



Wells Fargo EasyPay® Card

| Monthly fee | Per purchase | ATM withdrawal | Cash deposit |
|--|--------------|--|--------------|
| \$5* | \$0 | \$0 in-network \$2.50* out-of-network | \$0 |
| ATM balance inquiry (in-network or out-of-network) | | | \$0 or \$2 |
| Customer service (automated or live agent) | | | \$0 |
| Inactivity | | | \$0 |
| We charge 8 other types of fees. | | | |
| <p>* This fee can be lower depending on how and where this card is used.</p> <p>No overdraft/credit feature. Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the Wells Fargo EasyPay Card Terms and Conditions, or call 1-800-869-3557, or visit wellsfargo.com/prepaid.</p> | | | |

Wells Fargo EasyPay® Card Fee Schedule

List of all fees for the Wells Fargo EasyPay Card

| All Fees | Amount | Details |
|--|--------|---|
| Monthly usage | | |
| Monthly service | \$5 | We will waive the monthly service fee for each fee period ending within the first 64 days of opening the Wells Fargo EasyPay Card ("Card"). The monthly service fee is waived if your Card is linked to your Portfolio by Wells Fargo® program. |
| Adding money | | |
| Cash or check deposit at a Wells Fargo branch and ATM | \$0 | Find a Wells Fargo ATM or branch near you at wellsfargo.com/locator . Only checks with a domestic routing transit number will be accepted for deposit. |
| Check deposit by Wells Fargo Mobile® | \$0 | |
| Direct deposit | \$0 | |
| Funds transfer from an eligible Wells Fargo account | \$0 | |
| Incoming domestic wire transfer | \$15 | This fee is charged for each incoming domestic wire transfer. |
| Incoming international wire transfer (U.S./foreign currency) | \$16 | This fee is charged for each incoming international wire transfer. |
| Deposited item returned unpaid | \$12 | If you deposit an item into your account, and it is returned unpaid to Wells Fargo for any reason, your account is charged this fee. |
| Getting cash | | |
| ATM withdrawal (in-network) | \$0 | "In-network" refers to the Wells Fargo Bank ATM network. ATM and branch locations can be found at wellsfargo.com/locator . |
| ATM withdrawal (out-of-network) – U.S. | \$2.50 | This is our fee. You may also be charged a fee by the ATM operator, defined as a surcharge. "Out-of-network" refers to all ATMs outside of the Wells Fargo ATM network. Cardholders participating in our Worldwide Military Banking program and holding an EasyPay Card receiving a qualifying electronic deposit of military salary/pension/benefits may transact at non-Wells Fargo ATMs four times each fee period without being charged this fee. This fee is waived for Cards opened in a branch located in the following cities in the State of New York: Carle Place, Cedarhurst, Garden City, Great Neck, Greenvale, Hempstead, Hewlett, Huntington, Lake Ronkonkoma, Manhasset, Oceanside, Port Washington, Syosset, and New York and for Cards opened in our Employee Service Center in St. Louis, Missouri. In addition, for Cards opened in the above listed cities, we will reimburse surcharges for up to three non-Wells Fargo ATM cash withdrawals per fee period, U.S. only. |
| Card over-the-counter cash disbursement – U.S. | \$3 | This fee applies if you use your Card at a non-Wells Fargo bank location to withdraw cash. This fee does not apply if you use your Card at a Wells Fargo branch. |
| Cashier's check | \$0 | This is a check drawn on and issued by Wells Fargo. You can order cashier's checks in person at any Wells Fargo branch. |
| Money order | \$0 | This is a document issued by Wells Fargo ordering payment for a specific sum of money. |

| All Fees | Amount | Details |
|--------------------------------------|--------|---|
| Information | | |
| Customer service | \$0 | There is no fee for calling Wells Fargo Phone Bank SM . |
| ATM balance inquiry (in-network) | \$0 | "In-network" refers to the Wells Fargo Bank ATM network. |
| ATM balance inquiry (out-of-network) | \$2 | This is our fee. You may also be charged a fee by the ATM operator. "Out-of-network" refers to all ATMs outside of the Wells Fargo Bank ATM network. |
| Document copy | \$5 | This fee applies when you make requests and obtain paper copies of documents (deposits or statements) at a branch, online, or from a phone banker. The total amount due for the item you requested is charged at the end of the fee period. |

| Using your card outside the U.S. | | |
|---|-----|---|
| International ATM balance inquiry | \$2 | This is our fee. This fee applies to an ATM balance inquiry outside the U.S. You may also be charged a fee by the ATM operator. |
| International ATM withdrawal | \$5 | This is our fee. This fee applies to an ATM withdrawal outside the U.S. You may also be charged a fee by the ATM operator. Cardholders participating in our Worldwide Military Banking program and holding an EasyPay Card receiving a qualifying electronic deposit of military salary/pension/benefits may transact at non-Wells Fargo ATMs outside of the U.S. four times each fee period without being charged this fee. |
| International card over-the-counter cash disbursement | 3% | Of the U.S. dollar amount of each transaction. We will charge this fee when you use your Card at a financial institution outside the U.S. |
| International purchase transaction | 3% | Of the U.S. dollar amount of each transaction. We will charge this fee for each purchase you make with your Card in a foreign currency that a network converts into a U.S. dollar amount. |

| Legal process | | |
|----------------------|-------|--|
| Legal process | \$125 | This fee is charged when we receive a levy, garnishment, or similar order. The Bank will assess no more than a total of \$250 in legal fees per account, per calendar month. |

Your funds are eligible for FDIC insurance and will be held at or transferred to Wells Fargo Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Wells Fargo fails. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Wells Fargo by calling 1-800-869-3557, by mail at P.O. Box 6995, Portland, OR 97228-6995, or visit [wellsfargo.com/prepaid](https://www.wellsfargo.com/prepaid).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).

