

# Selected Terms and Conditions for Wells Fargo Advisors

## Debit Cards

Terms and Conditions effective 7/23/2024.

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### 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**

### INTRODUCTION

This brochure describes your rights and responsibilities for your debit Card and adds information to our

- General Account Agreement and Disclosure
- Other Account Agreements, and Brokerage Cash Services and Card Terms and Conditions
- Any additional disclosures, amendments, or addenda we provide to you, and
- Any updated information we gave you since you opened your Brokerage Account.

However, if this brochure differs from the documents listed above, the information in this brochure will control, unless otherwise stated. If you have other accounts that you wish to access using your Card, the agreements applicable to those accounts will control when your Card is used to access those accounts.

### Defining words in this brochure

- An “Authorized Signer” is a person who has your actual or apparent authority to use your Brokerage Account(s), even if they have not signed the Signature Page or other documents.
- “Bank” or “Wells Fargo” refers to Wells Fargo Bank, N.A.
- “Brokerage Account” means your Brokerage Account with Wells Fargo Advisors (“WFA”), a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.
- “Business day” is any day except Saturday, Sunday, and federal holidays.
- “Card” includes every type of ATM Card and debit Card that we may issue to you (but does not include the Business Deposit Card, unless otherwise noted) to access your Brokerage Account.
- “Commercial Brokerage Account” is a Brokerage Account that is not an Individual Brokerage Account and could include for example an individual acting as a sole proprietor, a partnership, a limited partnership, a limited liability partnership, a limited liability company, a corporation, a joint venture.
- “Individual Brokerage Account” is a Brokerage Account owned by one or more individuals who intend to use the account primarily for personal, family or household purposes.
- “Mobile Device” means a smartphone, tablet, computer or any hand held or wearable communication device and any third-party application within a device that allows you to electronically store or electronically present your debit Card or debit Card number, which is replaced with a unique “Digital Card Number,” to make debit Card transactions.
- “PIN” refers to your personal identification number.
- “Primary Account” is an account that is designated as “primary checking” on a debit or ATM Card.
- “We,” “us,” and “our” refer to “Bank” and “WFA.”
- “You” and “your” refer to the owner and, if applicable, each co-owner or Authorized Signer of a Brokerage Account.

Unless otherwise specified, a “day” is defined as the 24-hour period from midnight to midnight, Pacific Time. Transactions made in other time zones will be based on when received in Pacific Time.

### Disclosing your information

Generally, we will not disclose information about your Brokerage Account, but we may do so in the following situations:

- To comply with a statute, regulation, or rule.
- In any legal process, including without limitation subpoena, search warrant, or other order of a government agency or court.
- In connection with examinations by state and federal regulatory authorities.
- If we need to disclose information to complete a transaction.
- To verify the existence and condition of your Brokerage Account for a third party, such as a merchant or credit bureau.
- To provide information to your legal representative or successor.
- To report the involuntary closure of your Brokerage Account.
- When disclosure is necessary to protect you, your Brokerage Account, or our interests.
- If you give us your permission.
- To our agents, independent contractors, and other representatives who service or process your Brokerage Account transactions, Brokerage Account analysis, or for similar purposes.
- To our affiliated banks and companies and to unaffiliated third parties in accordance with our Privacy Notice.

### MAINTENANCE OF A PRIMARY ACCOUNT

If you designate a Brokerage Account as your Primary Account these terms and conditions will apply. Purchases are deducted from your Primary Account. You may link additional deposit or credit accounts to your Card as we permit from time to time (each, a “Designated Account”). If the Card is used to access a Designated Account, the terms and conditions of the Designated Account apply. You may add, delete or change your Designated Accounts and Primary Account by notifying us of such change in writing.

If you currently have a Wells Fargo Advisors Debit Card that does not have a Brokerage Account as a Primary Account, and instead you have a non-Brokerage Account linked as the Primary Account, the terms associated with the linked account applies. The next time your Card is reissued or replaced, you will receive a consumer or business debit Card. Should you link a Brokerage Account as the Primary Account to a standard consumer or business debit Card, the Card terms and conditions noted in this document apply, and you will receive a Wells Fargo Advisors Debit Card the next time your debit Card is reissued or replaced.

