



Effective November 15, 2022

# Consumer Account Fees and Information

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CONSUMER ACCOUNT FEE AND  
INFORMATION SCHEDULE

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## Introduction

This Consumer Account Fees and Information document, the “Consumer Schedule,” together with the following documents is your contract with Wells Fargo and constitutes the “Agreement” that governs your new and existing consumer deposit account with Wells Fargo:

- The Deposit Account Agreement,
- Our interest rate sheet for interest-bearing accounts,
- Our privacy notice, and
- Any additional disclosures, amendments, or addenda we provide to you.

In these documents, when we say “Wells Fargo,” “Bank,” “we,” “us,” and “our,” we are talking about Wells Fargo Bank, N.A. “You” and “your” means each account owner, authorized signer, and any other person authorized to operate an account.

Be sure to review the Deposit Account Agreement, including the “Glossary” section, for important defined terms used in this Schedule. We regularly update this Consumer Schedule. You can get a copy of the current Consumer Schedule at [wellsfargo.com](http://wellsfargo.com), by requesting it from a banker, or by phone.

# Overview & Key Terms

This document helps you understand your account features and requirements, the fees that may apply, and how to minimize or avoid fees where possible. If you don't find your account type listed, check with a Wells Fargo banker for information about your account, including fees and other important information.

## What we mean by fee period and why it matters

How we track and report your account activity, including what's provided in your account statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available so that you might be able to avoid the fee.

**You'll find the dates of your fee period in the *Monthly service fee summary*** on your account statement. The fee period end date is the last day posted transactions and account changes apply to that fee period. If your fee period ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period. Pending transactions displayed in online banking are not posted transactions. Deposits we make available early with Early Pay Day are pending transactions until the deposit posts on the pay date scheduled by your payor.

See "Determining the day your deposit is received by the Bank" in the "Availability of Funds Policy" section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day. Combined balances are determined one business day prior to the last business day of your fee period.

**Prime Checking and Premier Checking accounts only:** The fee period ends on the last business day of the calendar month. We use your statement-ending qualifying balance to determine your eligibility to avoid the monthly service fee. We calculate the monthly service fee, if any, on the last business day of the calendar month and post the fee on or about the first business day of the following month. ***Monthly service fee summary*** is not available on the statement.

**Initial monthly service fee waiver:** We'll waive the monthly service fee for each fee period ending within the first 64 days of opening.

**Other fees subject to the fee period:** We also use the fee period to count the number of posted transactions we allow before charging a fee. For example, if your account allows a certain number of no-charge ATM transactions each fee period, we'll only charge for ATM transactions after that number has been met within the fee period.

**Your fee period can change:** We may, at our discretion, change your fee period without prior notification. For example, when accounts are brought together into a combined statement, we change the fee period to match the fee period of the first account listed on the statement. When accounts are delinked from a combined statement, we may change the fee period for the delinked accounts.

**Effect of Early Pay Day:** Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). For more information about Early Pay Day, please refer to our Deposit Account Agreement.

## Minimum daily balance

Minimum daily balance refers to the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly processing.

## Qualifying direct deposit

A qualifying direct deposit is an ACH (Automated Clearing House) automatic electronic deposit of your salary, pension, Social Security, or other regular income into your bank account. Confirm with your employer or the agency or company making these payments that they use the ACH network. Transfers from one account to another, mobile deposits, or deposits made at a branch or ATM don't qualify as a direct deposit. To sign up for direct deposit, you can fill out a direct deposit form and/or provide your employer with your account number and routing number.

## Primary account owner

When there is more than one owner of an account, we identify a primary owner. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. For select checking and savings accounts, when an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. Depending on the type of account you have, there may be other ways to avoid the monthly service fee. If the primary owner of an existing Everyday Checking, Clear Access Banking<sup>SM</sup>, or Way2Save<sup>®</sup> Savings account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age.

## Interest-bearing accounts

For interest-bearing accounts, you may earn interest based on the account's daily collected balance. The interest rate may be as low as 0.00%, and variable interest rates may be changed by the Bank at any time. Interest is compounded daily and paid monthly using a 365-day year. For more payment options for CDs, see "Interest on your CD" in the "Time Accounts (CDs)" section of the Deposit Account Agreement. For Prime Checking and Premier Checking, your Relationship Interest Rate will end if you or the Bank close your Prime Checking or Premier Checking account or de-link an eligible time account (CD) or savings account; for CDs this change occurs at renewal. For more information, review "Interest-bearing accounts" in the "Statements, Interest, and Other Account Information" section of the Deposit Account Agreement.

