

Consumer Account Addenda

Consumer Account Fee and Information Schedule Addenda

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Consumer Account Fee And Information Schedule Addenda

These Addenda change the Consumer Account Fee and Information Schedule (“Consumer Schedule”). All terms defined in the Consumer Schedule will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Consumer Schedule, these Addenda will control. Except as expressly amended by these Addenda, the Consumer Schedule remains in full force and effect.

Everyday Checking Monthly Service Fee Waiver Updates, Effective October 25, 2025

In the section of the Consumer Schedule titled “Overview & Key Terms,” under subsection titled “What we mean by fee period and why it matters,” the third paragraph “See “Determining the day your deposit is received by the Bank” in the “Availability of Funds Policy” section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day. Combined balances are determined one business day prior to the last business day of your fee period.” is deleted and replaced with the following:

See “Determining the day your deposit is received by the Bank” in the “Availability of Funds Policy” section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day. Combined balances are determined one business day prior to the last business day of your fee period. Qualifying balances for Everyday Checking are determined on the last business day of your fee period.

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” under account “Everyday Checking,” subsection “How to avoid the monthly service fee each fee period (only one option required per account)” is deleted and replaced with the following:

- \$500 or more in total qualifying electronic deposits
- \$1,500 minimum daily balance
- \$5,000 or more in qualifying deposit balances, investment balances, or both*
- Primary account owner is 17 – 24 years old
- Linked to a Wells Fargo Campus Card ATM Card or Campus Debit Card (No longer available effective May 1, 2025)
- A qualifying monthly non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program.¹

*On the last business day of each fee period, balances in eligible Wells Fargo accounts will be automatically totaled. Eligible accounts include consumer deposit account balances (checking, savings, CDs, FDIC-insured IRAs), certain investment account balances, and applicable Wells Fargo bank fiduciary and custody accounts.

1. Worldwide Military Banking program benefits will take effect 45 days after a qualifying non-civilian military direct deposit is deposited into an eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking.

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” the following is added:

Qualifying deposit and investment balances

On the last business day of each fee period, eligible deposit and investment balances will be automatically totaled. Balances consist of your eligible sole or jointly owned accounts as well as balances owned by the joint owner on your account.

Clear Access Banking Monthly Service Fee Waiver Updates, Effective October 25, 2025

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” under account “Clear Access Banking,” under subsection “How to avoid the monthly service fee each fee period (only one option required per account)” the following is added:

- \$250 or more in total qualifying electronic deposits

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” subsection titled “Qualifying electronic deposit for Everyday Checking,” is deleted and replaced with the following:

Qualifying electronic deposit for Everyday Checking and Clear Access Banking

A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNowSM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

Update to Monthly service fee posting time, Effective August 26, 2025

In the section of the Consumer Schedule titled “Overview & Key Terms,” under subsection titled “What we mean by fee period and why it matters,” the first paragraph “How we track and report your account activity, including what’s provided in your account statements, doesn’t always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.” is deleted and replaced with the following:

Effective August 11, 2025: How we track and report your account activity, including what’s provided in your account statements, doesn’t always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. **For Platinum Savings,** we calculate the monthly service fee, if any, on the last business day of the fee period and post the fee on the first business day of the following fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.

Effective November 10, 2025, the paragraph above will be replaced with the following to include Everyday Checking and Clear Access Banking: How we track and report your account activity, including what’s provided in your account statements, doesn’t always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. **For Everyday Checking, Clear Access Banking, and Platinum Savings,** we calculate the monthly service fee, if any, on the last business day of the fee period and post the fee on the first business day of the following fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.

Effective January 26, 2026, the paragraph above will be replaced with the following to include Way2Save Savings: How we track and report your account activity, including what’s provided in your account statements, doesn’t always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. **For Everyday Checking, Clear Access Banking, Platinum Savings, and Way2Save Savings,** we calculate the monthly service fee, if any, on the last business day of the fee period and post the fee on the first business day of the following fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.

Employee Banking (Prime Checking and Platinum Savings), Effective June 23, 2025

In the section of the Consumer Schedule titled “Prime Checking & Premier Checking,” under account “Prime Checking,” under subsection titled “How to avoid the monthly service fee each fee period” the following is added:

- Current U.S. Wells Fargo employee or qualified Wells Fargo retiree³
3. Eligibility as an active employee or retiree is determined by Wells Fargo Human Resources. If you are no longer classified by Wells Fargo Human Resources as an active or retired employee, the monthly service fee will continue to be waived on your Prime Checking account for two additional fee periods. After that, Prime Checking’s standard terms and conditions will apply. Rates may vary for current employee and eligible retirees and are subject to change at the bank’s discretion.

In the section of the Consumer Schedule titled “Way2Save Savings & Platinum Savings,” under account “Platinum Savings,” under subsection titled “How to avoid the monthly service fee each fee period” the following is added:

- Current U.S. Wells Fargo employee or qualified Wells Fargo retiree¹
1. Eligibility as an active employee or retiree is determined by Wells Fargo Human Resources. If you are no longer classified by Wells Fargo Human Resources as an active or retired employee, the monthly service fee will continue to be waived on your Platinum Savings account for two additional fee periods. After that, Platinum Savings’ standard terms and conditions will apply. Savings rates may vary for current employee and eligible retirees and are subject to change at the bank’s discretion. Platinum Savings Employee Rate is for active employees with sole or joint account ownership and is subject to change at any time without notice.

