

Clear Access BankingSM

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.

Clear Access Banking

The Clear Access Banking account is a checkless checking account designed to help you manage your finances with confidence and access your money without overdraft fees or non-sufficient funds fees. You can make purchases using your digital wallet or Wells Fargo Debit Card and sign on to Wells Fargo Online to send and receive money or pay bills with Bill Pay.

Monthly service fee

Monthly service fee	\$5
Options to avoid the monthly service fee (minimum opening deposit \$25)	\$0 monthly service fee on your Clear Access Banking account when the primary account owner is 13 through 24 years old (Primary account owner is an individual who has tax responsibility for the account. On the account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee).

ATM fees

Cash withdrawal at Wells Fargo ATMs	\$0
Cash withdrawal at non-Wells Fargo ATMs in the U.S.	\$2.50 per withdrawal Note: Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).
Cash withdrawal at non-Wells Fargo ATMs outside of the U.S.	\$5 per withdrawal Note: Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).

How deposits and withdrawals are processed

Posting order – the order your deposits and withdrawals are processed	<p>Transactions are generally posted each business day in this order:</p> <ul style="list-style-type: none"> • 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 day we receive it for payment or 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.
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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.</p> <p>If we place a hold on a check, the first \$225 may 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
Cashed/Deposited returned item	\$12 per item – for items returned unpaid to Wells Fargo for any reason
International debit card purchase transaction fee	3% of transaction amount
Money Order (up to \$1,000)	\$5 each
Online bank statement	\$0
Wire Transfer	\$15 per transfer for incoming domestic \$16 per transfer for incoming international U.S./foreign currency \$30 per transfer for outgoing domestic

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.