WELLS FARGO

# Selected Terms and Conditions for Wells Fargo Smart Start Banking Debit Card


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## INTRODUCTION

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

- Deposit Account Agreement,
- Consumer Account Fee and Information Schedule,
- Other Account Agreements,
- Any additional disclosures, amendments, or addenda we provide to you, and
- Any updated information we gave you since you opened your Account.

However, if this brochure differs from the documents listed above, the information in this brochure will control, unless otherwise stated.

Para obtener una copia de estos Términos y Condiciones en español, visite wellsfargo.com/terminostarjetadebito.

The Smart Start Banking Debit Card provides access to the Smart Start Banking Account that is established by you as the Account owner for the use of a minor as an Authorized User. You are the only individual who holds legal ownership of the Account, and you have the authority to monitor all transactions, set limits or restrictions, and close the Account at any time. You can transfer funds and allocate funds into spend control categories to manage spending on the Account. You may also request servicing or maintenance on the Account.

The Authorized User may use the Account to make Card purchases and ATM withdrawals pursuant to the limits and controls set by you, but cannot make changes, set/modify controls, or otherwise request servicing on the Account or Card. You are responsible for the Authorized User's use of funds and authorized transactions initiated with the Card, including any fees incurred for use of the Card and any liabilities that result from improper use.

**Defining words in this brochure**

- "Account" refers to the Smart Start Banking Account accessible using the Card.
- "Authorized User" means the eligible individual you have authorized to use the Card.
- "Business day" is any day except Saturday, Sunday, and federal holidays.
- "Card" means the Smart Start Banking debit card that we issue to you in the name of the Authorized User.
- "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 the Card or Card number, which is replaced with a unique "Digital Card Number," to make Card transactions.
- "Overdraft" is an available balance of less than $0.00 in your Account.
- "PIN" refers to the personal identification number associated with the Card.
- "We," "us," "our," and "Bank" refer to Wells Fargo Bank, N.A.
- "You" and "your" refer to the owner of an Account, and does not include the Authorized User of the Card.

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 Account, but we may do so in the following situations:

- To comply with a statute, regulation, or rule.
- In any legal process, including subpoena, search warrant, or other order of a government agency or court.
- In connection with examinations by state and federal banking authorities.
- If we need to disclose information to complete a transaction.
- To verify the existence and condition of your Account for a third party, such as a merchant or credit bureau.
- To provide information to the legal representative or successor of a deceased co-owner for the period during which the deceased had an interest in your Account.
- To report the involuntary closure of your Account.
- When disclosure is necessary to protect you, your Account, or our interests.
- If you give us your permission.
- To our agents, independent contractors, and other representatives who service or process your Account transactions, Account analysis, or for similar purposes.
- To our affiliated banks and companies and to unaffiliated third parties in accordance with our Privacy Notice and Minor Privacy Notice.

## USING THE CARD

Table 1 shows how the Card can be used to make purchases and payments, and use ATMs and other services. You authorize us to act on your and the Authorized User's 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 the Card can include using the physical Card or accessing the Card by using it through a Mobile Device as noted in the following chart.

**TABLE 1**

| Actions |
|---|
| **To purchase or pay** |
| At merchants who accept payments through a network in which we participate (e.g., Visa® and MasterCard®)[1] |
| Pay bills directly to merchants or other providers with the Card, or through a Mobile Device at merchants who accept mobile payments |
| Through a Mobile Device at merchants who accept mobile payments |
| **At Wells Fargo ATMs** |
| View the Account balance |
| Withdraw cash |
| Use a Mobile Device to access Wells Fargo ATMs by tapping it near the Contactless Symbol (see "Using The Card Through a Mobile Device" for more details) |
| **At non-Wells Fargo ATMs**[2] |
| View the Account balance (fees may apply) |
| Withdraw cash (fees may apply) |
| **Via electronic credit transfers** |
| Receive transfers, such as those through card networks or funds transfer systems[3] |

1. A PIN is not required for Card transactions that can be processed without a PIN.
2. 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. The Card can be used (including through a Mobile Device at participating non-Wells Fargo ATMs) at non-Wells Fargo ATMs that display the Plus® logo to withdraw cash and check the balance. Note: 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.
3. If the Card or 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.