If your Brokerage Account linked as the Primary Account is closed (or you ask it to be de-linked) and your Card does not have a linked account that is eligible to be a Primary Account, your Wells Fargo Advisors Debit Card will be closed.

At certain ATMs inside Wells Fargo branches, you may be able to access and perform transactions on accounts that are not linked to your Card. At most ATMs, however, you only have access to accounts linked to your Card.

### USING YOUR CARD

Table 1 shows how you can use your Card to make purchases and payments, make transfers, and use ATMs and other services. You authorize us to act on your instructions that we receive through any ATM, merchant or network in which we participate. Note: Some services described below may not be available at all ATMs or merchants.

Using your Card can include using your physical Card or accessing your Card by using it through a Mobile Device as noted in the following chart.

TABLE 1

Actions
<b>To purchase or pay</b>
At merchants who accept payments through a network in which we participate (e.g., Visa® and MasterCard®)
Pay bills directly to merchants or other providers with your Card, or through a Mobile Device at merchants who accept mobile payments
Request cash back when making a purchase with your PIN at merchants who offer this service
Through a Mobile Device at merchants who accept mobile payments
Choose whether and how you receive a receipt at the time you use your Card at a merchant terminal
<b>At all Wells Fargo ATMs</b>
View your Available Balances
Withdraw cash
Transfer funds between your accounts
<b>At most Wells Fargo ATMs<sup>1</sup></b>
Make deposits to your accounts (up to any deposit limits that may apply)
Transfer funds from your eligible Wells Fargo credit accounts to your accounts <sup>2</sup>
Make payments to your eligible Wells Fargo credit accounts
Get a statement of your account balances or last 10 transactions <sup>3</sup>
Choose how you want to receive your ATM receipt: printed, emailed to the address on file or to your Wells Fargo Online® secure inbox, or texted to your mobile phone number on file (availability may be affected by your mobile carrier’s coverage area, and your mobile carrier’s message and data rates may apply)
Use your Mobile Device to access Wells Fargo ATMs by tapping it near the Contactless Symbol (see “Using Your Card Through a Mobile Device” for more details)
<b>At non-Wells Fargo ATMs<sup>4</sup></b>
View your Available Balance
Withdraw cash (fees may apply)
Transfer funds between your Accounts (fees may apply)

Actions
<b>At other locations to withdraw money using your physical Card</b>
Wells Fargo bank locations (fees may apply)
Non-Wells Fargo banks that accept Visa-branded cards when a teller helps you with your transaction (fees may apply)
<b>Via electronic credit transfers</b>
Receive transfers, such as those through card networks or funds transfer systems <sup>5</sup>

1. While most Wells Fargo ATMs offer these additional features and services, some Wells Fargo ATMs are limited to cash withdrawals, balance inquiries, and fund transfers between accounts linked to your Card as primary checking and primary savings. The features and services offered at a particular Wells Fargo ATM will be displayed on the ATM screen.
2. Cash advance and ATM advance fees may apply. Refer to the applicable credit card account agreement or line of credit account agreement for more details.
3. Statements at ATMs should not be used in place of your account statement for balancing or verifying the actual account balance.
4. Non-Wells Fargo ATMs are ATMs that are not owned or operated by Wells Fargo or are not prominently branded with the Wells Fargo name and logo. You can use your Card at non-Wells Fargo ATMs that display the Plus® logo to withdraw cash, check balances, and transfer funds between the accounts linked to your Card as primary checking and primary savings. Note: 1) Some non-Wells Fargo ATMs may not give you the option of choosing which account to access or may only let you access one of your accounts. 2) Some transactions may not be available at all ATMs, may be different from those available at Wells Fargo ATMs, or may be limited to any withdrawal limit(s) set by the non-Wells Fargo ATM.
5. If your debit Card or debit Card number is used to receive a credit transfer, the frequency and dollar amount of those transfers may be limited by the applicable card network.

### Fees we charge for using your Card

Wells Fargo does not charge a fee to access your Brokerage Account at an ATM. If you use your Card to access a non-Brokerage Account at an ATM, see the applicable terms for that account as fees may apply.

