

Consumer Account Addenda

Consumer Account Fee and Information Schedule Addenda

- Portfolio by Wells Fargo – ExpressSend Update, Effective October 15, 2021
- Foreign and International Services Fee Clarification, Effective October 15, 2021
- Platinum Savings Team Member Benefit, Effective May 28, 2021

Deposit Account Agreement Addenda

- Debit Cards and ATM Cards - New campus ATM daily card limits, Effective October 15, 2021
- Funds Availability for Analyzed Business Accounts, Effective May 28, 2021
- Electronic Fund Transfer Disclosures – ExpressSend Updates, Effective May 28, 2021

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 – ExpressSend Update, Effective October 15, 2021

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

	Portfolio by Wells Fargo Select Statement-ending qualifying balances under \$250,000	Portfolio by Wells Fargo Signature Statement-ending qualifying balances of \$250,000 and above
Waiver of Wells Fargo ExpressSend® transfer fee	--	unlimited

Foreign and International Services Fee Clarification, Effective October 15, 2021

In the section of the Consumer Schedule titled “Service Fees,” under subsection “Foreign and international services^{3,4},” the sections “Foreign drafts” and “International item deposited” are deleted and replaced with the following:

Foreign drafts

Bank draft payable in foreign currency	\$30 per order
Foreign draft stop payment	\$75 each

International item deposited

In U.S. and foreign currency	\$5 each
International item returned unpaid	\$15 each
International item collection (\$250 minimum item amount)	\$75 each
Outgoing international U.S. currency/foreign currency (both one-time and repetitive)	Fee disclosed at time of transaction

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 October 15, 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:

New campus ATM card daily limits	
ATM Withdrawals	\$1,010
Purchases	\$5,000

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

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 withdraw 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.

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.

END OF ADDENDA

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