



# Everyday Checking: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Everyday Checking is designed for your day-to-day financial needs, provides convenient banking options, and offers easy access to your money.

<b>Monthly service fee</b>	<b>\$15</b>	<p>You can <b>avoid the monthly service fee</b> with one of the following each fee period:</p> <ul style="list-style-type: none"> <li>• \$500 or more in total qualifying electronic deposits</li> <li>• \$1,500 minimum daily balance</li> <li>• \$5,000 or more in qualifying deposit balances, investment balances, or both<sup>1</sup></li> <li>• Primary account owner is 17-24 years old</li> <li>• A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program</li> </ul>												
<b>ATM fees per transaction</b>		<table border="1"> <thead> <tr> <th></th> <th><b>At Wells Fargo ATMs</b></th> <th colspan="2"><b>At non-Wells Fargo ATMs</b> (non-Wells Fargo ATM operator fees may also apply)</th> </tr> <tr> <th></th> <th></th> <th>Within U.S. / U.S. territories</th> <th>Outside U.S.</th> </tr> </thead> <tbody> <tr> <td><b>Cash withdrawals</b></td> <td>\$0</td> <td>\$3.00</td> <td>\$5.00</td> </tr> </tbody> </table>		<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	\$3.00	\$5.00
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<b>Cash withdrawals</b>	\$0	\$3.00	\$5.00											
<b>Overdrafts we pay</b>	<b>\$35</b>	<p>per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction</p> <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 three 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 ATM and everyday (one-time) debit card transactions unless you are enrolled in Debit Card Overdraft Service (see below)</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>	<p>per transfer/advance from your eligible linked savings account or credit card or line of credit</p> <p>For advances from a linked credit account, interest will accrue from the date of each advance.</p>												
<b>Cashed/deposited items that are returned</b>	<b>\$0</b>	each item returned for any reason												
<b>Cashier's checks<sup>2</sup></b>	<b>\$10</b>	each												
	<b>\$0</b>	each stop payment for a lost, stolen or destroyed cashier's check <sup>3</sup>												
<b>Checks</b>		prices vary by quantity, style, and design												
<b>Money order<sup>2</sup> (up to \$1,000)</b>	<b>\$5</b>	each												
<b>Wire transfer<sup>4,5,6</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 Consumer Account Fee and Information Schedule.												
<b>Stop payment</b>	<b>\$0</b>	each for paper or Automated Clearing House (ACH) items												
<b>International purchase transaction fee</b>	<b>3%</b>	<p>of U.S. dollar amount</p> <p>For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.</p>												
<b>Digital services</b>	<b>\$0</b>	No fee for online bank statements or access to Wells Fargo 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 Wells Fargo Online®.												

1. On the last business day of each fee period, balances in eligible Wells Fargo accounts will be automatically totaled. Eligible accounts include consumer deposit account balances (checking, savings, CDs, FDIC-insured IRAs), certain investment account balances, and applicable Wells Fargo bank fiduciary and custody accounts.
2. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
3. 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.
4. Fees may be charged by third parties or other banks, in addition to those described above.
5. 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.
6. 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.

## Debit Card Overdraft Service: your choice

You choose how Wells Fargo handles **ATM and everyday (one-time) debit card transactions** when you don't have enough money available in your checking account or accounts linked for Overdraft Protection at the time of the transaction.

<b>Do NOT enroll</b>	<b>\$0</b>	ATM and everyday (one-time) debit card transactions are declined at no charge.
<b>Enroll</b>	<b>\$35 per overdraft item</b>	ATM and everyday (one-time) debit card transactions* may be paid into overdraft at our discretion. Standard overdraft fees and policies apply.

\* 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 business day after the day we receive your deposit.</b> If a check is deposited at a Wells Fargo teller window, Wells Fargo ATM, or Wells Fargo Mobile® app, up to \$400 of the day's check deposit may be available the day we receive the deposit.  If we place a hold on a check, \$275 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 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 date and time are the same, we post from lowest to highest dollar amount.

# Questions? We're here for you

Phone	<b>1-800-869-3557</b>
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit <a href="https://www.wellsfargo.com">wellsfargo.com</a> .
For detailed fee and account information	See <i>Consumer Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting <a href="https://www.wellsfargo.com/depositdisclosures">www.wellsfargo.com/depositdisclosures</a>