Refer to the current consumer deposit interest rate sheet to find interest rates in your branch location.

## Everyday Checking & Clear Access Banking

Account	Monthly service fee	How to avoid the monthly service fee each fee period (Only one option required per account)	Minimum opening deposit	Interest-bearing	Optional Overdraft Protection	Check-writing
<b>Everyday Checking</b>	\$10	<ul style="list-style-type: none"> <li>• \$500 minimum daily balance</li> <li>• \$500 or more in total qualifying direct deposits</li> <li>• Primary account owner is 17-24 years old</li> <li>• Linked to a Wells Fargo Campus ATM Card or Campus Debit Card</li> </ul>	\$25	No	Yes	Yes
<b>Clear Access Banking</b> Minors 13-16 must have an adult co-owner	\$5	Primary account owner is 13-24 years old	\$25	No	No	No

### Everyday Checking linked to Wells Fargo Campus Card

**Everyday Checking accounts linked to an open, active Wells Fargo Campus Card<sup>SM</sup>** from a participating college or university are eligible for the following additional benefits. Ask a banker for more details about participating colleges and universities.

- **No Wells Fargo fees for up to 4 cash withdrawals during each fee period** from non-Wells Fargo ATMs in the U.S. (Fees charged by non-Wells Fargo ATM operator or network may apply.)
- **Courtesy refund of**
  - 1 overdraft fee each calendar month
  - 1 incoming domestic or international wire transfer fee each calendar month

Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. 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.

These additional benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account. These benefits will end 60 days after your Everyday Checking account is no longer linked to an active Campus Card. In that event, the Bank's standard Everyday Checking account terms and fees apply. For more information, review the "Additional information for Wells Fargo Campus Card Program customers" section of the Deposit Account Agreement.

### Clear Access Banking

**Clear Access Banking is a checkless banking account.** You cannot write checks against the account (including starter checks, temporary checks and personal checks ordered from a third party). Any checks written on this account will be returned unpaid, even if there's enough money in the account to cover the payment. When a payee or merchant uses your account number and routing number to process a payment as a check, that transaction will be declined. It's important that you notify the payee or merchant to make sure they don't process your payment as a check. Otherwise, the payee or merchant may charge you a fee for a returned check. References in the Deposit Account Agreement to check-writing capabilities don't apply to Clear Access Banking accounts.

### **No overdraft coverage**

Our standard overdraft coverage does not apply to Clear Access Banking accounts. You cannot request that standard overdraft coverage be added to your account. With Clear Access Banking, if you don't have available funds in your account to cover the transaction when it is presented to us for payment or authorization, we will:

- Return certain transactions presented to us for payment (such as ACH payments) unpaid.
- Not authorize ATM and everyday (one-time) debit card transactions into overdraft.
- Not authorize other transactions (such as recurring debit card transactions or Bill Pay transactions) into overdraft.

We won't charge you a fee if we return or decline to authorize an item. However, payees or merchants may still charge a fee. Other optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are also unavailable on this account. References in the Deposit Account Agreement and in this document to standard overdraft coverage, Overdraft Protection, and Debit Card Overdraft Service, including associated overdraft fees, don't apply to Clear Access Banking accounts.

### **Negative balance**

Although we won't authorize transactions—such as ATM withdrawals, debit card purchases, or recurring debit card transactions—when you don't have enough money in your account to cover them when they are presented to us for authorization, certain transactions or account activity may result in a negative balance. For example, if you add a tip to a transaction after we've approved the transaction without the tip OR if we credit a deposit that is later returned unpaid, you may see a negative balance in your account. We won't charge an overdraft fee for these transactions. You simply need to repay the negative amount promptly.

### **Converting to Clear Access Banking from an account that has checks**

If you switch from a Wells Fargo account with check writing ability to a Clear Access Banking account, any outstanding check(s) presented on the new Clear Access Banking account on or after the date of conversion will be returned unpaid. The payee may charge additional fees when the check is returned. Make sure that any outstanding checks have been paid and/or you have made different arrangements with the payee(s) for the checks you have written before converting to the Clear Access Banking account.

### **Converting to Clear Access Banking from an account that has overdraft services**

If you switch from a Wells Fargo account that included our standard overdraft coverage or was enrolled in our optional Debit Card Overdraft Service, those services will be removed from your account at the time of conversion. If your prior account was enrolled in our optional Overdraft Protection service, it will be removed from your account on the second business day after conversion (e.g., if you convert on Monday, it will be removed on Wednesday) and transactions occurring before removal may be paid into overdraft or returned unpaid, subject to the following exception: removal of Overdraft Protection from a linked savings account will be delayed by one business day for each day an Overdraft Protection transfer occurs after conversion.