**Using a digital version of the Card**
A digital version of the Card can be used, if eligible, for card-not-present transactions like online and in-app purchases, or for payments over the phone. The digital version of the Card cannot be used for in-store purchases or to access ATMs, unless it is added to a Mobile Device (see "Using The Card Through A Mobile Device" for more details). Note that the PIN for a digital version of the Card will be the same as the PIN for the physical Card.

**Fees we charge for using the Card**
Table 2 shows fees we may assess. These fees may not be applicable to all customers. Your Account may provide fee waivers on certain fees listed below. For more details, refer to the applicable Wells Fargo Fee and Information Schedule for your Account.

**TABLE 2**

| | U.S.[4] | International |
|---|---|---|
| **Non-Wells Fargo ATM fees** | | |
| Cash withdrawal transaction | $3 | $5 |
| **International purchase transaction fee[5]** | | 3% of U.S. dollar amount |

4. U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

5. For each Card purchase in a foreign currency that a network converts into a U.S. dollar amount.

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

**Merchant fees**
Some merchants may assess a fee when the Card is used for a purchase. This fee will be included in the total purchase amount and will apply to the Card's daily purchase 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 5 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. Assisted-Service mode is not available for this type of Card or Account.

**Linking accounts to the Card**
The Smart Start Banking Debit Card can only be linked to a Smart Start Banking Account. The Card cannot be linked to other accounts. If your Account is closed, the Card will also be closed.

**Limits and funds available for using the Card**
The Card may be used subject to 1) the daily purchase limit and daily ATM withdrawal limit, 2) the Available Balance in your Account, and 3) the funds you make available to the Authorized User. The following rules apply:

- **Daily limits on dollar amounts:**
  - The Card's daily purchase limit is the maximum U.S. dollar amount of purchases that can be authorized each day from your Account, less merchant fees, if any.
  - The Card's daily ATM withdrawal limit is the maximum amount of cash that can be withdrawn each day from your Account using the Card, less any fees charged by the non-Wells Fargo ATM operator or third party, if applicable.
- **The limits for the Card:** We provide you with the daily ATM withdrawal and purchase limits when the Card or a digital version of the Card is received. You can confirm the 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 "Questions? We're here to help" section. Note: For security reasons there may be additional limits on the amount, number, or type of transactions that are made with the Card, including the geographic location of the ATM or merchant.
- **Changes to the Card limits:** We may, without telling you, increase the Card's daily purchase or ATM withdrawal limit based on Account history, activity, and other factors. If we decrease the limits of the 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 your Account using the Card. Subject to the additional spend limits or controls you can establish for the Authorized User, the Card may be used as often in a day as intended as long as it's within the daily dollar limits and you have sufficient Available Balance in your Account. If using the Card to perform an ATM transaction or purchase would create an Overdraft on the Account, we may take actions described in the section of this brochure titled "Creating an Overdraft Using The Card."

  Note: Your current Available Balance may not yet reflect all of the transactions made, including but not limited to a Card purchase that the merchant has not yet transmitted to us. For more information about how your Available Balance is calculated, please refer to your Deposit Account Agreement.
- **Your Spend Controls:** In the Wells Fargo Mobile® app, you can limit the use of the Card and control the amount of funds available to the Authorized User by moving funds into and out of certain categories. There are categories where funds can be moved and categorized for various purposes (e.g., Spend, Save, Give, etc.). You can limit and control how much money is available in different categories through the Wells Fargo Mobile® app. A Card transaction may be declined if there aren't sufficient funds in the Spend category applicable to the card transaction, even if there is sufficient Available Balance in your Account and the daily purchase or ATM withdrawal limit has not been exceeded.
- **Authorizations:** When we approve a transaction, we call that an "authorization." We may limit the number of authorizations we allow during a period of time or refuse to authorize a transaction when the Card has been reported lost or stolen or when we notice out-of-pattern use of the Card or suspect fraudulent, suspicious, or unlawful activity. For security reasons, we cannot explain the details of the authorization system. If you or the Authorized User turn the Card off, we will not authorize new everyday (one-time) Card transactions, including those made through a Mobile Device and ATM withdrawals, but Card transactions presented as recurring payments may still be authorized. If we don't authorize the transaction, we may notify the person who attempted the transaction that it has been refused. We will not be responsible for failing to give an authorization under these circumstances, and we are not responsible for anyone who refuses to accept the Card.
- **Partial authorization for Card transactions:** If a Card purchase amount exceeds the current Available Balance in the Account when making a purchase, the Available Balance may be used to pay for a portion of the total purchase. The transaction will be subject to applicable spend controls. We will first try to approve the full amount of the purchase with the available funds in your Account and subject to your spend controls. 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 Account, subject to applicable spend controls. 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 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**
The Card and Account must not be used for any illegal purpose. The Card or Account must not be used to fund any account that is set up to facilitate internet gambling. 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.