### Fees non-Wells Fargo ATM operators may charge

The non-Wells Fargo ATM operator or network may charge you a fee. Their fee is included in the total amount withdrawn from your Brokerage Account and will apply to your Card's daily ATM withdrawal limit. We may reimburse that fee, in whole or in part, if allowed by the terms of your Brokerage Account.

### Merchant and third party fees

Some merchants may assess a fee when you use your Card for a purchase or for cash back. This fee will be included in the total purchase amount and will apply to your Card's daily purchase limit. You may also be charged a fee by other banks and financial institutions for cash disbursements at their branches. That fee may be added to your total disbursement and will apply to your Card's daily ATM withdrawal limit.

### ATM and merchant terminal malfunctions

We are not responsible for damages resulting from an ATM or merchant terminal malfunction, except to the extent that malfunction results in an error (see page 6 for Regulation E provisions).

### Wells Fargo ATMs in Assisted-Service mode

Some Wells Fargo ATMs in branches can operate in "Assisted-Service mode" during branch hours. When in Assisted-Service mode, the ATM screen's main menu will display an "I need assistance" option. If you are an Individual Brokerage Customer, your Card's daily ATM withdrawal limit may not apply, and you may be able to access and perform transactions on some of your consumer deposit accounts that are not linked to your Card. If you are a Commercial Brokerage Customer, your Card's daily ATM withdrawal limit may not apply, and you are able to perform transactions only on accounts that are linked to your Card.

Note: If you are accessing a Wells Fargo ATM in Assisted-Service mode using a Mobile Device, see "Using Your Card Through a Mobile Device" for more details.

### Using a Card to access linked credit card and line of credit accounts at ATMs

If you link your Wells Fargo credit card account or eligible line of credit account (linked credit account) to your debit/ATM Card, you may use the Card to access the linked credit account at most Wells Fargo ATMs.

You can use the Card to obtain cash or transfer funds from the linked credit account, as long as the linked credit account is in good standing and has available credit. Cash withdrawals and transfers of funds from your linked credit account are treated as cash advances. Each of these transactions is subject to the provisions of the applicable credit card account agreement or line of credit account agreement, including daily limits and cash advance fees.

You must notify us in case of errors or questions about your Wells Fargo credit card bill. If you think your bill is wrong or if you need more information about a transaction on your bill, write to us or call us at the address or telephone number listed on your credit card account statement. However, you must write to us to preserve your billing rights. Please consult your applicable credit account agreement for complete information on the terms and conditions applicable to your linked credit account, including the rules related to cash advances from, and payments to, your linked credit accounts.

### Daily limits and funds available for using your Card

You may not use your Card for a transaction that would cause the Available Balance in your Brokerage Account to be less than zero. Also, you may not use your Card to transfer money that is not yours to or from your Brokerage Account. We are not required to complete these transactions, but if we do, you agree to pay us any excess amount or improperly accessed or withdrawn or transferred amount immediately upon request by us. We may stop or limit electronic transfers from your Brokerage Account at any time if it is necessary to maintain or restore the security of the system or of your Brokerage Account. You may use your Card subject to 1) your daily purchase limit and daily ATM withdrawal limit, and 2) your Available Balance in your Brokerage Account. The following rules apply:

#### • Limits on dollar amounts:

- Your Card's daily purchase limit is the maximum U.S. dollar amount of purchases (including cash back, if any) that can be authorized each day from your primary linked Account, less merchant fees, if any. Note: If you use your Card or

Card number to fund a digital wallet, brokerage, or other type of account, these Account Funding Transactions (AFTs) will count against your Card's daily purchase limit (AFTs may also be limited by the applicable card network).