Updates to Wire Transfers, Effective May 15, 2025

In the section of the Consumer Schedule titled “Service Fees,” subsection titled “Wire transfers” is deleted and replaced with the following:

		Domestic	International	
			U.S. currency	Foreign currency
Wire transfers ^{6,7}	Incoming	No fee	No fee	No fee
	Outgoing			
	Digital wire	\$25 each	\$25 each	No fee
	Branch	\$40 each	\$40 each	\$40 each
	Standing transfer order	\$25 each	NA	NA
	Drawdown	\$15 each	NA	NA
Wire transfer fees charged by third parties or other banks		Third parties or other banks may charge fees in addition to those described above		

6. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert 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 we provide 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. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

7. 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” section of the Deposit Account Agreement.

Wells Fargo Campus Card Updates, Effective May 1, 2025

Note: Starting May 1, 2025, customers will no longer be able to open or link a new Wells Fargo Campus Card to consumer checking and/or savings accounts.

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” under subsection titled “Everyday Checking and Clear Access Banking linked to Wells Fargo Campus Card,” section “Courtesy refund of 1 incoming domestic or international wire transfer fee* Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. 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 transfers” sections of the Deposit Account Agreement.” **is deleted.**

Worldwide Military Banking Program ATM/Debit Card Fee changes, Effective January 1, 2025

In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” subsection titled “Worldwide Military Banking program” is deleted and replaced with the following:

Worldwide Military Banking program

With the Worldwide Military Banking program, eligible checking accounts with a qualifying non-civilian military direct deposit will receive these account benefits: the checking account monthly service fee will be waived and all non-Wells Fargo ATM cash withdrawal transaction fees, the international purchase transaction fee, and non-Wells Fargo bank cash disbursement fees will be waived worldwide. Fees may still be charged by non-Wells Fargo ATM operators or networks, or by other third parties for purchases or cash disbursements. Prime Checking and Premier Checking accounts are not eligible for this program.

To be eligible for the program, you must receive a qualifying non-civilian military direct deposit of your salary, pension, or disability benefits electronically deposited from Department of Defense/Defense Finance and Accounting Service (DOD/DFAS), Department of Veterans Affairs/Veterans Benefits Administration (VA/VBA), or U.S. Department of the Treasury from any branch of the United States military into an eligible checking account. An account will receive program benefits 45 days after the qualifying non-civilian military direct deposit is deposited into

the checking account and program benefits will end 180 days after a qualifying non-civilian military direct deposit is no longer deposited into the checking account.

Services Fees – Checks Update, Effective November 11, 2024

In the section of the Consumer Schedule titled “Service Fees,” subsection titled “Checks” is deleted and replaced with the following:

Checks	Personalized temporary checks (counter checks)	\$3 per sheet of three checks
	Check ordering	Singles \$30 Duplicates \$35

Prime Checking and Premier Checking – Special Interest Rate Changes, Effective October 30, 2024

In the section of the Consumer Schedule titled “Prime Checking & Premier Checking,” footnote “** A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings accounts or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.” is deleted and replaced with the following:

** A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, or switching a linked account to an eligible savings account, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

Increase to Low-Dollar Overdraft Fee Waivers, Effective October 1, 2024

In the section of the Consumer Schedule titled “Overdraft Services,” subsection titled “Overdraft fees” is deleted and replaced with the following:

Overdraft fees

We may charge an overdraft fee for any item we pay into overdraft. We limit our overdraft fees to three per business day. We won’t assess an overdraft fee on items of \$10 or less. If both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed all of your transactions, we won’t assess an overdraft fee on the items. We won’t charge an overdraft fee on ATM and everyday (one-time) debit card transactions unless your account is enrolled in Debit Card Overdraft Service. ATM withdrawals and debit card transactions that were authorized when your account had a sufficient available balance, but are subsequently presented to us for payment and paid into overdraft when you no longer have a sufficient available balance, will not be assessed an overdraft fee (whether or not you are enrolled in Debit Card Overdraft Service).

Note: Overdraft fees are not applicable to Clear Access Banking accounts.

To learn more about overdrafts, see the “Available Balance, Posting Transactions, and Overdraft” section in the Deposit Account Agreement.

