumer Fee and Information Schedule.

Monthly service fee	
Monthly service fee	\$7 with online only statements (\$9 with paper statements)
Requirements to waive the monthly service fee (minimum opening deposit \$50 ¹)	\$0 monthly service fee on your Value checking account when you have one of the following (during each statement cycle): <ul style="list-style-type: none"> • \$1,500 minimum daily balance OR <ul style="list-style-type: none"> • Direct deposits totaling \$500 or more
ATM fees	
Cash withdrawals at Wells Fargo ATMs	\$0
Cash withdrawals at non-Wells Fargo ATMs in the U.S.	\$2.50 per withdrawal Note: Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by terms of your account).
Cash withdrawals at non-Wells Fargo ATMs outside of the U.S.	\$5 per withdrawal Note: Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by terms of your account).
Overdraft services fees	
Overdraft and returned item fees ²	\$25 if this is your 1st time within the prior 12 months, otherwise \$35 per item Note: <ul style="list-style-type: none"> • No overdraft fee will be assessed on ATM and everyday debit card transactions unless Debit Card Overdraft Service is added to the account • No more than 4 overdraft and returned item fees will be charged on any business day • No overdraft fees if at the end of the business day, your account is overdrawn by \$5 or less after all transactions have posted • No extended or continuous overdraft fee
Overdraft Protection transfer/advance fees – when you are enrolled we will transfer/advance available funds from your linked overdraft protection account	\$12.50 per transfer from your linked savings account Note: Transfers will count towards the maximum number of six withdrawals and transfers per monthly period from your savings or money market account per Regulation D and Bank requirements. See the “Other common fees” section for excess activity fees on your savings accounts. \$12.50 per advance from an eligible linked line of credit account You may be able to use your credit card as overdraft protection. To learn more about the advance fees, please see your Credit Card Agreement.

Value Checking

Debit Card Overdraft Service

When you add this service, your ATM and everyday debit card transactions may be approved at the bank's discretion when you do not have enough money in your checking or linked overdraft protection account to cover your transaction.

Option 1 – Your account does not come with Debit Card Overdraft Service: If you do not add this service and you do not have enough money in your account, your ATM or everyday debit card transaction will be declined and no overdraft fee will be charged on these transactions.

Option 2 – If you add this option: If you add Debit Card Overdraft Service and an ATM or an everyday debit card transaction overdraws your account, the following fees will apply.

Overdraft fee for ATM and everyday debit card transactions²

\$25 if this is your 1st time within the prior 12 months, otherwise

\$35 per item

Note:

- No fee if you transfer or deposit funds (and no hold is placed on the deposit) to cover the overdraft by the cutoff time for each store and Wells Fargo ATM on the same business day
- No more than 4 overdraft and returned item fees will be charged on any business day
- No overdraft fees if at the end of the business day, your account is overdrawn by \$5 or less after all transactions have posted
- No extended or continuous overdraft fee

How deposits and withdrawals are processed

Posting order – the order your deposits and withdrawals are processed

Transactions are generally posted each business day in this order:

- **First** – deposits or incoming transfers received before the deposit cutoff time that day
- **Second** – your withdrawals (such as ATM and debit card transactions) that have been received for payment from your account. Transactions are sorted by date and time received by the Bank and if date and time are the same, we post lowest to highest dollar amount.
- **Third** – checks and automatic payments (ACH) by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount

Deposit availability (Hold Policy) – when your deposits will be made available

Cash deposit: same business day

Electronic direct deposits/wire transfers: same business day

Check deposit: depending on the item, funds are generally available on the next business day.

- If we place a hold on a check, the first \$200 will be available on the next business day
- The remaining balance will be available no later than the seventh business day after your deposit
- We will notify you of the hold and when the funds will be made available to you

Note: Deposits made before the cutoff time for each store and Wells Fargo ATM will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.

Value Checking

Other common fees	
Access to Wells Fargo Online Banking® with Bill Pay	\$3 per month
Cashier's check	\$10 each
Cashed/Deposited returned item	\$12 per item – for items returned unpaid to Wells Fargo for any reason
Check printing	Varies
Excess activity fee (applied to savings accounts)	\$15 per item – if you exceed the Regulation D and Bank limit of six withdrawals and transfers from your savings or money market account per monthly period (maximum 3 fees per monthly period)
International debit card purchase fee	3% of transaction amount
Money Order (up to \$1,000)	\$5 each
Online bank statements	\$0
Online check images – images of checks you've written	\$0
Stop Payment	\$31 each
Wire Transfer	\$15 for incoming domestic/internal \$30 for outgoing domestic/internal

Dispute resolution

If you have a dispute with the Bank, and we are not able to resolve the dispute informally, you agree that the dispute will be resolved through an arbitration process further detailed in the Dispute Resolution Program section of the Consumer Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

Getting started guide

This guide includes easy-to-digest information about important account functions, from making deposits, to keeping track of your checking account transactions. You'll find a handy list of banking terms and definitions, as well as helpful tips to get the most out of your new account. You'll also discover ways to avoid fees and develop good money management habits, which will help you build a solid financial history.

[Getting started guide](#)

¹ \$50 minimum opening deposit for Wells Fargo store and business banking locations. For *Wells Fargo Phone BankSM* or *Wells Fargo Online[®]* Banking the minimum opening deposit is \$25.

² Our overdraft fee may apply whether the overdraft is by check, ATM withdrawal, debit card, electronic transaction or other means. The payment of transactions into overdraft is discretionary and the Bank reserves the right not to pay. For example, the Bank typically does not pay overdrafts if your account is not in good standing or you have had excessive overdrafts. You must immediately bring your account to a positive balance.