- If your daily purchase limit is more than \$99,999, you may ask that the merchant process multiple transactions to complete a purchase above this amount.
- Your Card's daily ATM withdrawal limit is the maximum amount of cash you can withdraw each day from any combination of accessible Accounts using your Card, less any fees charged by the non-Wells Fargo ATM operator or third party, if applicable.
- When you use a Wells Fargo ATM in Assisted-Service mode, your Card's daily ATM withdrawal limit may not apply.
- **The limits for your Card:** We provide you your daily ATM withdrawal and purchase limits when you receive your Card. You can confirm your Card's daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app, or calling us at the number listed in the "Contact Us" section. Note: For security reasons there may be additional limits on the amount, number, or type of transactions you can make using your Card, including the geographic location of the ATM or merchant.
- **Changes to your Card limits:** We may, without telling you, increase your daily purchase or ATM withdrawal limit based on Brokerage Account history, activity, and other factors. If we decrease the limits of your Card, we will notify you in accordance with applicable law.
- **Available Balance:** Your "Available Balance" is the most current record we have about funds that are available for withdrawal from Brokerage Accounts accessible using your Card. You may use your Card as often as you want each day as long you stay within your daily ATM withdrawal limit and daily purchase limit, and you have sufficient Available Balance in any of your Brokerage Accounts used for withdrawal. If using your Card to perform an ATM transaction or purchase would create an overdraft on the Brokerage Account, we may take actions described in the section of this brochure titled "Overdrafts."

Note: Your current Available Balance may not yet reflect all of the transactions you have made, including but not limited to a Card purchase that the merchant has not yet transmitted to us, or a check you wrote that has not been cashed by the payee.

- **Authorizations:** When we approve a transaction or purchase, we call that an "authorization." We may limit the number of authorizations we allow during a period of time (e.g., if we notice out-of-pattern use of your Card, or suspected fraudulent or unlawful activity). For security reasons, we cannot explain the details of the authorization system. If we do not authorize the payment, we may notify the person who attempted the payment that has been refused. We will not be responsible for failing to give an authorization.
- **Partial authorization for Card transactions:** If a Card purchase amount exceeds the current Available Balance in the primary linked Brokerage Account when you are making a purchase, you may be able to use your Available Balance

to pay for a portion of the total purchase. The transaction will be subject to a partial authorization daily purchase limit set by us and your Card's daily dollar limit. We will first try to approve the full amount of the purchase with available funds in your Brokerage Account. If we do not approve the full amount of the purchase, we may approve a portion of the purchase using the remaining available funds in your Brokerage Account. This is called a "partial authorization." The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

### **Illegal transactions and internet gambling**

You must not use your Card or Account for any illegal purpose. You must not use your Card or Account to fund any account that is set up to facilitate internet gambling, except certain government (or state) owned lotteries and certain government-licensed online casinos and horse/dog racing. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in or who are identified as engaged in the internet gambling business.

### **Ending your Card use**

Your Card is the Bank's property. We may cancel or suspend your Card or Card banking access at any time without notice to you (for example, if you fail to activate your Card). We may decide not to issue a Card to you or replace your Card (for example, if the Card has not been used for a prolonged period of time). You may cancel your Card at any time by calling the number on the back of your Card. If the Card is canceled, you must pay for any Card transactions made before the Card is canceled, and you will immediately destroy the Card after it is canceled.

### **You can monitor your Card transactions:**

- Keep track of your transactions with online or mobile banking.
- Get card activity alerts delivered by email, push notification, or text. Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
- Review your account statements regularly to verify transactions.

## **USING YOUR CARD THROUGH A MOBILE DEVICE**

If you make debit Card transactions through a Mobile Device, these Terms and Conditions apply. When you use your debit Card with your Mobile Device for transactions:

- Availability may be affected by your mobile carrier's coverage area, and your mobile carrier may charge you message and data rates, or other fees.
- Some (but not all) digital wallets require your Mobile Device to be NFC (Near Field Communication) enabled and to have the separate wallet app available.
- Your debit Card information is sent across wireless and computer networks.

- Information about your Mobile Device may be transmitted to us.
- You should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. We encourage you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it.
- Please notify us promptly if your Mobile Device containing your Digital Card Number is lost or stolen. See “Contact Us” section.
- When you make a purchase or payment using your Mobile Device, the merchant may not provide an option for cashback.
- Some Wells Fargo ATMs within secure locations may require a physical Card for entry.
- You can access Wells Fargo ATMs by holding your Mobile Device close to the Contactless Symbol.
- When you access a Wells Fargo ATM with your Mobile Device and Card PIN, you can perform only one monetary transaction per visit, such as a cash withdrawal or funds transfer.
- If you are accessing a Wells Fargo ATM in Assisted-Service mode using your Mobile Device, your Card’s daily ATM withdrawal limit will apply and you will not be able to access accounts that are not linked to your Card.
- We may automatically provide third-party digital wallet operators with updated Digital Card Number information, such as when your Card is replaced or re-issued.
- In certain circumstances (such as when you set up recurring payments to a subscription service), another unique identifier may be generated from your Digital Card Number to be used for Card transactions.

