

Portfolio by Wells Fargo®

A guide to your common checking account fees

At Wells Fargo we are committed to providing the information you need to help manage your account. We developed this summary to help you understand some of the most common fees that may apply to your checking account. For a complete listing of fees and more detailed account information, please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement.

Monthly service fee	
Monthly service fee	\$30
Options to avoid the monthly service fee (minimum opening deposit \$25)	\$0 monthly service fee on your <i>Portfolio by Wells Fargo</i> program when you have one of the following in statement-ending qualifying balances: <ul style="list-style-type: none"> • \$25,000 or more in qualifying linked bank deposit accounts (Checking, Savings, Time Accounts (CDs), FDIC-insured IRAs), OR • \$50,000 or more in any combination of qualifying linked banking, brokerage (available through our brokerage affiliate Wells Fargo Advisors¹), and credit balances (including 10% of mortgage balances)
Minimum Balance Requirement (to stay in the <i>Portfolio by Wells Fargo</i> program)	\$10,000 in statement-ending qualifying balances by the end of the second statement period after account opening in any combination of eligible linked banking, brokerage (available through our brokerage affiliate Wells Fargo Advisors ¹), and credit balances (including 10% of mortgage balances)

ATM fees	
Cash withdrawal at Wells Fargo ATMs	\$0
Cash withdrawal at non-Wells Fargo ATMs	\$0 Wells Fargo access fee for unlimited non-Wells Fargo ATM cash withdrawals (U.S. and International) from your primary Wells Fargo Portfolio Checking account Note: Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).

Overdraft services fees	
Overdraft and returned item (Non-Sufficient Funds/NSF) fee ²	\$35 per item Note: <ul style="list-style-type: none"> • No more than three overdraft and/or returned item fees per business day • No overdraft fee on ATM and everyday (one-time) debit card transactions (transactions may be declined) unless Debit Card Overdraft Service is added to your account. See the “Debit Card Overdraft Service” section for more information. • No overdraft or returned item fees 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 will not assess an overdraft fee on the items. • No extended or continuous overdraft fee

¹ 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 non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.

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**

² Our overdraft fee may apply whether the overdraft is by check, electronic payment, everyday (one-time) debit card or ATM transaction (if applicable), or other means. The payment of transactions into overdraft is discretionary and the Bank reserves the right not to pay. For example, the Bank typically does not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.

Overdraft services fees (continued)

<p>Overdraft Rewind®</p>	<p>Free Account Feature:</p> <p>When a covering ACH direct deposit is received by 9:00 a.m., the bank will recalculate your balance (less pending debits), reevaluate transactions from the previous business day, and may reverse overdraft or returned item (Non-Sufficient Funds/NSF) decisions and waive associated fees. 9:00 a.m. is local time where your account is located (which is noted on your monthly statement). Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify. Overdraft Protection transfers/advances and fees are not reversed with Overdraft Rewind. Go to wellsfargo.com/checking/overdraft-rewind for more details.</p>
<p>Overdraft Protection Transfer or Advance Fee – when you are enrolled we will transfer/advance available funds from your account(s) linked for Overdraft Protection</p>	<p>\$12.50 per transfer from your linked savings account - waived for your primary Wells Fargo Portfolio Checking account with statement-ending qualifying balances of \$250,000 or more³</p> <p>Note: Overdraft Protection transfers from a savings account count toward the Regulation D and Wells Fargo combined total limit of six transfers and withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account or closed.</p> <p>No fee per advance from an eligible linked home equity line of credit account to your primary Wells Fargo Portfolio Checking account.⁴ You may be able to use your credit card as Overdraft Protection. To learn more about the Overdraft Protection Advance Fee from a credit card, please see your Credit Card Agreement.</p>

Debit Card Overdraft Service

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

If you do not add Debit Card Overdraft Service: ATM and everyday (one-time) debit card transactions will be declined if there isn't enough money in your checking account (or in accounts linked for Overdraft Protection), and there are no fees for declined transactions.

If you add Debit Card Overdraft Service: ATM and everyday (one-time) debit card transactions may be approved into overdraft at the bank's discretion and an overdraft fee may apply unless a covering transfer or deposit is made before the posted cutoff time on the same business day (subject to the bank's funds availability policy). See "Overdraft services fees" for detail.

How deposits and withdrawals are processed

Posting order – the order your deposits and withdrawals are processed

Transactions are generally posted each business day in this order:

- **First** – deposits or incoming transfers received before the deposit cutoff time that day
- **Second** – your withdrawals/payments that have been previously authorized and cannot be returned unpaid, such as debit card purchases and ATM withdrawals. Transactions generally are sorted by date and time the transaction was conducted or for some transactions the time assigned by our system; if date and time are the same, we post lowest to highest dollar amount.
- **Third** – checks and preauthorized automatic ACH payments (such as bills you pay by authorizing a third party to withdraw funds directly from your account) by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount.

³Benefit is not available during the first statement period that the statement-ending qualifying balance is \$250,000 or more.

⁴Lines of credit secured by residential real estate located in CT, NY, or TX are not eligible to be linked for Overdraft Protection.

How deposits and withdrawals are processed (continued)

Deposit availability – when your deposits will be made available	Cash deposits: same business day
	Electronic direct deposits/incoming wire transfers: same business day
	<p>Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to \$400 of the deposits may be available on the day of the deposits. If we place a hold on a check, the first \$200 will be available on the next business day. The remaining balance will be available no later than the seventh business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you.</p> <p>Note: Deposits made on a business day before the posted cutoff time at a branch, Wells Fargo ATM, or through Mobile Banking will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.</p>

Other common fees

Access to Wells Fargo Online® with Bill Pay	\$0
Cashier's check	\$10 each – waived for the primary Wells Fargo Portfolio Checking account
Cashed/Deposited returned item	\$12 per item – for items returned unpaid to Wells Fargo for any reason
Check printing	Varies – no fee for Wells Fargo Personal Wallet checks with your Wells Fargo Portfolio Checking account
Excess activity fee (applied to savings accounts)	\$15 per withdrawal or transfer – if you exceed the Regulation D and Wells Fargo combined total limit of six withdrawals and transfers from your savings account per monthly fee period (maximum three fees per monthly fee period)
International debit card purchase transaction fee	3% of transaction amount
Money Order (up to \$1,000)	\$5 each – waived for your primary Wells Fargo Portfolio Checking account
Online bank statement	\$0
Online check image – image of checks you've written	\$0
Stop Payment	\$31 each – waived for stop payments on your primary Wells Fargo Portfolio Checking account with statement-ending qualifying balance of \$250,000 or more ³
Wire Transfer	<p>\$15 per transfer for incoming domestic - waived for your primary Wells Fargo Portfolio Checking account with statement-ending qualifying balances of \$250,000 or more³</p> <p>\$16 per transfer for incoming international U.S./foreign currency - waived for your primary Wells Fargo Portfolio Checking account with statement-ending qualifying balances of \$250,000 or more³</p> <p>\$30 per transfer for outgoing domestic</p>

Dispute resolution

If you have a dispute, we want to resolve it as quickly and easily as possible. First, discuss your dispute with a banker. If your banker is unable to resolve your dispute, you agree that either Wells Fargo or you can initiate arbitration. The arbitration process is further detailed in the "Resolving disputes through arbitration" section of the Deposit Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

³ Benefit is not available during the first statement period that the statement-ending qualifying balance is \$250,000 or more.