Please note that fees may be subject to state and local taxes, which vary by location.

Wells Fargo EasyPay Card Terms and Conditions

Welcome to Wells Fargo

Thank you for opening the Wells Fargo EasyPay® Card. We value our relationship with you and look forward to serving you.

This document, the Wells Fargo EasyPay Card Fee Schedule and the following disclosures constitute the Terms and Conditions (“Terms”):

- Our Privacy Policy;
- Disclosures we provide with your Card; and
- Any additional disclosures we provide to you about your Card and related services.

Please review this document for further details regarding your Card. These Terms are available at wellsfargo.com/prepaid.

These Terms are subject to an arbitration provision (set forth below, under Dispute Resolution) which limits your right to initiate a lawsuit in court. By receiving, activating, and using the Card, you agree that the Card and the funds loaded to the Card are subject to these Terms.

What words do we use to refer to the customer, Wells Fargo, and the EasyPay Card?

The customer is “you,” “your,” or “Cardholder.”

Wells Fargo Bank, N.A. is “Wells Fargo,” “we,” “us,” or “our.”

The Wells Fargo EasyPay Card and Wells Fargo EasyPay® Instant Card are “Card,” “prepaid card,” or “debit card.”

Words with specific meanings

Certain words have specific meanings as they are used throughout this document. These words and their meanings are defined in this section.

Authorization hold: Means a temporary hold placed against some or all of your funds in your Card and occurs when we authorize a Card transaction from a merchant. The funds on hold will be subtracted from your available balance.

Available balance: Your Card’s available balance is our most current record of the amount of money available for your use or withdrawal. For more information, please see the section entitled “How do we determine your available balance?” in the Terms.

Business day: Every day is a business day except Saturday, Sunday, and federal holidays.

Card: Means the Wells Fargo EasyPay Card and Wells Fargo EasyPay Instant Card. Your Card may also be referred to as a “prepaid card” or “debit card.”

PIN: Means the Personal Identification Number used for transactions at an ATM and merchant terminal where PINs are accepted.

Prepaid subaccount: The EasyPay Card accesses a prepaid subaccount, which allows us to track the funds loaded to or withdrawn from your Card. It is used for accounting purposes. In addition to the 16-digit Card number, the Bank will provide you with the 10-digit prepaid subaccount number and a routing transit number that can only be used for adding funds to the Card. You may not use the prepaid account number and routing number to make payments or transfers from the prepaid subaccount.

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Introduction

What is the Wells Fargo EasyPay Card?

The Wells Fargo EasyPay Card is a reloadable prepaid debit card that helps you manage your money. You can use the Card to make purchases, pay bills, and withdraw cash.

Your Card is linked to and accesses a limited purpose prepaid subaccount. The prepaid subaccount allows us to track the funds loaded to or withdrawn from the Card and is used for accounting purposes. You may only add funds to this prepaid subaccount and access the funds in this prepaid subaccount as explained in these Terms. Money added to the prepaid subaccount is a “deposit” and is eligible to be insured by the Federal Deposit Insurance Corporation (FDIC). These funds will be added to any other deposits you have in the same ownership category at Wells Fargo, and the aggregate balance will be insured by the FDIC to the extent permitted by law. We do not pay any interest on the funds associated with the Card.

Who can obtain an EasyPay Card?

The Card is available to consumers for personal use. As the cardholder, you must be a United States (U.S.) resident and of legal adult age as defined by your state of residence.

We will only issue a Card to the individual who opened the Card. Third parties cannot receive a Card. Only one cardholder per prepaid subaccount is allowed.

We can only mail the Card to locations in the U.S., District of Columbia, Commonwealth of Puerto Rico; the U.S. territories of American Samoa, Guam, Northern Mariana Islands, and the U.S. Virgin Islands; and to all U.S. Armed Forces addresses.

Does the Card come with a PIN?

Yes. If you do not select a PIN when you open your Card, we will send you a randomly selected PIN.

What information should you remember about your PIN?

You should securely protect your Card and PIN from loss or theft. You are responsible for maintaining confidentiality of the PIN. Memorize the PIN. Never write the PIN on the Card or share it with anyone, including our employees. Never allow anyone else to use the Card or PIN. If you give your Card or PIN to another person, you will be responsible for all transactions made by that person or anyone else to whom that person gives the Card or PIN. Notify us immediately if the Card is lost or stolen or is no longer secure.

What is the Wells Fargo EasyPay Instant Card?

The Wells Fargo EasyPay Instant Card is a temporary prepaid debit card. We will deactivate the instant card either when you activate your permanent card or 30 days after we issue your temporary card, whichever is sooner. If a new or replacement permanent card was not requested, your temporary card will terminate in 30 days.

Are we allowed to obtain credit reports or other reports about you?

Yes, we can obtain a credit or other report about you to help us determine whether to open or maintain an account. Other reports we can obtain include information from the following: 1) motor vehicle departments, 2) other state agencies, or 3) public records.

We may refuse to issue the Card or make the Card available to anyone for any reason, to the extent permitted by law.

Adding funds to your Card

How can you add funds to your Card?

When you open your Card, the minimum initial deposit is \$25. After that, you do not need to maintain a minimum balance.