Any fees (for example, overdraft fees) resulting from account activity made or authorized prior to conversion may post to the account after conversion. In this event, any such fees will also be reflected in account activity summaries located within online banking and your account statement.

### **Additional account limitations**

If you don't qualify for our standard deposit accounts due to past credit or banking history and received the Funds Availability Adverse Action Notice as a part of your new account application process, you can still open or convert into a Clear Access Banking account. This will allow you to take advantage of Clear Access Banking features and benefits. For the first 365 days from the date your new account is opened (or from the date the account you're converting from was opened, whichever is less), you won't be able to convert into any other Wells Fargo account. After 365 days, you can convert into any Wells Fargo consumer checking account offered at that time.

## **Worldwide Military Banking program**

With the Worldwide Military Banking program, we waive up to four U.S. domestic and up to four international non-Wells Fargo ATM cash withdrawal transaction fees per monthly fee period for eligible checking accounts with a qualifying military direct deposit. Fees charged by the non-Wells Fargo ATM operator or network may apply. Note: Prime Checking and Premier Checking accounts are not eligible for this benefit.

To be eligible for the program, you must receive a qualifying military direct deposit of your salary, pension, or disability benefits electronically deposited from Department of Defense/Defense Finance and Accounting Service (DOD/DFAS), Department of Veterans Affairs/Veterans Benefits Administration (VA/VBA), or U.S. Department of the Treasury from any branch of the United States military into an eligible checking account. An account will receive program benefits 45 days after the qualifying military direct deposit is deposited into the checking account. Your checking account will no longer receive benefits under this program if a qualifying military direct deposit is no longer deposited monthly into your qualifying checking account.

# Prime Checking and Premier Checking

Account	Monthly service fee	How to avoid the monthly service fee each fee period	Minimum opening deposit	Interest-bearing	Optional Overdraft Protection	Check-writing
<b>Prime Checking</b>	\$25	\$20,000 or more in statement-ending qualifying linked (a) bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors, <sup>1,2</sup> applicable bank fiduciary and custody accounts, annuities, <sup>3,4</sup> and eligible foreign exchange transactions)	\$25	Yes; interest rates are variable	Yes	Yes
<b>Premier Checking</b>	\$35	\$250,000 or more in statement-ending qualifying linked (a) bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs) and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors, <sup>1,2</sup> applicable bank fiduciary and custody accounts, annuities, <sup>3,4</sup> and eligible foreign exchange transactions)	\$25	Yes; interest rates are variable	Yes	Yes

**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**

<sup>1</sup> Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and nonbank affiliates of Wells Fargo & Company.

<sup>2</sup> Certain brokerage accounts are not eligible.

<sup>3</sup> Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

<sup>4</sup> If the annuity becomes annuitized, or a periodic payment schedule has been established, the remaining balance will no longer be eligible for qualification.

## Prime Checking and Premier Checking

Allows you to link one Prime Checking or Premier Checking account with other qualifying accounts.

## Prime Checking and Premier Checking account benefits

- No fee for
  - Wells Fargo Personal Wallet checks
  - monthly check safekeeping or image statements
  - incoming wire transfers\*
- No Wells Fargo fee for cash withdrawals, balance inquiries, or funds transfers at any ATM (Fees charged by non-Wells Fargo ATM operator or network may apply.)

\* Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. 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.

\*\* The Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For time accounts, the change will occur upon renewal. To receive the disclosed Relationship Interest Rate/Relationship APY, the eligible account must remain linked to a Prime Checking or Premier Checking account. Time accounts must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or time account is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for time accounts, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

## Other benefits

- Waived monthly service fees on linked checking and savings accounts
- No fee for cashier’s checks or money orders
- Discount on safe deposit box rental (where available)
- Relationship Interest Rate on eligible linked CDs and savings accounts\*\*

	<b>Prime Checking</b>	<b>Premier Checking</b>
Reimbursed fees charged by non-Wells Fargo ATMs <sup>1</sup>	1 U.S. and 1 international per fee period	unlimited
No-fee stop payments	--	unlimited
Waiver of international purchase transaction fee with your Wells Fargo Debit Card <sup>2</sup>	--	unlimited
Waiver of outgoing wire transfer fee	--	unlimited
Foreign currency cash benefits <sup>3</sup>	1%	2%
Waiver of Wells Fargo ExpressSend <sup>®</sup> transfer fee	--	unlimited

Unless otherwise noted, stated benefits apply only to the Prime Checking or the Premier Checking account and not other linked accounts.

