## Consumer Account Addenda

### Consumer Account Fee and Information Schedule Addenda
- Updates to Wells Fargo Contact Numbers, Effective March 1, 2021
- Removal of Opportunity Savings, Effective February 22, 2021
- Modification to Way2Save Savings Monthly Service Fee Age Waiver Option, Effective February 22, 2021
- Converting to Wells Fargo Clear Access Banking, Effective December 9, 2020
- Updates to Individual Retirement Accounts (IRAs), Effective December 9, 2020
- ATM Access - Non-Wells Fargo ATMs, Effective November 9, 2020

### Deposit Account Agreement Addenda
- Updates to Wells Fargo Contact Numbers, Effective March 1, 2021
- Updates to your Debit and ATM Card Information, Effective March 1, 2021
- Zero Balance Closure – Clarification for IOLTA/RETA Accounts, Effective February 1, 2021
- Funds Availability for Analyzed Business Accounts, Effective November 20, 2020
Consumer Account Fee And Information Schedule Addenda

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

Updates to Wells Fargo Contact Numbers, Effective March 1, 2021

In the section of the Schedule titled “Banking services available to you,” under subsection “Wells Fargo Phone Bank,” the access numbers chart is deleted and replaced with the following:

Access numbers

<table>
<thead>
<tr>
<th>Access numbers</th>
<th>Access numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>We accept all relay calls, including 711.</td>
<td>1-800-TO-WELLS (1-800-869-3557)</td>
</tr>
<tr>
<td>All customers with consumer accounts</td>
<td>1-877-PARA-WFB (1-877-727-2932)</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-800-742-4932</td>
</tr>
<tr>
<td>Portfolio by Wells Fargo customers</td>
<td>1-800-BEST-IRA (1-800-237-8472)</td>
</tr>
<tr>
<td>IRA and ESA customers</td>
<td>Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.</td>
</tr>
<tr>
<td>Customers outside the U.S.</td>
<td>Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.</td>
</tr>
</tbody>
</table>

The section of the Schedule titled “How to reach Wells Fargo” is deleted and replaced with the following:

How to reach Wells Fargo

<table>
<thead>
<tr>
<th>How to reach Wells Fargo</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>We accept all relay calls, including 711.</td>
<td>Visit wellsfargo.com or call 1-800-956-4442</td>
</tr>
<tr>
<td>Wells Fargo Online®</td>
<td>1-800-TO-WELLS (1-800-869-3557)</td>
</tr>
<tr>
<td>Wells Fargo Phone Bank</td>
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</tbody>
</table>

For all other accounts, please refer to your statement for contact information.

Removal of Opportunity Savings, Effective February 22, 2021

All references to “Wells Fargo Opportunity SavingsSM,” “Opportunity Savings Account,” and “Opportunity Savings” are deleted.

The Wells Fargo Opportunity Savings account is no longer offered. If you are a current customer with this account type and need additional information, please check with a Wells Fargo banker for more information on account fees and additional terms.

Modification to Way2Save Savings Monthly Service Fee Age Waiver Option, Effective February 22, 2021

In the section of the Schedule titled “Savings accounts,” under account “Way2Save Savings Account,” the section for the “Options to avoid the monthly service fee” row is deleted and replaced with the following:

Avoid the fee with one of the following each fee period:

1. $300 minimum daily balance
2. 1 or more Save As You Go transfers from your linked Wells Fargo checking account into this account (See page 29 for more information)
3. An automatic transfer of $25 or more from your linked Wells Fargo checking account into this account
4. An automatic transfer of $1 or more each business day from your linked Wells Fargo checking account into this account
5. Primary account owner is 24 years old or under

We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account.

Primary account owner is an individual that has tax responsibility for the account. On the primary account owner’s 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee. If changes are made to the primary owner of an existing Way2Save Savings account, it may take up to 45 days after the change is made to avoid the monthly service fee using this option.
Converting to Wells Fargo Clear Access Banking, Effective December 9, 2020

In the section of the Schedule titled “Checking accounts,” under account “Wells Fargo Clear Access BankingSM,” the section for the “Options to avoid the monthly service fee” row is deleted and replaced with the following:

Avoid the fee with the following each fee period:

1. Primary account owner is 13 through 24 years old

We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account.

Primary account owner is an individual who has tax responsibility for the account. On the primary account owner’s 25th birthday, the account will automatically be subject to the then current monthly service fee. Depending on the type of account you have there may be other options to avoid the monthly service fee. If changes are made to the primary owner of an existing Everyday Checking or Clear Access Banking account, it may take up to 45 days after the change is made to avoid the monthly service fee using this option.

