



# Optimize Business Checking®: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Optimize Business Checking is an analyzed account designed for businesses with high transaction volumes and treasury management needs.

<b>Monthly maintenance fee</b>	<b>\$75</b> up to five Optimize Business Checking accounts in a billing relationship included in \$75 fee	<b>\$30</b> per account in excess of five Optimize Business Checking accounts within a billing relationship
	Optimize Business Checking account monthly maintenance fee includes monthly base or per item fees for pre-selected, optional, treasury management products and services as a relationship benefit.	
<b>Earnings allowance</b>	An earnings allowance can be used to offset eligible fees.	
<b>Transactions within a billing relationship</b> (per statement period)	<b>\$0</b>	for the first 250 transactions
	<b>\$0.50</b>	for each transaction over 250
	Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.	
<b>Deposit Fees</b>	<b>\$2.50</b>	<b>Per Non-electronic Deposit</b> Processed by a teller or mailed to the bank.
<b>ATM Deposits</b>	<b>\$0</b>	per deposit.
<b>Cash deposit processing fee</b> (per statement period)	<b>\$0.0030</b>	per \$1 deposited
<b>Coin order</b> (per fee or statement period)	<b>\$0</b>	for the first 15 rolls
	<b>\$0.15</b>	for each roll over 15
<b>Currency Order</b> (per fee or statement period)	<b>\$0</b>	for the first \$1,000
	<b>\$0.13 per \$100</b>	for each order over \$1,000
<b>ATM fees per transaction</b>	<b>At Wells Fargo ATMs</b>	
	<b>At non-Wells Fargo ATMs</b> (non-Wells Fargo ATM operator fees may also apply)	
		Within U.S. / U.S. territories
		Outside U.S.
	<b>Cash withdrawals</b>	\$0
		First two per fee period within a billing relationship: \$0 Over two per fee period: \$3.00
<b>International purchase transaction fee</b>	<b>3%</b>	of transaction amount  For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.
<b>Wire transfer<sup>1,2,3</sup></b>	Fees may vary based on the type of account you have because some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to the Business Account Fee and Information Schedule.	

<b>Overdrafts we pay</b>	<b>\$35</b>	per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction <ul style="list-style-type: none"> <li>• No fee on items \$10 or less</li> <li>• No fee if both your ending daily balance and available balance are overdrawn by \$10 or less</li> <li>• No more than four fees per business day</li> <li>• No additional overdraft fee even if you have a negative account balance over an extended period</li> <li>• No fee on items returned due to non-sufficient funds (NSF)</li> </ul>
<b>Overdraft Protection transfers or advances</b>	<b>\$0</b>	per transfer/advance from your eligible linked savings account or credit card or line of credit. For advances from a linked credit account, interest will accrue from the date of each advance.
<b>Cashed/deposited items that are returned</b>	<b>\$0</b>	each item returned for any reason
<b>Cashier's checks<sup>4</sup></b>	<b>\$0</b>	each
	<b>\$0</b>	each stop payment for a lost, stolen or destroyed cashier's check <sup>5</sup>
<b>Checks</b>		prices vary by quantity, style, and design
<b>Money order<sup>4</sup></b> (up to \$1,000)	<b>\$0</b>	each
<b>Stop payment</b>	<b>\$0</b>	each for paper or Automated Clearing House (ACH) items
<b>Digital services</b>	<b>\$0</b>	No fee for online bank statements, online check images, or access to Wells Fargo Business Online®. Message and data rates may apply.
<b>Document copy fee</b>	<b>\$0</b>	each request for documents (e.g. statements and check image copies) made at a banking location, with a phone banker, or through Business Online® Banking.
<b>Electronic Credits Posted</b>	<b>\$0</b>	each
<b>ACH Received Items</b>	<b>\$0</b>	each

1. Fees may be charged by third parties or other banks, in addition to those described above.
2. Whether or not the wire transfer fee is waived, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate Wells Fargo provides to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar. The applicable exchange rate may vary based on such factors including, but not limited to, currency pair, transaction size, payment channel and product type, such as foreign currency cash, checks, remittances, and wire transfers. Foreign exchange markets are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks. Wells Fargo is your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.
3. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable Exchange Rate" and "Incoming international wire transfer" sections of the Deposit Account Agreement.
4. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
5. If the cashier's check is lost, stolen, or destroyed, you may request a stop payment and reissuance. A stop payment and reissuance can only be completed within a branch location. As a condition of stop payment and reissuance, Wells Fargo Bank will require an indemnity agreement. In addition, for cashier's checks over \$1,000, the waiting period before the stop payment and reissuance of an outstanding cashier's check may be processed is 90 days (30 days in the state of Wisconsin and 91 days in the state of New York). The waiting period can be avoided with the purchase of an acceptable surety bond. This can be purchased through Wells Fargo's approved insurance carrier or through an insurance carrier of the customer's choice. The cost of a surety bond varies depending on the amount of the bond and the insurer used. Surety bonds are subject to the insurance carrier's underwriting requirements before issuance. If the surety bond is not provided, the waiting period applies.