You can add money to your Card as outlined in the chart. Please review the enclosed funds availability policy.

| Deposit method | What you can do |
|--|---|
| Cash | Visit a Wells Fargo ATM or branch to deposit cash to your Card. |
| Checks | Deposit checks drawn on a financial institution with a domestic routing number: <ul style="list-style-type: none">• Use the Wells Fargo Mobile® app. First enroll in Wells Fargo Online and then download the Wells Fargo Mobile app.• Visit a Wells Fargo ATM or branch. |
| Direct deposit | Set up direct deposit by providing the prepaid subaccount number and routing number to the payor, such as an employer or benefits provider. |
| Fund transfers from your other Wells Fargo account | If you have a Wells Fargo checking, savings, brokerage or other eligible account, you may transfer funds to your Card as follows: <ul style="list-style-type: none">• Sign on to Wells Fargo Online®• Call Wells Fargo Phone Bank 1-800-TO-WELLS (1-800-869-3557)• Visit a Wells Fargo ATM or branch |
| Other electronic transfers | <ul style="list-style-type: none">• Receive certain electronic transfers, such as through wire transfers (fees may apply), card networks, and other funds transfer systems.• Register to receive money from customers of Wells Fargo and other eligible financial institutions.• Receive real-time payments (RTP) from the RTP® system. |

For Cards opened in Iowa: If you opened your Card at a Wells Fargo branch in Iowa, you may deposit cash or checks at eligible non-Wells Fargo SHAZAM® network ATMs (fees may apply). This option also applies to a Card issued by Wells Fargo Phone Bank or Wells Fargo Online that is associated with the prepaid subaccount opened in Iowa. Please note that **effective August 24, 2019**, you will no longer be able to add funds to your Card by depositing cash or checks at eligible non-Wells Fargo SHAZAM network ATMs.

Restrictions to adding money: We may reverse or adjust any amount loaded to your Card in error or fraudulently without notifying you in advance. If you are a sole proprietor, you may not set up direct deposit from your other Wells Fargo account to your Card using a Wells Fargo payroll service, such as Direct Pay through Wells Fargo Business Online®.

Are we required to accept all deposits to your Card?

No. We may decline all or part of a deposit, including a cash deposit. Some examples are (a) an item made out to a payee not on your account, (b) an item with an endorsement we are unable to verify, (c) a check or draft issued on a credit account, and (d) a non-U.S. item. When we are unable to verify an endorsement on an item, we can also decline to pay, cash, or send the item for collection. We can require all endorsers be present and we may require you to deposit the item instead of permitting you to cash it. We do not accept cash deposits into consumer accounts from non-account owners.

Receiving RTP® Payments

The following terms apply to any real-time payments we receive for credit to your account through the RTP System. The terms “sender,” “receiver,” and “sending bank” are used here as defined in the system rules governing RTP payments (“RTP Rules”). In addition to the RTP Rules, RTP payments will be governed by the laws of the state of New York, including New York’s version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.

- The RTP System may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. You may not receive payments on behalf of any person or entity not domiciled in the United States. RTP payments that are permitted under the RTP Rules and our requirements are considered eligible payments for purposes of this Agreement.
- RTP payments are final and cannot be cancelled or amended by the sender. If you do not wish to accept an RTP payment received for credit to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.
- RTP payments are typically completed within thirty (30) seconds of transmission of the RTP payment by the sender, unless the RTP payment fails or is delayed due to a review by us or the sending bank, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the RTP System or sending bank may also prevent RTP payments from being sent to your account.

We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) and the Financial Crimes Enforcement Network (“FinCEN”).

Funds availability policy

Your ability to withdraw funds

Our policy is to make funds from your check deposits to your prepaid subaccount available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day’s check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to settle transactions against your prepaid subaccount and to pay for fees that you have incurred.

Determining the day your deposit is received by the Bank

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the day your deposit was received by the Bank to be the next business day we are open.

Our deposit cutoff times are as follows:

- Branch deposits: when the branch closes for business; varies by location
- Wells Fargo ATM deposits: 9 p.m. local time (Alaska 8 p.m.)
- Check deposits made via the Wells Fargo Mobile Banking app: 9 p.m. Pacific Time
- Electronic credits (such as Direct Deposit or account transfers): 8 p.m. Pacific Time

Longer delays may apply

In some cases, we will not make the first \$400 of a business day’s check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposit, however, may be available on the first business day.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you may ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You redeposit a check that has been returned unpaid
- Your prepaid subaccount had a negative balance repeatedly in the last 6 months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

Special rules for new accounts

If you are a new customer, the following special rules will apply during the first 30 days your prepaid subaccount is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit, the following special rules may apply:

- The first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,000 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$200 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Holds on other funds (check cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your prepaid subaccount. Those funds will be available at the time funds from the check we cash would have been available if you had deposited it.

Holds on other funds (other account)

If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available until the time periods that are described in this Policy.

Delays on other funds

Funds from any deposit (cash or checks) made at eligible non-Wells Fargo SHAZAM® network ATMs using a Card issued by a Wells Fargo branch located in Iowa¹ will not be available until the third business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified on our machines as "Wells Fargo". **Effective August 24, 2019**, you will no longer be able to add funds to your Card by depositing cash or checks at eligible non-Wells Fargo SHAZAM network ATMs.

Using your Card

How can you access funds?

You may only access money from your prepaid subaccount by using your Card. Using your Card can include using your physical Card, accessing your Card by using it through a mobile device, or via an ATM Access Code, as noted in the following table. You may not write checks or use your prepaid subaccount number to withdraw or transfer funds from the Card or its prepaid subaccount.