**Additional Card restrictions**
- Since the Card is issued in the name of your minor Authorized User, it should not be used at merchants or for activities that generally require the purchaser to be an adult (including but not limited to, gambling or gambling-related activities, adult content or services, and car rentals). Transactions attempted at these merchants may be declined, but these restrictions are based on merchant classification, which is determined solely by the merchant and not Wells Fargo. In addition, certain transaction types are not available for this Card, including: cash withdrawals from a bank teller, cash back from a merchant during a purchase, and account funding transactions such as those through card networks or fund transfer systems.
- In the Wells Fargo Mobile® app, you can also set additional restrictions on where the Authorized User can use the Card.
- Note: If there is a system outage or breakdown beyond our control, certain card limits and restrictions may not be in place.

**Ending your Card use**
The Card is our property. We may cancel or suspend the Card or Card banking access at any time without notice (for example, if you fail to activate the Card). We may decide not to issue a Card to you or replace the Card (for example, if the Card has not been used for a prolonged period of time). You may cancel the Card at any time by calling the number on the back of the 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 Card transactions:**
- Keep track of Card 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 THE CARD THROUGH A MOBILE DEVICE

If a Mobile Device is used to make Card transactions, these Terms and Conditions apply. When the Card is used with a Mobile Device for transactions:
- Availability may be affected by the mobile carrier's coverage area, and the mobile carrier may charge message and data rates, or other fees.
- Digital wallets may not be available on all devices, and eligibility to use digital wallets is dependent on the digital wallet operator's terms and conditions which may include age restrictions.
- The Card information is sent across wireless and computer networks.
- Information about the 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 the Mobile Device to help prevent an unauthorized person from using it.
- Please notify us promptly if the Mobile Device containing the Digital Card Number is lost or stolen. See "Questions? We're here to help" section.
- Some Wells Fargo ATMs within secure locations may require a physical Card for entry.
- Wells Fargo ATMs and participating non-Wells Fargo ATMs can be accessed by holding the Mobile Device close to the Contactless Symbol.
- When accessing a Wells Fargo ATM with the Mobile Device and Card PIN, one monetary transaction can be performed per visit, such as a cash withdrawal or funds transfer.
- We may automatically provide third-party digital wallet operators with updated Digital Card Number information, such as when the Card is replaced or re-issued.
- In certain circumstances (such as when recurring payments are set up with a subscription service), another unique identifier may be generated from the Digital Card Number to be used for Card transactions.

When the Card is used with the 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 the Digital Card Number and information about the Card transactions as necessary to effect, administer, or enforce the Card transaction, and 2) receive information about the Mobile Device. The third-party digital wallet operator may use this information for display or for its own purposes according to the terms, conditions, and other agreements that the digital wallet operator may require to be accepted. 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 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 the 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 the ability to make Card transactions through a Mobile Device. We may also modify or terminate a 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 the Digital Card Number from the Mobile Device, please contact us. See "Questions? We're here to help" 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 Account linked to the 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 five calendar days from the time of authorization or until the transaction is paid from your Account. Note, however that the hold can be longer for certain types of transactions, including up to 30 business days for hotels 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 Account. If this happens, we

must honor the prior authorization, and we will pay the transaction from your 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 that will be spent. 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 the transaction. For example, if a merchant does not submit a one-time debit Card transaction for payment within five calendar days of authorization (or for up to 30 business days at the bank's discretion for certain types of 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 Account when we receive it for payment.

You and the Authorized User should record and track all of the transactions closely to confirm that your Available Balance accurately reflects the use of funds from your Account.