<sup>1</sup> When the amount of the fee charged by the non-Wells Fargo operator or network is not provided to Wells Fargo, Prime Checking and Premier Checking customers will receive a \$4.00 reimbursement per cash withdrawal.

<sup>2</sup> For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network.

<sup>3</sup> This benefit applies only to foreign currency cash. It does not apply to foreign currency drafts, checks, or wire transfers. The benefit applies to the exchange rate for foreign currency purchases, when you purchase foreign currency through the Wells Fargo Foreign Currency call center, online at wells Fargo.com, or through a Wells Fargo branch. You'll also receive the benefit when you purchase or sell foreign currency at a Wells Fargo branch. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert 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 listed in this Consumer Schedule. The exchange rate we provide 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, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

## More about linked accounts

You may link your sole or jointly owned qualifying accounts to your Prime Checking or Premier Checking account to help you avoid the monthly service fee. A qualifying account may be linked to only one Prime Checking or Premier Checking account.

If you or we delink an account from your Prime Checking or Premier Checking account, then effective immediately, benefits no longer apply to that delinked account. You'll no longer receive discounts, options to avoid fees, or the Relationship Interest Rate on the delinked account. For a delinked time account (CD), this change will occur at renewal. Your delinked account will revert to the Bank's current applicable interest rate or fee at that time. Benefits available to your Prime Checking or Premier Checking account and any remaining linked accounts will continue.

You may link or delink your qualifying accounts through online banking, by speaking with a banker, or by calling the number at the top of your statement. In addition, unless you specify otherwise, eligible accounts with the same ownership as the Prime Checking or Premier Checking account will be automatically linked weekly.

Your account information may be made available to any other owner on any of the linked accounts. If the Prime Checking or Premier Checking account to which your other accounts are linked closes for any reason, then all remaining eligible accounts will also be delinked. If we determine your accounts are no longer eligible for linking, we may delink them and we're not required to notify you if we do.

## Statements

We make available to you your Prime Checking or Premier Checking statement on or about the seventh business day of the following month and provide either Detail Level (if eligible) or Summary Level information on your linked accounts in your statement. If you request that we link your qualifying accounts on the last business day of the month, then we'll include that account information on the following month's statement.

If you elect Summary Level information for an account linked to your Prime Checking or Premier Checking account, then you'll continue to receive your separate regular Detail Level statement for that account.

**Statements for linked accounts:** The Prime Checking or Premier Checking account must always be linked in Detail. Additional checking and savings accounts can be linked in either Detail or Summary, depending on ownership. All non-FDIC insured accounts can only be linked in Summary. For other linked accounts, you'll have a choice of receiving Detail or Summary Level Information. We may change your statement option from linked in Detail Level to Summary Level at our discretion.

If accounts are linked in Detail Level format, all information regarding the linked account will be included in the combined statement in detail. A standalone account statement will be created for the linked checking and savings account and be available online only.

If accounts are linked in Summary Level format, account information will be included in the combined statement in summary and a standalone account statement will be created for the linked account. The standalone account statement will be delivered based on the account delivery preference. For linked accounts where at least one of the owner(s) of the linked account isn't the same as at least one of the owner(s) of the Prime Checking or Premier Checking account, the linked account can only be linked at a Summary Level.

The owners of the Prime Checking or Premier Checking account, as well as any additional owners of each linked account, are responsible for verifying the accuracy of account information for the linked account.

### Closing a Prime Checking or Premier Checking account or delinking accounts

If your Prime Checking or Premier Checking account is converted to another checking product or closed by us or you, all linked accounts are delinked from the Prime Checking or Premier Checking account and effective immediately, benefits no longer apply, including benefits to your now delinked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked accounts will revert to the Bank's current applicable interest rate or fee at that time.