The following table shows the only ways you can use your Card to access funds from your prepaid subaccount.

| You may use your Card to: | What you can do |
|---------------------------|--|
| Make purchases | <ul style="list-style-type: none">• Use your Card at merchants that accept payments through a network in which we participate (e.g. Visa® or MasterCard®). You may be required to enter your PIN at the merchant terminal.• Use your Card through a mobile device at merchants who accept mobile payments. See below for more details. |
| Pay bills | <ul style="list-style-type: none">• Give your Card number and expiration date to service providers to pay one-time and recurring bills with your Card.• You may also use your Card to purchase cashier's checks or money orders at a Wells Fargo branch. |
| Get cash | Use your Card: <ul style="list-style-type: none">• At Wells Fargo ATMs and Wells Fargo branches• At non-Wells Fargo ATMs (fees may apply)• To make an over-the-counter cash disbursement at non-Wells Fargo banks that accept Visa-branded cards (fees may apply)• You may request cash back when you make a purchase with your PIN at merchants who offer this service (only available when using your physical card). |

¹ Also applies to a Card issued by Wells Fargo Phone Bank or Wells Fargo Online that is associated with the prepaid subaccount opened in Iowa.

| What can you do at a Wells Fargo ATM? | What can you do at a non-Wells Fargo ATM? ² (fees may apply) |
|---|---|
| <ul style="list-style-type: none"> • View your balance • Withdraw cash • Add funds to your Card • Get a statement of the last 10 transactions | <ul style="list-style-type: none"> • View your balance • Withdraw cash • Make deposits at certain non-Wells Fargo SHAZAM® network ATMs if your Card was issued by a branch located in Iowa.³ Effective August 24, 2019, this deposit option will no longer be available. |

Statements at ATMs should not be used in place of your statement for balancing or verifying the actual account balance.

Non-Wells Fargo ATM Owner/Operator Fees: Fees from non-Wells Fargo ATM owner/operator may apply unless waived by terms of your account. The non-Wells Fargo ATM owner/operator fees are included in the total amount withdrawn from your account.

Merchant Fees: Some merchants may assess a fee when you use your Card for a purchase. This fee will be included in the total purchase amount.

ATM and Merchant Terminal Malfunctions: We are not responsible for damages resulting from an ATM or merchant terminal malfunction, except to the extent that malfunction results in an error (see **“In case of errors or questions about your Card or electronic fund transfers”** for more details). Please promptly notify us if a Wells Fargo ATM fails to dispense the correct amount of cash or provide a receipt by calling or writing us at the telephone number or address provided on your statement.

ATM Access Codes

Upon your request, we may provide you with a secure access code. This code (when used together with the PIN associated with your eligible Card) allows you to access the prepaid subaccount associated with your Card for certain transactions at Wells Fargo ATMs. Use of this code with the associated Card PIN is equivalent to use of the Card at a Wells Fargo ATM. Some Wells Fargo ATMs within secure locations may require a physical card for entry.

We will display your code within our mobile app or send it to your mobile phone via text message if requested. Availability may be affected by your mobile carrier’s coverage area, and your mobile carrier may charge you message and data rates, or other fees. The length of time your code can be used will be provided with the code. Each access code is temporary and can be used only once. With each access code you enter at the ATM, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.

Card on file with merchants

If you give your Card number to a merchant with authorization to bill it for recurring payments, or to keep it on file for future purchases or payments, the merchant may receive updated card information to process such payments, for example, if the merchant participates in the Visa Account Updater Service or a similar service. However, since not all merchants receive updated card information, we recommend you notify each merchant of your new Card number and/or expiration date to ensure your payments continue uninterrupted. If you have a card on file with a merchant and want to cancel the relationship, be sure to cancel the relationship with the merchant directly.

What are the restrictions or limitations associated with the Card?

The Card has certain transaction limitations:

A. Daily limits. You may use your Card subject to 1) your daily ATM withdrawal limit and daily purchase limit, and 2) your available balance. The following rules apply:

- **Limits on dollar amounts:**
 - **Daily ATM withdrawal limit** is the maximum amount of cash you can withdraw.
 - **Daily purchase limit** is the maximum U.S. dollar amount of purchases (including cash back, if any) that can be authorized each day on your prepaid subaccount. If your daily purchase limit is more than \$99,999, you may ask that the merchant process multiple transactions to complete a purchase above this amount.
- **Definition:** For purposes of the daily limits only, a “day” is defined as the 24-hour period from midnight to midnight, Pacific Time. If a transaction is made in another time zone, it will be processed when we receive it.
- **We notify you of your daily ATM withdrawal and purchase limits when you receive your Card.** You can confirm your Card’s daily limits by signing on to Wells Fargo Online or the Wells Fargo Mobile® app or calling us (see “Contact Us” section).
- **Changes to your Card limits:** We may, before telling you, increase your daily purchase or ATM withdrawal limit based on account history, activity, and other factors. If we decrease the limits of your Card, we will notify you in accordance with applicable law.

B. Transfers. You may only access the funds in your prepaid subaccount by using your Card or giving the information on your Card to a third party. You cannot instruct us to send funds from your prepaid subaccount to a third party such as a merchant or government agency by giving us the third party’s account information. The prepaid subaccount number cannot be used to make withdrawals or for transactions other than direct deposits or ACH transfers onto the Card. Wells Fargo Online Bill Pay and person-to-person payments using ZelleSM from the Card are not available at this time.

C. Illegal Transactions. You must not use your Card for any illegal purpose. You must not use your Card to fund any account that is set up to facilitate internet gambling, except certain government (or state) owned lotteries and certain government-licensed online casinos and horse/dog racing. In our discretion, we may allow or deny transactions or authorizations from merchants who are apparently engaged in or who are identified as engaged in the internet gambling business.

² Non-Wells Fargo ATMs are part of ATM networks owned or operated by other financial institutions. Note: Some transactions may not be available at all ATMs, may be different from those available at Wells Fargo ATMs, or may be limited to any withdrawal limit(s) set by the non-Wells Fargo ATM.

³ Also applies to a Card issued by Wells Fargo Phone Bank or Wells Fargo Online if the Card accesses a prepaid subaccount opened in Iowa.