## CREATING AN OVERDRAFT USING THE CARD

An overdraft occurs when you do not have enough available money in your Account to cover a transaction but we pay it anyway. For preauthorized recurring payments using a debit Card, we may, at our discretion (1) authorize and pay the transaction into overdraft, or (2) decline the transaction. We will not authorize ATM and everyday (one-time) Card transactions into overdraft. If your Account is overdrawn, you must promptly add money to return your Account to a positive balance. For more information about overdrafts and associated fees, please refer to your Deposit Account Agreement, Consumer Account Fee and Information Schedule, or other applicable account agreement.

## HANDLING PREAUTHORIZED PAYMENTS

- **Right to stop payment:** If you have told us in advance to make regular (recurring) payments out of your 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 1-800-869-3557, or write to us at Wells Fargo, Customer Correspondence, PO Box 6995, Portland, OR 97228-6995. 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, and only you (not the Authorized User) can request to stop payment.
- **Notice of varying amounts:** 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:** 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.

## OTHER CONSIDERATIONS

- **Account inquiry:** You have the right to contact us to find out whether an electronic fund transfer has been credited or debited to your Account. Call Wells Fargo Bank at 1-800-869-3557, or write to us at Wells Fargo, Customer Correspondence, PO Box 6995, Portland, OR 97228-6995.
- **Receipts:** Choose whether to receive a receipt at the time the Card is used at a merchant terminal or ATM.

## CARD ON FILE WITH MERCHANTS

If the Card number is given 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 the new Card number and/or expiration date to ensure any payments continue uninterrupted. If a merchant has the Card on file and you want to cancel the relationship, be sure to cancel the relationship with the merchant directly.

## HELPING PROTECT THE CARD

**Liability for unauthorized electronic fund transfers according to Regulation E**

Tell us AT ONCE if you believe the 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. If you tell us within 2 business days after you learn of the loss or theft of the 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" below).

If you do NOT tell us within 2 business days after you learn of the loss or theft of the 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" section).

Also, if your Account statement shows transfers that you or your Authorized User did not make or authorize, including those made by the 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**

If you believe the Card, Card number, or PIN, has been lost or stolen, call us at 1-800-869-3557, or write to us at Wells Fargo, Customer Correspondence, PO Box 6995, Portland, OR 97228-6995.

**Zero Liability protection**

The 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" above).

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 or your Authorized User 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 or the Authorized User were fraudulent or negligent in the handling of the Card or Account, or if the 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 consumer account.

**In case of errors or questions about your electronic fund transfers**
Telephone us or write to us (information listed in the "Questions? We're here to help" section on page 7) 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, 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.
**Note: Only you (not the Authorized User) can notify us of an error or ask questions about electronic fund transfers on your Account.**

**Investigations**
We will 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 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 Account.

For errors involving new Accounts, purchase transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your 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**
If we do not complete a transfer to or from your 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. For instance, we will NOT be liable if:

- Through no fault of ours, you do not have enough money in your Account to make the transfer.
- The ATM where the transfer is being made does not have enough cash.
- The terminal or system was not working properly and you or the Authorized User knew about the breakdown when the transfer was started.
- 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 your Account documents.

**Periodic statements**
In general, you will get a monthly Account statement. If there are no electronic fund transfers or payments in a particular month, you will get the statement at least quarterly.

## CARD AND ATM SAFETY TIPS

**Card safety**

- Always protect the Card and keep it in a safe place, just like you would cash, credit cards, or checks. If the Card is lost or stolen, contact us immediately.
- Avoid using numbers for the 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 the PIN, and do not write it down or give it to anyone who is not the Authorized User of the Card.
- Change the PIN every six months. The Authorized User cannot change the PIN. You can change the PIN online, by phone, or at a Wells Fargo ATM or branch. If you have forgotten the PIN or want a new one, visit your nearest Wells Fargo location. We recommend you make an appointment, which you can do at wellsfargo.com/locator.
- 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 a purchase is made with the Card.
- Avoid providing Card information or PIN over the phone or internet unless to a trusted merchant in a call or transaction that you or the Authorized User 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 the PIN when it is entered.
- 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 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 "Questions? We're here to help" 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.

| Questions? We're here to help | |
|---|---|
| **By phone** | 1-800-TO-WELLS<br>(1-800-869-3557) |
| **People with hearing impairments** | We accept all relay calls, including 711. |
| **In writing** | Wells Fargo, Customer Correspondence<br>PO Box 6995<br>Portland, OR 97228-6995 |

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