In the section of the Schedule titled “Checking accounts,” the subsection titled “What happens if I convert to a Clear Access Banking account from an account that has checks and overdraft services available?” is deleted and replaced with the following:

What happens if I convert to a Clear Access Banking account from an account that has checks and overdraft services available?

- Checks: If you convert from another account with check writing ability, any outstanding check(s) presented on the new Clear Access Banking account on or after the date of conversion will be returned unpaid and the payee may charge additional fees when the check is returned. Please make sure prior to converting to the Clear Access Banking account that any outstanding checks have been paid and/or you have made different arrangements with the payee(s) for the checks you have written.

- Overdraft Services: If your prior account included our standard overdraft coverage or was enrolled in our optional Debit Card Overdraft Service, those services will be removed from your account at the time of conversion. If your prior account was enrolled in our optional Overdraft Protection service, it will be removed from your account on the second business day after conversion (e.g. if you convert on Monday, it will be removed on Wednesday) and transactions occurring before removal may be paid into overdraft or returned unpaid, subject to the following exception: removal of Overdraft Protection from a linked savings account will be delayed by one business day for each day an Overdraft Protection transfer occurs after conversion. Overdraft Protection Transfer fees for transfers from a linked savings account continue to apply until the service has been removed.

- Fees: Any fees (for example, overdraft or non-sufficient funds/NSF) resulting from account activity made or authorized prior to conversion may post to the account after conversion. In this event, any such fees will also be reflected in account activity summaries located within online banking and your periodic statement.

Updates to Individual Retirement Accounts (IRAs), Effective December 9, 2020

In the section of the Schedule titled “Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)” the subsection titled “Introduction” is deleted and replaced with the following:

Introduction

We no longer offer new Individual Retirement Accounts (IRAs) or Education Savings Accounts (ESAs). Retirement savings accounts and retirement Time Accounts (CDs) are only available for current IRA and ESA customers.

You may have multiple savings accounts and Time Accounts (CDs) within your IRA/ESA plan.

Please contact a banker or call 1-800-BEST-IRA (1-800-237-8472) for information about IRA/ESA plan specifics and requirements. You may also consult your tax advisor.

ATM Access - Non-Wells Fargo ATMs, Effective November 9, 2020

Effective in St. Louis, Missouri only

In the section of the Schedule titled “Service fees,” under subsection “ATM access – Non-Wells Fargo ATMs,” the row titled “Other fees” is deleted and replaced with the following:

Other fees

Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by your account terms) in addition to those described above. We will reimburse surcharges for up to three non-Wells Fargo ATM cash withdrawals in the U.S. per fee period. Portfolio by Wells Fargo® customers will receive unlimited surcharge reimbursements in the U.S., for the primary checking account in a Portfolio by Wells Fargo program, and reimbursement of up to five surcharges imposed by non-Wells Fargo ATM owners outside of the U.S. per fee period.

In the section of the Schedule titled “Service fees,” under subsection “ATM access – Non-Wells Fargo ATMs,” footnote one is deleted and replaced with the following:

1. This fee is waived for accounts opened in the Employee Service Center in St. Louis, Missouri.
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.

Updates to Wells Fargo Contact Numbers, Effective March 1, 2021

The section of the Agreement titled “How to reach Wells Fargo” is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>How to reach Wells Fargo</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>We accept all relay calls, including 711.</td>
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</tr>
<tr>
<td><strong>Wells Fargo Online®</strong></td>
<td>Visit wellsfargo.com or call 1-800-956-4442</td>
</tr>
<tr>
<td><strong>Wells Fargo Business Online®</strong></td>
<td>Visit wellsfargo.com/biz or call 1-800-956-4442</td>
</tr>
<tr>
<td><strong>Wells Fargo Phone Bank</strong></td>
<td>1-800-TO-WELLS (1-800-869-3557)</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-PARA-WFB (1-877-727-2932)</td>
</tr>
<tr>
<td><strong>National Business Banking Center</strong></td>
<td>1-800-CALL-WELLS (1-800-225-5935)</td>
</tr>
<tr>
<td>Spanish-speaking customers</td>
<td>1-877-337-7454</td>
</tr>
</tbody>
</table>
| **Wells Fargo Mobile®** | Visit Consumer: wellsfargo.com  
Business: wellsfargo.com/biz/mobile/  
or call 1-866-863-6762 |
| **Portfolio by Wells Fargo® customers** | 1-800-742-4932 |
| **IRA and ESA customers** | 1-800-BEST-IRA (1-800-237-8472) |
| **Customers outside the U.S.** | Visit wellsfargo.com/help/international-access-codes  
to view a list of our International Access Codes. |

For all other accounts, please refer to your statement for contact information.