D. Restricting access to your account. If we suspect any suspicious, unauthorized, or unlawful activities, we can restrict access to your account and other accounts with us that you maintain or control.

Using your Card through a mobile device

A “mobile device” means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your Card or Card number (digital card number) and use that digital card number to make Card transactions. When you use your Card with your mobile device for transactions:

- Availability may be affected by your mobile carrier’s coverage area, and your mobile carrier may charge you message and data rates, or other fees.
- Your Card information is sent across wireless and computer networks.
- Information about your mobile device may be transmitted to us.
- You should secure the mobile device the same as you would your cash, checks, credit cards, and other valuable information. We encourage you to password protect or lock your mobile device to help prevent an unauthorized person from using it.
- Please notify us promptly if your mobile device containing your digital card number is lost or stolen.
- When you make a purchase or payment using your mobile device, the merchant will not provide an option for cash back.
- Some Wells Fargo ATMs within secure locations may require a physical card entry.
- You can access Wells Fargo ATMs that display the contactless symbol by holding your mobile device close to the contactless symbol.
- Each time you access a Wells Fargo ATM with your mobile device and card PIN, you can perform one monetary transaction (such as a cash withdrawal), or one non-monetary transaction (such as a balance inquiry) before your one monetary transaction.

When you use your Card with your mobile device for transactions, third parties (such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers) may 1) use and receive your digital card number, and 2) receive information about your mobile device.

We may, at any time, partially or fully restrict your ability to make Card transactions through a mobile device. If you want to remove your digital card number from your mobile device, please contact us. See the “Contact Us” section.

Transactions outside the United States

If your Card is used to make an ATM withdrawal or a purchase outside the United States, the network handling the transaction will convert the local currency amount of the transaction to U.S. dollars (or, in the case of a purchase only, the merchant handling the transaction may convert the currency). If the network converts the currency, it will use either a rate selected by the network from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the network itself receives or the government-mandated rate in effect for the applicable central processing date. If the merchant handling the purchase converts the currency, the merchant will determine the currency conversion rate. For each purchase transaction completed outside the United States, we may also charge an international purchase transaction fee, which we base on the amount provided to us by the network (e.g., Visa, MasterCard) in U.S. dollars.

Available balance; negative balance

How do we determine your available balance?

Your available balance is the most current record we have about funds that are available for withdrawal from the prepaid subaccount. You may use your Card as often as you want every day as long you stay within your daily ATM and daily purchase limits, and you have sufficient available balance in your prepaid subaccount. However, your available balance does not include your scheduled bill payments, or other transactions that have not yet been paid from the prepaid subaccount. Your available balance may include deposits still subject to verification or collection by us. If the ATM transaction or purchase would create a negative balance on the prepaid subaccount, our practice is to decline the ATM transaction or purchase.

What happens if the purchase amount exceeds your Card’s available balance?

If a purchase amount exceeds your Card’s current available balance, you may be able to use your available balance to pay for a portion of the total purchase amount. The transaction will be subject to your Card’s daily dollar limit. We may approve a portion of the purchase amount using the remaining available funds on your Card. This is called a “partial authorization.” The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you do not provide an additional form of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

Can your Card have a negative balance?

If you do not have enough money in your prepaid subaccount, generally we will not authorize transactions such as ATM withdrawals, Card purchases, or recurring Card transactions into a negative balance. However, it is possible for your account to have a negative balance. For example, if a transaction is authorized when your prepaid subaccount has sufficient funds but is presented for final payment after your balance is reduced – either because of your transaction activity or because a deposit has been reversed or for another reason – your prepaid subaccount balance may be negative.

What is your responsibility if your prepaid subaccount has a negative balance?

If you have a negative balance, we will not charge you a fee for the negative balance; however, you must promptly make a deposit or transfer to return your Card to a positive balance. If you fail to bring your Card to a positive balance, we will close your prepaid subaccount and Card. Also we may report you to consumer reporting agencies and initiate collection efforts. You agree to reimburse us for the costs and expenses (including attorney’s fees and expenses) we incur.

Authorization holds for Card transactions

For all card purchase transactions, we may place a temporary hold on some or all of the funds in the account linked to your card when we obtain an authorization request. We refer to this temporary hold as an authorization hold. The funds subject to the hold will be subtracted from your available balance.

We can place an authorization hold on funds in your prepaid subaccount for up to three business days (or for up to 30 business days at the Bank's discretion for certain types of card transactions, including but not limited to, international car rental and hotel) from the time of the authorization or until the transaction is paid from your prepaid subaccount. However, if the merchant does not submit the transaction for payment within the time allowed, we will release the authorization hold. This means your available balance will increase until the transaction is submitted for payment by the merchant and posted to your prepaid subaccount. If this happens, we must honor the prior authorization, and we will pay the transaction from your prepaid subaccount. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you will spend. For example, a restaurant submits the authorization request for your meal before you add a tip.

Note: You may have a negative balance even though the available balance appears to show there are sufficient funds to cover your transaction. For example, if a merchant does not submit a one-time Card transaction for payment within three business days of authorization (or within 30 business days at the Bank's discretion for certain types of card transactions, including but not limited to, international car rental and hotel), we must release the authorization hold on the transaction even though we will have to honor the transaction when the merchant submits the payment request. The transaction will be paid from the funds in the prepaid subaccount when we receive it for payment.

You should record and track all of your transactions closely to confirm that your available balance accurately reflects your spending of funds from your prepaid subaccount.

Handling preauthorized payments

What are the rules for preauthorized payments?

You may not stop payment on a purchase transaction unless the purchase is a preauthorized electronic fund transfer.