When you use your debit Card with your Mobile Device for transactions, third parties (such as merchants, card association networks, mobile carriers, digital wallet operators, mobile device manufacturers, and software application providers) may 1) use and receive your Digital Card Number and information about your Card transactions as necessary to effect, administer, or enforce the Card transaction, and 2) receive information about your Mobile Device. The third-party digital wallet operator may use this information to display it to you or for its own purposes according to the terms, conditions, and other agreements that the digital wallet operator may require you to accept. Please refer to the third-party digital wallet operator’s privacy policy and terms and conditions for more detail about how the digital wallet operator will use and retain your information, as well as to review any fees that the third-party digital wallet operator may charge. We are not responsible for a third party’s privacy practices or level of security. If a third-party digital wallet operator displays a history of Card transactions made through your Mobile Device, you understand that the third-party transaction history does not reflect complete information about your Card transactions.

We may, at any time, partially or fully restrict your ability to make debit Card transactions through a Mobile Device. We

may also modify or terminate a debit Card’s eligibility to be added to a Mobile Device, as well as our participation with any third-party digital wallet operator. If you want to remove your Digital Card Number from your Mobile Device, please contact us. See “Contact Us” section.

#### **UNDERSTANDING AUTHORIZATION HOLDS FOR CARD TRANSACTIONS**

For all Card purchase transactions, we may place a temporary hold on some or all of the funds in the Brokerage Account linked to your Card when we obtain an authorization request. We refer to this temporary hold as an “Authorization Hold.” The funds subject to the Authorization Hold will be subtracted from your Available Balance.

We generally release the Authorization Hold within 3 business days from the time of authorization or until the transaction is paid from your Brokerage Account. Note, however that the hold can be longer for certain types of transactions, including up to 30 business days for car rental, hotel, cash disbursements, and international Card transactions. If the merchant does not submit the transaction for payment within the time allowed, we will release the Authorization Hold. This means your Available Balance will increase until the transaction is submitted for payment by the merchant and posted to your Brokerage Account. If this happens, we must honor the prior authorization, and we will pay the transaction from your Brokerage Account. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you will spend. For example, a restaurant submits the authorization request for your meal before you add a tip. Note: You might end up overdrawing the Account even though the Available Balance appears to show there are sufficient funds to cover your transaction. For example, if a merchant does not submit a one-time debit Card transaction for payment within 3 business days of authorization (or for up to 30 business days at the bank’s discretion for certain types of debit Card transactions), we will release the Authorization Hold on the transaction even though we will have to honor the transaction. The transaction will be paid from the funds in the Brokerage Account when we receive it for payment. You should record and track all of your transactions closely to confirm that your Available Balance accurately reflects your use of funds from your Brokerage Account.

#### **OVERDRAFTS**

Overdraft Protection is not available for the Brokerage Account. It is important to keep track of the balances in your Brokerage Account before you make purchases or withdrawals. Transactions using your Card will only be authorized if there are sufficient funds in your Brokerage Account at the time of the authorization request. If your Brokerage Account nonetheless ends up in overdraft status (such as when a merchant submits a transaction for payment without requesting authorization from us), you are responsible for and must immediately repay the amount of any overdraft and any applicable fees.

