WELLS FARGO

Clear Access Banking℠: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your account. Clear Access Banking is a checkless account with no overdraft fees.

Monthly service fee	**$5**	You can **avoid the monthly service fee** with one of the following each fee period: • Primary account owner is 13-24 years old • $250 or more in total qualifying electronic deposits • A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program

ATM fees per transaction

	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	$3.00	$5.00

Overdraft services	**NA**	Overdraft fees do not apply to Clear Access Banking accounts and standard overdraft coverage is not available. Optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are also not available.[1]
Cashed/deposited items that are returned	**$0**	each item returned for any reason
Cashier's checks[2]	**$10**	each
	$0	each stop payment for a lost, stolen or destroyed cashier's check[3]
Money order[2] (up to $1,000)	**$5**	each
Wire transfer[4,5,6]		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	**$30**	each for paper or Automated Clearing House (ACH) items
International purchase transaction fee	**3%**	of U.S. dollar 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. It is possible for your account to have a negative balance. Please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement for details.

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. Outside of regular market hours and during weekends, additional markups are added to the exchange rate to account for any exchange rate fluctuations. 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.

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, $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

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	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 *Consumer Account Fee and Information Schedule* and *Deposit Account Agreement* by visiting **www.wellsfargo.com/depositdisclosures**

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