Right to stop payment: If you have authorized a person to regularly debit your Card, you can stop any of these debits. Here's how: Call Wells Fargo Phone Bank at 1-800-869-3557, or write to us at Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR, 97228-6995, in time for us to receive your request 3 business days or more before the payment is scheduled. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. There is no fee to stop a recurring preauthorized payment using the Card.

Notice of varying amounts: If the amount of these regular payments may vary, the party you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. The party you are going to pay may allow you to choose to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for failure to stop payment: If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will pay for your losses or damages.

Communications and servicing

How can you monitor your Card transactions?

- Keep track of your transactions with online or mobile banking.
- Sign up for email or text alerts.
- Call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557) and select from the interactive voice response menu.
- Review your statements regularly to verify transactions.

How will we communicate with you about your Card?

A. Statements.

We will mail, send electronically, or otherwise make available to you a monthly statement reflecting your account activity for each statement period. We'll do the same with notices. We will send all statements and notices to the postal or electronic address associated with your Card.

If your statements or notices are returned or are undeliverable, we may discontinue sending them and destroy any that were returned to us as undeliverable. We will not attempt to deliver statements and notices to you until you provide us with a valid postal or electronic address.

You are responsible for promptly notifying us of a change in your mailing address or electronic mail address. We may update your listed address without a request from you if we:

- Receive an address change notice from the U.S. Postal Service
- Receive information from another party in the business of providing correct address details that does not match your listed address
- Identify a need to rely on another address you have provided us

B. Receipts.

You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or when you use your Card at a merchant terminal.

What information do we disclose about you or your Card?

Generally, if we do not have your consent, we will not share personally identifiable information about your Card. However, we may share information about your Card in accordance with our Privacy Policy separately given to you and in the following situations:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

- In order to comply with government agency or court orders; or
- To our affiliated banks and companies and to unaffiliated third parties according to our Privacy Policy; or
- If you give us your written permission.

How will we contact you about your Card?

In order for us to service your Card or to collect any amounts you owe, you agree that we may contact you by phone, text, email, or mail. We are permitted to use any address, telephone number, or email address you provide. You agree to provide accurate and current contact information and only give us phone numbers and email addresses that belong to you.

When you give us a phone number, you are providing your express consent permitting us (and any party acting on behalf of Wells Fargo) to contact you at the phone number you provide. We may call you and send you text messages. When we call you, you agree that we may leave prerecorded or artificial voice messages. You also agree that we may use automatic telephone dialing systems in connection with calls or text messages sent to any telephone number you give us, even if the telephone number is a mobile phone number or other communication service for which the called party is charged.

Helping protect your Card

Liability for unauthorized transactions according to Regulation E

Tell us AT ONCE if you believe your Card, Card number, or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card, Card number, or PIN, you can lose no more than \$50 if someone used your credentials without your permission (however, see “Zero Liability protection” below).

If you do NOT tell us within 2 business days after you learn of the loss or theft of your Card, Card number, or PIN, and we can prove we could have stopped someone from using your credentials without your permission if you had told us, you could lose up to \$500 (however, see “Zero Liability protection” below).

Also, if your account statement shows transfers that you did not make or authorize, including those made by your Card, PIN, or other means, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized transactions that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those transactions had you promptly notified us). This will apply even to unauthorized transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Zero Liability protection

Your Card comes with Wells Fargo’s Zero Liability protection, which provides you with more coverage than what Regulation E requires for consumer cards (see “Liability for unauthorized transactions according to Regulation E” above).

With Zero Liability protection, you will have no liability for any Card transactions that you did not make or authorize, so long as those transactions occurred before the end of the 60-day period described below.

If your account statement shows Card transactions that you did not make or authorize, tell us at once. If you do not notify us within 60 days after the statement was mailed or was otherwise made available to you, you will be liable for any additional unauthorized Card transactions that occurred after the 60-day period and before you provided notice to us (if we can prove we could have stopped those Card transactions had you promptly notified us). This will apply even to unauthorized Card transactions that occur shortly before you notify us. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

In case of errors or questions about your Card or electronic fund transfers

Call Wells Fargo Phone Bank at 1-800-869-3557 or write us at Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR, 97228-6995 as soon as you can if you think your statement or receipt is wrong or you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we mailed or otherwise made available to you the FIRST statement on which the problem or error appeared.

1. Tell us your name and Card number and the dollar amount of the suspected error, and
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

If you notify us in person or by phone, we may require that you send your complaint or question in writing within 10 business days.

Investigations

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we need more time, we will credit your prepaid subaccount within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your prepaid subaccount.

For errors involving new accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your prepaid subaccount for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Our liability for failure to complete an electronic fund transfer

If we do not complete a transfer to or from your Card on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will NOT be liable:

- If, through no fault of ours, you do not have enough money on your Card to make the transfer.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transfer, despite reasonable precautions we have taken.
- There may be other exceptions stated in our agreements with you.

Your Liability

Tell us AT ONCE if you believe your Card, Card number, or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your Card, Card number, or PIN, you can lose no more than \$50 if someone used your Card without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, Card number, or PIN, and we can prove we could have stopped someone from using your credentials without your permissions if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make or authorize, including those made by Card, PIN, or other means, tell us at once. If you do not tell us within 60 days, after the statement was mailed or otherwise made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

Contact in event of unauthorized transfer

If you believe your Card, Card number, or PIN has been lost or stolen or if you believe there was an unauthorized transfer, call us at 1-800-869-3557 or write us at Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR, 97228-6995.

Other legal information

Are we allowed to use the funds in your prepaid subaccount to cover debts you owe us?

Yes, we have the right to apply funds in the prepaid subaccount to any debt you owe us. This is known as setoff. When we set off a debt you owe us, we reduce the funds in your accounts by the amount of the debt. We are not required to give you any prior notice to exercise our right of setoff.