## HANDLING PREAUTHORIZED PAYMENTS

- **Right to stop payment for Individual Brokerage Accounts:** If you have told us in advance to make regular (recurring) payments out of your Individual Brokerage Account, you can stop any of these payments. Call or write to us in time for us to receive your request 3 business days or more before the payment is scheduled. Call us at 1-877-279-0310, or write to us at Wells Fargo Advisors Client Services, ATTN: H0005-087, 1 N. Jefferson Ave., St. Louis, MO 63103. If you call, we also may require you to put your request in writing and get it to us within 14 days after you call. There is no fee to stop a regular (recurring) payment using a debit Card. Note: We cannot stop payment on a purchase transaction unless it is a preauthorized electronic fund transfer.
- **Notice of varying amounts for Individual Brokerage Accounts:** If the amount of these regular (recurring) payments varies, the person you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. (The party you are going to pay may allow you to choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment from an Individual Brokerage Account:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will pay for your losses or damages.
- **Stop payment on purchases, changes to recurring payments for Commercial Brokerage Accounts:** Stop payments cannot be requested on one time purchases made using a Card for Commercial Brokerage Accounts. If you have told a merchant or other billing entity in advance to make recurring debits to your Card, you can stop any of these debits by contacting the merchant or other billing entity directly to cancel or discontinue any scheduled bill payment. Some merchants require an advance notice to discontinue recurring payments, so we recommend you allow sufficient advance time for any changes to your payment service.

## OTHER CONSIDERATIONS (INDIVIDUAL BROKERAGE ACCOUNTS ONLY)

- **Account inquiry:** You have the right to contact us to find out whether an electronic transfer has been credited or debited to your Individual Brokerage Account. Call or write to us using the information listed in the “Contact Us” section.
- **Receipts:** You can get a receipt at the time you make any transfer to or from your Individual Brokerage Account using one of our ATMs or when you use your Card at a merchant terminal.

## CARD ON FILE WITH MERCHANTS

If you give your debit Card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, the merchant may receive updated Card information to process such payments,

for example, if the merchant participates in the Visa Account Updater Service or a similar service. However, since not all merchants receive updated Card information, we recommend you notify each merchant of your new debit Card number and/or expiration date to ensure your payments continue uninterrupted. If you have a Card on file with a merchant and want to cancel the relationship, be sure to cancel the relationship with the merchant directly.

## HELPING PROTECT YOUR CARD

### Liability for unauthorized electronic fund transfers according to Regulation E (Individual Brokerage Accounts only)

Tell us AT ONCE if you believe your Card, Card number, PIN, or other access device, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus funds in any line of credit, savings account, or credit card linked to your account or as part of an Overdraft Protection plan). If you tell us within 2 business days after you learn of the loss or theft of your Card, Card number, PIN, or other access device, you can lose no more than \$50 if someone used your credentials without your permission (however, see “Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)” below).

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card, Card number, PIN, or other access device, and we can prove we could have stopped someone from using your credentials without your permission if you had told us, you could lose up to \$500 (however, see “Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)” section).

Also, if your Account statement shows transfers that you did not make or authorize, including those made by your Card, PIN, or other means, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized electronic fund transfers that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those transactions had you promptly notified us). This will apply even to unauthorized electronic fund transfers that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

### Contact in the event of an unauthorized electronic fund transfer (Individual Brokerage Accounts Only)

If you believe your Card, Card number, or PIN, has been lost or stolen, call us at 1-877-279-0310, or write to us at Wells Fargo Advisor Client Services, ATTN: H0005-087, 1 N. Jefferson Ave., St. Louis, MO 63103.

## **Zero Liability protection (Individual Brokerage Accounts and Commercial Brokerage Accounts)**

For Individual Brokerage Accounts: Your Card comes with Wells Fargo's Zero Liability protection, which provides you with more liability protection than what Regulation E requires for consumer cards (see "Liability for unauthorized electronic fund transfers according to Regulation E (Individual Brokerage Accounts only)" above).

For Commercial Brokerage Accounts: Your Card comes with Wells Fargo's Zero Liability protection, but Regulation E does not apply.

With Zero Liability protection, you'll have no liability for Card transactions that you did not make or authorize, subject to certain conditions and so long as those transactions occurred before the end of the 60-day period described hereafter.

If your Account statement shows Card transactions that you did not make or authorize, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized Card transactions that occurred after the 60-day period and before you provided notice to us (if we could have stopped those Card transactions had you promptly notified us). This will apply even to unauthorized Card transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

Zero Liability protection does not apply if we determine, based on substantial evidence, that you were fraudulent or negligent in the handling of your Card or Brokerage Account, or if your Card transaction does not meet Regulation E's definition of an "unauthorized electronic fund transfer," which is an electronic fund transfer from your account that is initiated by a person other than you without actual authority to initiate the transfer and from which you receive no benefit. Moreover, if you do not notify us about an unauthorized Card transaction within 60 days from the time your statement was made available to you, Zero Liability protection does not apply; note, however, that this does not impact your rights under Regulation E if there is an unauthorized electronic fund transfer from your Individual Brokerage Account.