ExpressSend Service Fees, Effective July 12, 2024

In the section of the Consumer Schedule titled “Service Fees,” the following is added:

ExpressSend Service	Country	Fee
	Mexico	\$6.00
	Dominican Republic	\$5.00
	El Salvador	\$11.00
	Guatemala	\$5.00
	Honduras	\$9.00
	Nicaragua	\$11.00
	Colombia	\$5.00
	Ecuador	\$9.00
	Peru	\$8.00
	India	\$3.00
	Philippines	\$5.00
	Vietnam	\$12.00
In addition to the transfer fee, Wells Fargo makes money when it converts one currency to another currency for you. The exchange rate provided to you is set by Wells Fargo in its sole discretion, and it includes a markup. For additional information related to ExpressSend and foreign currency, please refer to the ExpressSend Terms and Conditions.		
ExpressSend transfer fees vary periodically and are subject to change at any time. For the ExpressSend transfer fees in effect, talk to a Banker or refer to the ExpressSend Remittance Cost Estimator online at wellsfargo.com/costestimator .		

Deposit Account Agreement Addenda

These Addenda change the Deposit Account Agreement (“Agreement”). All terms defined in the Agreement will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

Debit Card Overdraft Service Updates, Effective June 23, 2025

In the section of the Agreement titled “Available Balance, Posting Transactions, and Overdraft,” subsection titled “Debit Card Overdraft Service” is deleted and replaced with the following:

Debit Card Overdraft Service

Consumer Accounts

Consumer account customers may choose to enroll in Debit Card Overdraft Services by following the steps below.

Business Accounts

Business accounts are automatically enrolled in Debit Card Overdraft Services. To unenroll follow the steps below.

How to Enroll and Unenroll

Choose how you want Wells Fargo to handle everyday (one-time) debit card transactions (such as grocery store or restaurant transactions) when your available balance isn’t sufficient to cover the transaction.

- If you choose to enroll in Debit Card Overdraft Service, the transaction may be authorized into overdraft at the Bank’s discretion and an overdraft fee may apply when it is presented to us for payment. For more information about our discretion to authorize or pay a transaction into overdraft, review the “Standard overdraft coverage” section above.
- If you choose not to enroll in Debit Card Overdraft Service, the transaction will be declined and no fees apply.

You can add or remove the Debit Card Overdraft Service on eligible accounts at any time. It’s important to understand that this service is unique from other optional services that may be less costly for you, such as Overdraft Protection described in the next section.

How to Change Enrollment Status:

Customers may choose to enroll or unenroll from Debit Card Overdraft Service anytime by calling us at 1-800-TO-WELLS (1-800-869-3557), signing on to Wells Fargo Online® Banking from a computer or tablet (search Overdraft Services), visiting a Wells Fargo ATM (select More Choices), or speaking to a banker at any Wells Fargo branch.

Debit Card Overdraft Service **does not apply** to checks, other transactions using your account and routing number, and transactions you’ve established as recurring transactions (for example, ACH payments or recurring debit card transactions such as utilities, health club memberships, and subscription services). With or without Debit Card Overdraft Service, the Bank may continue to pay these other transaction types into overdraft, at our discretion, and our standard overdraft fees and policies will apply.

Debit Card Overdraft Service **isn’t available for certain accounts**, such as Clear Access Banking accounts, IOLTA/RETA accounts, accounts for government entities, or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the Bank for a variety of reasons including excessive overdrafts or returned items

Availability of Funds Updates, Effective June 4, 2025

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Longer delays may apply,” the second paragraph “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 \$225 of your deposit, however, may be available on the first business day after the day of your deposit.” is deleted and replaced with the following:

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 \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Longer delays may apply,” the second bullet “You deposit checks totaling more than \$5,525 on any one day.” is deleted and replaced with the following:

- You deposit checks totaling more than \$6,725 on any one day.

In the section of the Agreement titled “Availability of Funds Policy,” subsection titled “Special rules for new accounts” is deleted and replaced with the following:

Special rules for new accounts

If you are a new customer, the following special rules apply during the first 30 days your account 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 \$6,725 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, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.
- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 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.

ACH Transfer Updates, Effective May 15, 2025

In the section of the Agreement titled "Availability of Funds Policy," under subsection titled "Your ability to withdraw funds," the first paragraph "Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) 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, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app 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 generally 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 pay checks and other items presented for payment and applicable fees that you have incurred. For ACH debit entries (which debit your non-Wells Fargo account and credit your Wells Fargo account), Wells Fargo Bank may hold those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account." is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) 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, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app 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 generally 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 pay checks and other items presented for payment and applicable fees that you have incurred.

In the section of the Agreement titled "Fund Transfer Disclosures – General," subsection titled "ACH transactions" is deleted and replaced with the following:

ACH transactions

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we – in our sole discretion – believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Wells Fargo Campus Card Updates, Effective May 1, 2025

Note: Starting May 1, 2025, customers will no longer be able to open or link a new Wells Fargo Campus Card to consumer checking and/or savings accounts.

Nightly Depository, Effective March 15, 2025

In the section of the Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits" is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. We do not accept cash deposits into a consumer deposit account through the night depository. Use of the night depository is for business deposits only.

If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorser be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

In the section of the Agreement titled “Depositing Funds,” the following is added:

Night Depository

(Business accounts only)

Use of the nightly depository is limited to business deposits only.

END OF ADDENDA

These addenda govern deposit accounts maintained at Wells Fargo Bank, N.A. (except in Arkansas, Illinois, Michigan, Texas, and Wisconsin) including Hudson, WI.

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

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