A debt includes any amount you owe individually or together with someone else both now or in the future. It includes any overdrafts (negative balance) and our fees. We may setoff for any debt you owe us that is due or past due as allowed by the laws governing your account.

Our right to setoff extends to any federal or state benefit payments (including Social Security benefits) deposited to your prepaid subaccount. If we are obligated to return any federal or state benefits deposited to your prepaid subaccount after you are no longer eligible to receive them, we have the right to setoff against your Card to recover the payments you were ineligible to receive.

Are we allowed to change the Terms?

Yes, we can change the Terms by adding new terms or conditions, or by modifying or deleting existing ones. We refer to each addition, modification, or deletion to the Terms as a modification.

Notice of a modification: If we are required to notify you of a modification to the Terms, we will describe the modification and its effective date by a message within your statement or any other appropriate means. A copy of the current Terms will include modifications described in your account statement or otherwise communicated to you. You can obtain a copy of the current Terms anytime by requesting it from a banker or at wellsfargo.com/prepaid.

Waiver of a term: We may agree in writing to waive a term, including a fee. This is called a waiver. We may revoke any waiver upon notice to you. You consent to a modification to the Terms if you continue to use your Card after a modification becomes effective or a waiver is revoked.

Assignment: You may not transfer or assign these Terms to any other person without the Bank's prior written consent. We may assign our rights and obligations to you under these Terms without your consent or notice to you.

What happens if a Term is determined to be invalid?

Any term in the agreement that is inconsistent with the laws governing your Card will be considered to be modified by us and applied in a manner consistent with such laws. Any term of the agreement that a court of competent jurisdiction determines to be invalid will be modified accordingly. In either case, the modification will not affect the enforceability or validity of the remaining terms.

What laws govern your Card?

The laws governing your Card include:

- Laws, rules, and regulations of the United States, and
- Laws of the state of South Dakota (without regard to conflict of laws principles)

How do we handle legal process?

Legal process includes any levy, garnishment or attachment, tax levy or withholding order, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, and other legal process relating to your Card.

We will accept and act on any legal process we believe to be valid, whether the process is served in person, by mail, by electronic notification, or at any branch.

If we incur any fees or expenses (including attorney's fees and expenses) due to responding to legal process related to your Card, we may charge these costs to any account you maintain with us.

Is your wireless operator authorized to provide information to assist in verifying your identity?

Yes, and as a part of your account relationship, we may rely on this information to assist in verifying your identity. You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator account profile information for the duration of the business relationship.

Closing your account and handling of a dormant prepaid subaccount

When can we close your account?

Your Card is our property. We may close your prepaid subaccount and cancel or suspend your Card at any time without notice to you. If we close your prepaid subaccount, we may send the remaining balance on deposit by postal mail or credit it to another account you maintain with us.

An account with a zero balance may be subject to automatic closure on the fee period ending date, depending on when the last qualifying transaction posted to your account.

- In order to prevent automatic closure, an account with a zero balance must have a qualifying, non-automatic transaction posted within the last two months of the most recent fee period ending date.
- Examples of qualifying transactions are one-time purchases using the Card, deposits made at a branch, ATM, via telephone, or the Wells Fargo Mobile® app and withdrawals made at a branch or ATM.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments using the Card, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions for the purpose of preventing closure of an account with a zero balance.

When can you close your account?

You can request to close your account at any time if the prepaid subaccount is in good standing (e.g., does not have a negative balance or any restrictions such as holds on funds, legal order holds, or court blocks on the prepaid subaccount).

At the time of your request, we will assist you in withdrawing or transferring any remaining funds, bringing your account balance to zero.

- All deposits need to be collected and posted to your prepaid subaccount before you request to close.
- Any recurring payments to or from your account need to be cancelled before your request to close (examples include card payments) otherwise, they may be returned unpaid.
- We will not be liable for any loss or damage that may result from not honoring recurring payments or withdrawals that are presented or received after your account is closed.
- During the process of closing your Card, the Terms continue to apply.

If the prepaid subaccount is closed and the Card is cancelled, you will immediately destroy the Card and, upon request, tell us in writing that the Card has been destroyed. If requested, you must immediately return the Card to us. If your Card is cancelled, you must pay for any Card transactions made before the Card is cancelled.

What happens if your prepaid subaccount becomes dormant?

Generally, your prepaid subaccount becomes dormant if you do not initiate an account-related activity for 12 months. An account-related activity is determined by the laws governing your account. Examples of account-related activity are depositing or withdrawing funds at a branch or ATM. Automatic transactions such as direct deposits set up on the prepaid subaccount may not prevent the prepaid subaccount from becoming dormant.

We put safeguards in place to protect a dormant prepaid subaccount which may include restricting transfers to your prepaid subaccount from an eligible Wells Fargo account and incoming wire transfers. Normal monthly service and other fees continue to apply (except where prohibited by law).

If you do not initiate an account-related activity on the prepaid subaccount within the time period as specified by state law, your prepaid subaccount funds may be transferred to the appropriate state. This transfer is known as escheat. If your prepaid subaccount becomes escheatable, statements will no longer be available. Your prepaid subaccount and Card will be closed. To recover your prepaid subaccount funds, you must file a claim with the state.