## Way2Save Savings & Platinum Savings

Account	Monthly service fee	How to avoid the monthly service fee each fee period (Only one option required per account)	Minimum opening deposit	Interest-bearing	Check-writing
<b>Way2Save Savings</b> Minors 12 and under must have an adult co-owner	\$5	<ul style="list-style-type: none"> <li>• \$300 minimum daily balance</li> <li>• 1 automatic transfer each fee period of \$25 or more from a linked Wells Fargo checking account</li> <li>• 1 automatic transfer each business day within the fee period of \$1 or more from a linked Wells Fargo checking account</li> <li>• 1 or more Save As You Go® transfers from a linked Wells Fargo checking account</li> <li>• Primary account owner is 24 years old or under</li> </ul>	\$25	Yes; interest rates are variable	No
<b>Platinum Savings</b>	\$12	\$3,500 minimum daily balance	\$25	Yes; interest rates are variable	Yes

### Way2Save Savings Save As You Go transfer option

When you have the Save As You Go transfer option, each time you (or any authorized signer or joint owner) use your debit card for a one-time purchase or complete a Bill Pay transaction through online banking, and the one-time debit card purchase or Bill Pay transaction posts to the account, we'll automatically transfer \$1 from your linked Wells Fargo checking account to your Way2Save savings account. We may determine through our sole discretion if a particular transaction is a qualifying transaction.

At the end of each business day, we count your qualifying transactions and multiply them by \$1. Then we process that amount as a single transfer on the next business day. If your checking account does not have available funds, is overdrawn, or Overdraft Protection was initiated, the transfer won't occur.



# Time Accounts (CDs), IRAs, & ESAs

## Time Accounts (CDs)

Type	Minimum opening deposit	Terms	Interest-bearing	Withdrawals during term of account
Fixed rate	\$2,500	3-144 months (12 years)	Yes; interest rate is fixed and based on rate available at account opening	Penalty for early withdrawal
	\$100,000	30-365 days or 3-144 months (12 years)		

## Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

We no longer offer new IRA or ESA Plans. IRA/ESA savings and time accounts are only available to current IRA and ESA customers.

Account	Minimum opening deposit	Terms	Interest-bearing	Withdrawals during term of account
Fixed rate IRA/ESA Time Account (CD)	\$1,000	3-144 months (12 years)	Yes; interest rate is fixed and based on rate available at account opening	Penalty for early withdrawal
	\$100,000	30-365 days or 3-144 months (12 years)		
Wells Fargo Way2Save Retirement Account	\$100	N/A	Yes; interest rates are variable	
Wells Fargo High-Yield Retirement Savings Account	\$100	N/A	Yes; interest rates are variable	

## Early withdrawal penalty

We'll calculate any early withdrawal penalty using the interest rate in effect for your CD at the time of the early withdrawal. See "Early withdrawal penalty and Regulation D penalty" in the "Time Accounts (CDs)" section of the Deposit Account Agreement.

# Overdraft Services

<b>Overdraft, Returned Item / Non-sufficient funds (NSF)</b> Third parties or other banks may impose charges for returned items	Standard overdraft fee for items paid into overdraft	\$35 per item
	Overdraft fee for Wells Fargo Teen Checking <sup>SM</sup> accounts	\$15 per item
	Returned item / Non-sufficient funds (NSF) fee	\$0
<b>Overdraft Protection transfer/advance</b>	From eligible consumer savings or credit accounts	\$0 (see details below)

## Overdraft fees

We may charge an overdraft fee for any item we pay into overdraft. We limit our overdraft fees to three per business day (this limit is two per business day for Wells Fargo Teen Checking accounts). We won't assess an overdraft fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we won't assess an overdraft fee on the items. We won't charge an overdraft fee on ATM and everyday (one-time) debit card transactions unless your account is enrolled in Debit Card Overdraft Service.

**Note:** Overdraft fees are not applicable to Clear Access Banking accounts.

To learn more about overdrafts, see the "Available Balance, Posting Transactions, and Overdraft" section in the Deposit Account Agreement.

## Overdraft Protection transfer/advance

Advances from eligible consumer credit accounts may accrue interest from the date of each advance. Refer to your applicable credit agreement for details. Home equity lines of credit secured by residential real estate located in Connecticut, New York, and Texas are not eligible for linking to your checking account for Overdraft Protection.

**Transfers from linked eligible consumer savings account:** If the available balance in your savings account is \$25 or more and can cover the overdraft, we'll transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we'll transfer the available balance.

**Advances from linked eligible consumer credit account:** If the available credit in your credit card account is \$25 or more and can cover the overdraft, we'll advance the exact amount needed or a minimum of \$25. If the available credit in your credit card account is less than either \$25 or the amount needed, we'll advance the available credit. Advances from an eligible linked Wells Fargo line of credit are made in increments of \$100 or \$300. Interest charges may apply.

