WELLS FARGO

Prime Checking: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your Prime Checking account.

Prime Checking includes benefits that allow you to save on everyday transactions and get more for your money with Relationship Interest Rates and ATM fee waivers.

Monthly service fee	**$25**	You can **avoid the monthly service fee** each fee period with $20,000 or more in statement-ending qualifying linked (a) consumer bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs), and (b) investment account balances (investments available through our affiliate Wells Fargo Advisors,[1,2] applicable bank fiduciary and custody accounts).
ATM fees per transaction	**$0**	There's no Wells Fargo fee for cash withdrawals, balance inquiries, or funds transfers at any ATM. (Fees charged by non-Wells Fargo ATM operator or network may apply.) Wells Fargo will reimburse 1 fee charged for a cash withdrawal by a non-Wells Fargo ATM operator located in the U.S. and 1 fee charged for a cash withdrawal by a non-Wells Fargo ATM operator located outside the U.S. per fee period.[3]
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.
Cashier's checks[4]	**$0**	each
	$0	each stop payment for a lost, stolen or destroyed cashier's check[5]
Personal Wallet Checks	**$0**	each
Money order[4] (up to $1,000)	**$0**	each
Wire transfer[6,7,8]		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.

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**

1. Investment 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.
2. Certain investments or investment accounts are not eligible for linking.
3. When the amount of the fee charged by the non-Wells Fargo ATM operator is not provided to Wells Fargo, Prime Checking customers will receive a $4 reimbursement for the first U.S. and first international non-Wells Fargo ATM cash withdrawal per fee period.
4. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
5. 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.
6. Fees may be charged by third parties or other banks, in addition to those described above.
7. 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.
8. 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" section of the Deposit Account Agreement.

Overdrafts we pay	**$35**	per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction • No fee on items $10 or less • No fee if both your ending daily balance and available balance are overdrawn by $10 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
Stop payment	**$0**	each for paper or Automated Clearing House (ACH) items
Digital services	**$0**	No fee for online bank statements, online check images, 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®.

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.

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

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.
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