### **In case of errors or questions about your electronic fund transfers**

Telephone us or write to us (information listed in the "Contact Us" section on page 8) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we mailed or otherwise made available to you the FIRST statement on which the problem or error appeared. You should take the following actions: 1) Tell us your name, Brokerage Account number, and the dollar amount of the suspected error, and 2) describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you notify us in person or by phone, we may require that you send your complaint or question in writing within 10 business days.

### **Investigations — Individual Brokerage Accounts**

We will attempt to determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Individual Brokerage Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Individual Brokerage Account. For errors involving new Individual Brokerage Accounts, purchase transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Individual Brokerage Accounts, we may take up to 20 business days to credit your Brokerage Account for the amount you think is in error. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, or an error occurred that is different from the one you described, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### **Our liability for failure to complete an electronic fund transfer to or from an Individual Brokerage Account**

If we do not complete a transfer to or from your Individual Brokerage Account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable if:

- through no fault of ours, you do not have enough money in your Individual Brokerage Account to make the transfer; or
- the funds in your Individual Brokerage Account are subject to legal process or some other encumbrance restricting such transfer; or
- the ATM was not working properly and you knew about the breakdown when you started the transfer; or
- circumstances beyond our control (such as fire, flood, or power failure) prevent the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in our agreements with you.

### **Periodic statements**

You will receive a Brokerage Account statement quarterly (or monthly for the months in which activity occurs in your Brokerage Account).

## **CARD AND ATM SAFETY TIPS**

### **Card safety**

- Always protect your Card and keep it in a safe place, just like you would cash, credit cards, or checks. If your Card is lost or stolen, contact us immediately.

- Avoid using numbers for your PIN that are easily identified (such as birth date, phone number, or address). Note: Most ATMs outside of the U.S. require a four-digit numeric PIN.
- Memorize your PIN, and do not write it down or give it to anyone.
- Change your PIN every six months. If you have forgotten your PIN or want a new one, visit your nearest Wells Fargo location.
- Review your account statements and report fraudulent transactions to us immediately.
- Make sure your internet transactions are secure, and log off from a website after you make a purchase.
- Avoid providing your Card information or PIN over the phone or internet unless to a trusted merchant in a call or transaction that you initiated.
- Before using a merchant terminal or ATM, inspect it for possible skimming devices or the presence of an unauthorized attachment.

### ATM safety

- Be sure no one sees you enter your PIN
- Be aware of your surroundings, especially at night, and be cautious when withdrawing cash. Avoid showing or counting cash at the ATM. Put it away immediately and count it when you are in a secure location such as your car or home.
- When using an ATM with a door that requires card access, close the entry door completely and do not open the door to anyone you don't know.
- The activity around Wells Fargo ATM facilities may be recorded by surveillance cameras. If you notice anything suspicious do not use the ATM, and, if you're in the middle of a transaction, cancel it, leave immediately and visit another ATM.
- If you must use the ATM at night, take someone with you.
- Keep safe or securely get rid of your ATM receipts.
- When using a drive-up ATM, keep your car running, doors locked, and passenger windows up.
- Report all crimes immediately to the operator of the ATM or local law enforcement and call 911 if you need emergency assistance. For complaints about security at Wells Fargo ATMs, contact us at the phone number or address listed in the "Contact Us" section, and:
  - In New York call: NY Department of Financial Services  
1-877-226-5697.
  - In New Jersey call: NJ Department of Banking  
609-292-7272.

CONTACT US	
<b>By phone</b>	1-877-279-0310 Monday – Friday 8 a.m. – 10 p.m. Eastern Time Saturday 8 a.m. – 5 p.m. Eastern Time
<b>People with hearing impairments</b>	We accept all relay calls, including 711.
<b>In writing</b>	Wells Fargo Advisors Client Services ATTN: H0005-087 1 N. Jefferson Ave St. Louis, MO 63103