Wells Fargo Worldwide Military Banking Program

A. Who does this program support and how are you eligible?

Wells Fargo appreciates the service and dedication of our country's military servicemen and servicewomen. We are happy to provide the Wells Fargo Worldwide Military Banking program to recognize your service commitment and provide specific financial services to those who meet certain eligibility. To be eligible for this program, you must:

- Be actively serving in the U.S. military (in either the Army, Navy, Air Force, Marines or Coast Guard military branch), retired from the U.S. military, or a disabled veteran who can no longer serve, and
- You must receive a qualifying military direct deposit⁴ of your salary, pension, or disability benefits, electronically deposited from DOD/DFAS (Department of Defense/ Defense Finance and Accounting Service) or VA/VBA (Department of Veterans Affairs/ Veterans Benefits Administration) or U.S. Department of the Treasury from one of the military branches covered by this program into your prepaid subaccount monthly in order to be eligible to receive benefits of the Worldwide Military Banking Program. You will not be eligible for Worldwide Military Banking benefits **until** the military direct deposit has been deposited to your Card. You will receive your program benefits 45 days after your military direct deposit is deposited to your prepaid subaccount.

B. What benefits are available?

The Worldwide Military Banking Program is available with a qualifying Card. Each Card participating in the Worldwide Military Banking Program receives the following ATM benefits at non-Wells Fargo ATMs at no charge by Wells Fargo during each monthly fee period:

- Up to four U.S. domestic cash withdrawal transactions
- Up to four international cash withdrawal transactions

Non-Wells Fargo ATM owners or operators may apply surcharges for ATM transactions (unless waived by terms of your account).

⁴ Direct deposits from other agencies and organizations may not be considered as eligible for the program. Transfers from one account to your Card or deposits made at a branch or ATM do not qualify as a direct deposit.

C. What happens to your Card if your military status changes?

If your status changes and a qualifying military direct deposit is no longer deposited each statement period to your prepaid subaccount, you will no longer be eligible for the Wells Fargo Worldwide Military Banking Program and your Card will no longer have benefits under this program. In that event, the Bank's standard terms and fees apply.

Resolving disputes through arbitration

Arbitration Agreement between you and Wells Fargo

If you have a dispute, we hope 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 as described in this section.

Definition: Arbitration means an impartial third party will hear the dispute between Wells Fargo and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A "dispute" is any unresolved disagreement between Wells Fargo and you. A "dispute" may also include a disagreement about this Arbitration Agreement's meaning, application, or enforcement.

Wells Fargo and you each agrees to waive the right to a jury trial or a trial in front of a judge in a public court. This Arbitration Agreement has only one exception: Either Wells Fargo or you may still take any dispute to small claims court.

Arbitration is beneficial because it provides a legally binding decision in a more streamlined, cost-effective manner than a typical court case. But, the benefit of arbitration is diminished if either Wells Fargo or you refuse to submit to arbitration following a lawful demand. Thus, the party that does not agree to submit to arbitration after a lawful demand must pay all of the other party's costs and expenses for compelling arbitration.

Can either Wells Fargo or you participate in class or representative actions?

No, neither Wells Fargo nor you will be entitled to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general. If any provision related to a class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, the entire Arbitration Agreement will be unenforceable.

What rules apply to arbitration?

Wells Fargo and you each agrees that:

- The American Arbitration Association (AAA) will administer each arbitration and the selection of arbitrators according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes (AAA Rules).
- If there are any differences between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement applies. If this Arbitration Agreement is in dispute, the arbitrator will decide whether it is enforceable.
- Wells Fargo and you are participating in commercial transactions involving the movement of money or goods among states.
- The Federal Arbitration Act (Title 9 of the United States Code) governs this Arbitration Agreement and any arbitration between Wells Fargo and you. If the Act or any part of it is inapplicable, unenforceable or invalid, the state laws governing your relationship with Wells Fargo govern this Arbitration Agreement.

Either Wells Fargo or you may submit a dispute to binding arbitration at any time, regardless of whether a lawsuit or other proceeding has previously begun. For information on initiating arbitration, contact the AAA at 1-800-778-7879.

Each arbitrator must be a licensed attorney with expertise in the laws applicable to the dispute's subject matter. The arbitrator will make a decision regarding the dispute based on applicable law, including any statutes of limitations. The arbitrator may award to either Wells Fargo or you any award or relief provided for by law.

No person participating in an arbitration can disclose the arbitration's existence, content, subject, or results, except as required in a party's ordinary course of business or by law.

Who pays the arbitration fees and expenses?

Arbitration fees and expenses are explained here:

- **Setting the fees/expenses:** The arbitration administrator determines the rules and procedures for deciding who pays the arbitration fees, unless limited by applicable law. Please check with the arbitration administrator to determine the fees applicable to any arbitration you file.
- **Applying state law:** The laws governing your account may limit the amount of fees and expenses you are required to pay in arbitration. Your arbitration fees and expenses will not exceed any applicable limits.
- **Paying for attorney/expert/witness fees:** Unless applicable laws state otherwise, each party will pay its own attorney, expert, and witness fees. This rule applies no matter which party wins arbitration.

What other rights do Wells Fargo or you have when resolving disputes?

Wells Fargo or you each can exercise any lawful rights or use other available remedies to

- Preserve or obtain possession of property,
- Exercise self-help remedies, including setoff rights, or
- Obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or appointment of a receiver by a court of competent jurisdiction.

Where will an arbitration be held?

An arbitration will be held in the state whose laws govern your account.

Contact us

Wells Fargo accepts Telecommunications Relay Services calls.

| | |
|--|--|
| Wells Fargo Online® | Visit wellsfargo.com or call 1-800-956-4442 |
| Wells Fargo Phone Bank SM | 1-800-TO-WELLS (1-800-869-3557) |
| Spanish-speaking customers | 1-877-PARA-WFB (1-877-727-2932) |
| TTY/TDD for deaf and hard-of-hearing customers | 1-800-877-4833 |
| Wells Fargo Mobile® | Visit wellsfargo.com or call 1-866-863-6762 |
| If calling outside the U.S. | Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes |
| In writing | Wells Fargo, Customer Correspondence, P.O. Box 6995, Portland, OR 97228-6995 |