<p><b>Optional Treasury Management Products and Services - Enrollment is Required</b></p>	<p><b>Optimize Business Checking accounts also receive these Treasury Management benefits at no fee</b> (assisted enrollment required):</p> <ul style="list-style-type: none"> <li>Once a relationship is established, Optional Treasury Management products and services are available. After selecting and enrolling in desired options, they will be accessible through Wells Fargo Vantage<sup>SM</sup>.</li> <li>Unless noted below, monthly base or per item fee(s) do not apply as the product or service is included as an Optimize Business Checking relationship benefit. Please review the list to understand when additional fees may apply.</li> </ul> <p>Contact a banker to setup the treasury management products and services you need:</p> <ul style="list-style-type: none"> <li>Administration</li> <li>ACH Fraud Filter</li> <li>Online Automated Clearing House (ACH) Services</li> <li>Basic Banking</li> <li>Desktop Deposit<sup>®</sup> and Desktop Deposit Adjustments</li> <li>Zero Balance Account</li> <li>Wires</li> <li>Up to five outgoing Wires per statement period and \$15 for each additional.</li> <li>Information Reporting – Plus Data plan (Includes everything in the Core Data Plan [balance, statements, transactions, and alerts] and ACH origination and ACH return/notice of change [NOC] with additional access to view Previous day data and images.)</li> </ul>																
<p><b>Additional fees may apply based on selected Optional Treasury Management Products or Services</b></p>	<p><b>Potential additional service fees</b></p> <table border="1"> <tr> <td colspan="2"><b>Fraud protection fees</b></td> </tr> <tr> <td>ACH fraud filter – review item</td> <td>\$14 per item</td> </tr> <tr> <td colspan="2"><b>ACH and wire fees</b></td> </tr> <tr> <td>ACH payments – same day</td> <td>\$1.50 per item</td> </tr> <tr> <td>ACH return unauthorized quality fee</td> <td>\$5 per item</td> </tr> <tr> <td>ACH special investigation</td> <td>\$35 per occurrence</td> </tr> <tr> <td>Wire book transfer Vantage/API</td> <td>\$8 per item</td> </tr> <tr> <td>Vantage wires outgoing (exceeding 5)</td> <td>\$15 per item</td> </tr> </table>	<b>Fraud protection fees</b>		ACH fraud filter – review item	\$14 per item	<b>ACH and wire fees</b>		ACH payments – same day	\$1.50 per item	ACH return unauthorized quality fee	\$5 per item	ACH special investigation	\$35 per occurrence	Wire book transfer Vantage/API	\$8 per item	Vantage wires outgoing (exceeding 5)	\$15 per item
<b>Fraud protection fees</b>																	
ACH fraud filter – review item	\$14 per item																
<b>ACH and wire fees</b>																	
ACH payments – same day	\$1.50 per item																
ACH return unauthorized quality fee	\$5 per item																
ACH special investigation	\$35 per occurrence																
Wire book transfer Vantage/API	\$8 per item																
Vantage wires outgoing (exceeding 5)	\$15 per item																

Fees for the above listed Treasury Management Products and Services are included as a relationship benefit of your Optimize Business Checking account, except for those fees noted under the section heading, potential additional ACH and wire service Fees. If you have questions about the services included in this document, please contact your banker.

## Debit Card Overdraft Service: included for business accounts

Eligible business accounts come with the Debit Card Overdraft Service. With this service, ATM and everyday (one-time) debit card transactions may be paid into overdraft at our discretion when you don't have enough money in your checking account or accounts linked for Overdraft Protection at the time of the transaction. You may remove the service at any time.

<p><b>Remain enrolled</b></p>	<p><b>\$35 per overdraft item</b></p>	<p>ATM and everyday (one-time) debit card transactions may be paid into overdraft at our discretion. Standard overdraft fees and policies apply.</p>
<p><b>Choose to remove service</b></p>	<p><b>\$0</b></p>	<p>ATM and everyday (one-time) debit card transactions* declined at no charge.</p>

\* With or without Debit Card Overdraft Service, the Bank may pay other transactions such as checks and recurring debit card transactions into overdraft at our discretion and our standard overdraft fees and policies will apply.

## How we make funds available and process transactions

When you make a deposit on a business day prior to the posted cutoff time at a branch, Wells Fargo ATM, or using our mobile app, it will be considered received that day. If you miss the cutoff time, it will be considered received on the next business day.

### When funds are available

Cash, electronic direct deposits, and incoming wire transfer deposits:	<b>Generally, same business day.</b> Business days are Monday through Friday, excluding federal holidays.
Check deposits:	<b>Generally, the first \$400 of a business day's</b> check deposits to an analyzed account are not available to you on the day we receive the deposits. Check deposits to an analyzed account are generally available on the first business day after we receive your deposit.  If we place a hold on a check, \$225 of it may be available the next business day. The remainder will generally be available no later than the seventh business day. We'll notify you of the hold and when the funds will be available.

### We post transactions each business day in this order

<b>Added to your account</b>	Deposits and incoming transfers received before the deposit cutoff time that day.
<b>Subtracted from your account</b>	Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases, ATM withdrawals, account transfers, Bill Pay transactions, and teller-cashed checks). Transactions are generally sorted by date and time the transaction was conducted, or for some, the day we receive it for payment or the time assigned by our system. If the date and time are the same, we post from lowest to highest dollar amount.
<b>Subtracted from your account</b>	Checks and preauthorized ACH payments (such as recurring bills you have authorized a company to withdraw). Transactions are generally sorted by date and time received by the bank, and if the date and time are the same, we post from lowest to highest dollar amount.

## Questions? We're here for you

Phone	<b>1-800-225-5935</b>
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit <a href="https://www.wellsfargo.com/biz">wellsfargo.com/biz</a>
For detailed fee and account information	See <i>Business Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting <a href="https://www.wellsfargo.com/businessdepositdisclosures">www.wellsfargo.com/businessdepositdisclosures</a>