



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.

Monthly service fee	\$10	<p>You can avoid the monthly service fee with one of the following each fee period:</p> <ul style="list-style-type: none"> • \$500 minimum daily balance • \$500 or more in total qualifying electronic deposits • Primary account owner is 17-24 years old • Linked to a Wells Fargo Campus ATM Card or Campus Debit Card • A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program. 																				
ATM fees per transaction		<table border="1"> <thead> <tr> <th></th> <th>At Wells Fargo ATMs</th> <th colspan="2">At non-Wells Fargo ATMs (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>Cash withdrawals</td> <td>\$0</td> <td>\$2.50</td> <td>\$5.00</td> </tr> <tr> <td>Balance inquiry</td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> <tr> <td>Funds transfer</td> <td>\$0</td> <td>\$2.50</td> <td>\$2.50</td> </tr> </tbody> </table>		At Wells Fargo ATMs	At non-Wells Fargo ATMs (non-Wells Fargo ATM operator fees may also apply)				Within U.S. / U.S. territories	Outside U.S.	Cash withdrawals	\$0	\$2.50	\$5.00	Balance inquiry	\$0	\$2.50	\$2.50	Funds transfer	\$0	\$2.50	\$2.50
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Overdrafts we pay	\$35	<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"> • No fee on items \$5 or less • No fee if both your ending daily balance and available balance are overdrawn by \$5 or less • No more than three fees per business day • No additional overdraft fee even if you have a negative account balance over an extended period • No fee on ATM and everyday (one-time) debit card transactions unless you are enrolled in Debit Card Overdraft Service (see below) • No fee on items returned due to non-sufficient funds (NSF) 																				
Overdraft Protection transfers or advances	\$0	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.																				
Cashed/deposited items that are returned	\$0	each item returned for any reason																				
Cashier's checks¹	\$10	each																				
	\$0	each stop payment for a lost, stolen or destroyed cashier's check ²																				
Checks		prices vary by quantity, style, and design.																				
Money order¹ (up to \$1,000)	\$5	each																				
Wire transfer^{3,4,5}		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.																				
Stop payment	\$0	each for paper or Automated Clearing House (ACH) items																				
International purchase transaction fee	3%	of transaction amount For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.																				
Digital services	\$0	No fee for online bank statements or access to Wells Fargo Online®. Message and data rates may apply.																				
Document copy fee	\$0	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. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
2. 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 \$1,000.00, 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.
3. Fees may be charged by third parties or other banks, in addition to those described above.
4. Whether or not fees are waived, 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.
5. 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.

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 in your checking account or accounts linked for Overdraft Protection at the time of the transaction.

Do NOT enroll	\$0	ATM and everyday (one-time) debit card transactions are declined at no charge.
Enroll	\$35 per overdraft item	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:	Generally, same business day. Business days are Monday through Friday, excluding federal holidays.
Check deposits:	Generally, the first business day after the day we receive your deposit. 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, \$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

Added to your account	Deposits and incoming transfers received before the deposit cutoff time that day.
Subtracted from your account	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.
Subtracted from your account	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	1-800-869-3557
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit wellsfargo.com .
For detailed fee and account information	See <i>Consumer Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting www.wellsfargo.com/depositdisclosures