# Service Fees

When using your Wells Fargo accounts, you'll pay charges for specific transactions and services. We base your account fees on the type of account you have and the services you use. **Your account may provide a discount or fee waivers on certain fees listed below.** Please review information about your account in this Consumer Schedule for additional details.

<b>ATM and debit cards<sup>1</sup></b>	<b>Wells Fargo ATMs</b>			No fee
	<b>Non-Wells Fargo ATMs</b>			
	Cash withdrawal transaction – U.S./U.S. territories <sup>2</sup>			\$2.50 each
	Cash withdrawal transaction – International			\$5.00 each
	Balance inquiry			\$2.50 each
	Funds transfer			\$2.50 each
	<b>International purchase transactions</b>			
For each purchase in a foreign currency that a network converts into a U.S. dollar amount			3% of transaction amount	
<b>Debit card over-the-counter cash disbursement at a non-Wells Fargo bank</b>				
U.S./U.S. territories <sup>2</sup>			\$3 per teller transaction	
International			3% of transaction amount	
<b>Cashed/deposited item returned unpaid for any reason</b>				\$12 per item
<b>Cashier's checks<sup>6</sup></b>	Cashier's checks			\$10
	Lost, Stolen or Destroyed Stop Payment requirement			\$31 each <sup>7</sup>
<b>Checks</b>	Personalized temporary checks (counter checks)			\$3 per sheet of three checks
	Check printing (prices vary by quantity, style, and design)			Varies
<b>Check image</b> Available for checking accounts with paper statements	<b>Account</b>	<b>Service</b>	<b>Image</b>	
	Everyday Checking	Classic	front of checks only	\$2.00 monthly fee*
		Premium	front and back of checks	\$3.50 monthly fee*
Prime Checking and Premier Checking				No fees
*Fee only assessed when check images are included in your account statement. The fee for this service is posted to your account on the last business day of the fee period.				
<b>Collections (U.S.)<sup>3</sup></b>	Incoming and outgoing			\$25 per item
<b>Foreign and international services</b> In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. <sup>3,4,5</sup>	<b>Delivery fee</b>			
	Varies depending on service provided, order method (online, from a phone banker, or at a branch) and delivery method			Fees vary
	<b>Foreign drafts</b>			
	Bank draft payable in foreign currency			\$30 per order
	Foreign draft stop payment			\$75 each
	<b>International item deposited</b>			
	In U.S. and foreign currency			\$5 each
International item returned unpaid			\$15 each	
International item collection (\$250 minimum item amount)			\$75 each	
Outgoing international U.S. currency/foreign currency (both one-time and repetitive)			Fee disclosed at the time of transaction	
<b>Legal process fee</b>	Includes levy, writ, garnishment, and any other legal documents that require funds to be attached			\$125 each; maximum \$250 per account, per calendar month
<b>Money order<sup>6</sup></b>	Up to \$1,000			\$5 each

# Service Fees (continued)

<b>Research and verification of accounts</b>		\$25 per hour (\$25 minimum)		
<b>Stop payments</b>	Paper or ACH item	\$31 each		
<b>Wire transfers</b> Incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank  In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. <sup>3,4,5</sup>		<b>Domestic</b>	<b>International</b>	
			<b>U.S. currency</b>	<b>Foreign currency</b>
	<b>Incoming</b>	\$15 each	\$16 each	\$16 each
	<b>Outgoing</b>	\$30 each	\$45 each	\$35 each (Wires initiated Online and Mobile \$0)
	<b>Repetitive outgoing</b>	\$25 each	\$40 each	\$30 each
<b>Wire transfer fees charged by third parties or other banks</b>	Third parties or other banks may charge fees in addition to those described above			

- <sup>1</sup> You may also be charged fees for use of your debit card and ATM card by third parties such as stores and merchants, and by other banks and financial institutions for use of non-Wells Fargo ATMs. Non-Wells Fargo ATMs are ATMs that are not owned or operated by Wells Fargo and not prominently branded with the Wells Fargo name and logo. For your debit card, you may be charged by other banks and financial institutions for over-the-counter cash disbursements at their branches.
- <sup>2</sup> 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.
- <sup>3</sup> Fees may be charged by third parties or other banks, in addition to those described above.
- <sup>4</sup> In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert 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 we provide 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, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.
- <sup>5</sup> 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" section of the Deposit Account Agreement.
- <sup>6</sup> Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
- <sup>7</sup> 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 impose a \$31.00 stop payment fee and require an indemnity agreement. In addition, for cashier's checks over \$1,000.00, 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.

## Questions? We're here for you

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