# 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.

Portfolio by Wells Fargo Program Changes and New Benefits, Effective August 9, 2021

In the section of the Consumer Schedule titled “Portfolio by Wells Fargo,” under subsection “Portfolio by Wells Fargo benefits,” the following is added:

When your statement-ending qualifying balance is $250,000 or more, you automatically move into the Portfolio by Wells Fargo SignatureSM tier and the monthly service fee will be waived. Periodically, Wells Fargo will review the accounts in the Portfolio by Wells Fargo Signature tier and, if you have less than $250,000 in statement-ending qualifying balances, we will notify you at least 30 days in advance that we will transition you into the Portfolio by Wells Fargo SelectSM tier.

In the section of the Consumer Schedule titled “Portfolio by Wells Fargo,” the benefits chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Portfolio by Wells Fargo Select under $250,000</th>
<th>Portfolio by Wells Fargo Signature $250,000 and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waiver of Overdraft Protection transfer fee from Savings</td>
<td>1 per fee period</td>
</tr>
<tr>
<td>Reimbursed fee charges from non-Wells Fargo ATMs</td>
<td>1 U.S. and 1 international per fee period</td>
</tr>
<tr>
<td>No-fee stop payments</td>
<td>--</td>
</tr>
<tr>
<td>International purchase transaction fee with your Wells Fargo Debit Card</td>
<td>--</td>
</tr>
<tr>
<td>Waiver of online outgoing wire transfer fee</td>
<td>--</td>
</tr>
<tr>
<td>Foreign currency benefits</td>
<td>1%</td>
</tr>
</tbody>
</table>

1 Where the surcharge fee for ATM cash withdrawals assessed by a non-Wells Fargo ATM owner/operator is not provided to Wells Fargo, Portfolio by Wells Fargo® program customers will receive a $4.00 reimbursement per cash withdrawal.
2 For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network
3 Benefit applies to the exchange rate for foreign currency purchases, when you purchase foreign currency through the Wells Fargo Foreign Currency call center, online at wellsfargo.com, or through a Wells Fargo branch. You’ll also receive the benefit when you exchange foreign currency at a Wells Fargo branch.
4 Wells Fargo acts as principal on an arm’s length basis when entering into foreign exchange transactions with you. Foreign exchange transactions are subject to an applicable exchange rate, which means the exchange rate Wells Fargo sets and uses for you when it converts one currency to another currency and includes a markup over Wells Fargo’s cost of sourcing the relevant currency. The markup factors include costs incurred, market risks, desired return and relationship factors. Accordingly, different customers may receive different rates for transactions that are the same or similar. The exchange rate provided may be different from the exchange rates you see elsewhere. Foreign exchange rates are dynamic, and rates fluctuate over time based on market conditions, liquidity, and risks. Prior to execution, any rate communicated is indicative and not a firm commitment. Wells Fargo reserves the right to handle your request in any order it chooses, if at all.
5 Wells Fargo makes money if converting U.S. dollars to a foreign currency.

Portfolio by Wells Fargo – ExpressSend Update, Effective May 28, 2021

In the section of the Consumer Schedule titled “Portfolio by Wells Fargo,” the following benefit is added:

<table>
<thead>
<tr>
<th>Portfolio by Wells Fargo Select under $250,000</th>
<th>Portfolio by Wells Fargo Signature $250,000 and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo ExpressSend®</td>
<td>--</td>
</tr>
</tbody>
</table>

Platinum Savings Team Member Benefit, Effective May 28, 2021

In the section of the Consumer Schedule titled “Way2Save Savings & Platinum Savings,” under account “Platinum Savings,” the following is added:

We’ll waive the monthly service fee for Platinum Savings for current and retired Wells Fargo employees. If Wells Fargo Human Resources no longer classifies you as a current or retired employee, the Platinum Savings monthly service fee will apply, unless you meet one of the options to avoid this fee.
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 Cards and ATM Cards – New campus ATM daily card limits, Effective June 1, 2021

In the section of the Agreement titled “Debit Cards and ATM Cards,” under subsection “Additional information for Wells Fargo Campus Card Program customers,” the “New campus ATM card daily limits” chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Withdrawals</td>
<td>$1,010</td>
</tr>
<tr>
<td>Purchases</td>
<td>$500</td>
</tr>
</tbody>
</table>

To view the Campus Debit and ATM Card Terms and Conditions, visit wells Fargo.com/debitcardterms (English) or wells Fargo.com/spanishdebitcardterms (Spanish).

Debit Card – Time Zone Updates, Effective May 28, 2021

In the section of the Agreement titled “Debit Cards and ATM Cards,” under section “Actions via electronic credit transfers,” the “MasterCard MoneySend (all types)” chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Calendar Day</th>
<th>Calendar Week</th>
<th>Calendar Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>(12AM - 12AM UTC)</td>
<td>(Starting 12AM UTC each Monday)</td>
<td>(Starting 12AM UTC the first day of each month)</td>
</tr>
<tr>
<td>MasterCard MoneySend (all types)</td>
<td>25 transactions or $10,000</td>
<td>100 transactions or $10,000</td>
</tr>
</tbody>
</table>

Funds Availability for Analyzed Business Accounts, Effective May 28, 2021

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Your ability to withdrawal funds,” the following is added:

**Analyzed business accounts only:** The first $400 of a business day’s check deposits to an analyzed account are not available to you on the day we receive the deposits. Check deposits to an analyzed account are available on the first business day after we receive your deposits.

Funds Transfer Services – Notice of Funds Transfers, Effective May 28, 2021

In the section of the Agreement titled “Funds Transfer Services,” subsection “Notice of funds transfers” is deleted and replaced with the following:

**Notice of funds transfers**

We will notify you of funds electronically debited from or credited to your account through the account statement for your account covering the period in which the transaction occurred. We are under no obligation to provide you with any additional notice of receipt.

Electronic Fund Transfer Disclosures – ExpressSend Updates, Effective May 28, 2021

In the section of the Agreement titled “Electronic Fund Transfer Disclosures,” section “Note: These provisions don't apply to wire transfers. Refer to the “Funds Transfer Services” section of this Agreement.” is deleted and replaced with the following:

**Note:** These provisions do not apply to remittance transfers (e.g., ExpressSend® and consumer-initiated international wire transfers). Remittance transfers you send through us are governed by a separate agreement you enter into when you sign up for the service or send the remittance transfer. Refer to the “Funds Transfer Services” section of this Agreement.

These addenda govern consumer deposit accounts maintained at Wells Fargo Bank, N.A. (except in Arkansas, Missouri, New York, and Texas).

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CNS5159-A (5/28/21)