Updates to your Debit and ATM Card Information, Effective March 1, 2021

In the section of the Agreement titled “Debit cards and ATM cards,” the subsection titled “Instant issue debit card” is deleted and replaced with the following:

**Instant issue debit card**

The instant issue debit card is a temporary debit card. We will deactivate the temporary debit card either when you activate your permanent debit card or 30 days after we issue your temporary debit card, whichever is sooner. If a new or replacement permanent debit card was not requested, your temporary debit card will terminate in 30 days. Wells Fargo branches in the states of South Carolina and Washington are not able to issue any temporary debit cards, and some Wells Fargo branches in other states may be unable to issue temporary debit cards in certain circumstances. Effective on or after April 1, 2021, Wells Fargo will no longer issue temporary debit cards, including Wells Fargo Instant Issue Debit Cards and Wells Fargo Business Instant Issue Debit Cards.

In the section of the Agreement titled “Debit cards and ATM cards,” footnote 8, on page 46, is deleted and replaced with the following:

8 The following limitations apply to Visa Original Credit Transactions (“OCT”) and MasterCard MoneySend (“MoneySend”) money transfers to your Card:

<table>
<thead>
<tr>
<th>Visa – Person-to-person OCT</th>
<th></th>
</tr>
</thead>
</table>
| **Rolling 24 Hours** | 25 transactions or $10,000  
200 transactions or $50,000 |
| **Rolling 7-Day** | 100 transactions or $25,000  
200 transactions or $50,000 |
| **Rolling 30-Day** |  |

<table>
<thead>
<tr>
<th>Visa – Business-to-person OCT</th>
<th></th>
</tr>
</thead>
</table>
| **Rolling 24 Hours** | 40 transactions or $50,000  
200 transactions or $300,000 |
| **Rolling 7-Day** | 100 transactions or $125,000  
200 transactions or $300,000 |

<table>
<thead>
<tr>
<th>Visa – Me-to-me OCT</th>
<th></th>
</tr>
</thead>
</table>
| **Rolling 24 Hours** | 40 transactions or $50,000  
200 transactions or $300,000 |
| **Rolling 7-Day** | 100 transactions or $125,000  
200 transactions or $300,000 |
In the section of the Agreement titled “Debit cards and ATM cards,” under subsection titled “ATM Access Codes,” the following is added:

Effective on or after April 1, 2021, the ATM Access Code feature will no longer be available to access your accounts at Wells Fargo ATMs. When the ATM Access Code feature is still available, the terms of this “ATM Access Codes” section apply.

In the section of the Agreement titled “Debit cards and ATM cards,” the subsection titled “Additional information for Wells Fargo Campus Card Program customers,” is deleted and replaced with the following:

Additional information for Wells Fargo Campus Card Program customers

Campus debit and campus ATM cards are available for students, faculty, and staff of colleges and universities (“schools”) that participate in the Wells Fargo Campus Card program. Campus debit cards can be identified by the Visa® logo on the front of the card; campus ATM cards do not include a Visa logo.

Wells Fargo campus cards are available two ways: 1) Wells Fargo issued cards and 2) school issued cards. Your school determines which program you participate in.

A Wells Fargo issued card is produced by Wells Fargo. Currently enrolled students, and currently employed faculty members or staff receive them by mail after requesting a card. A card may be requested by bringing a valid school ID to a Wells Fargo branch. It must be linked to an eligible new or existing deposit account to be used for purchases and ATM transactions and expires five years from the date it was issued. At that time, we will issue you a standard Wells Fargo Debit Card.

A school issued card is produced by the school and given directly to currently enrolled students, and currently employed faculty members or staff, by the school. It can be linked to an eligible new or existing deposit account to be used for purchases and ATM transactions.

School issued campus ATM cards can be linked to an eligible deposit account at any time for up to five years from the date it was issued. At five years, the card expires and can no longer be linked to a deposit account or used for purchases and ATM transactions. You can contact Wells Fargo and request a standard Wells Fargo Debit or ATM Card to use for purchases and ATM transactions.

Both Wells Fargo and school issued campus cards are subject to daily dollar limits for purchases and ATM transactions. For a new campus debit card, we provide you your daily ATM withdrawal and purchase limits when you receive your card, unless otherwise stated in the Agreement. For a new campus ATM card, the limits below apply to your card, unless you request and are provided other limits at the time you link your campus ATM card to an eligible deposit account. Replacement campus debit or campus ATM cards will have the same limits as the card it replaced at the time the replacement card is issued. You can confirm your limits by calling us at the number listed in the “How to reach Wells Fargo” section, or by viewing them in Wells Fargo Online.

<table>
<thead>
<tr>
<th>Campus ATM card limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your daily ATM withdrawal limit is</td>
</tr>
<tr>
<td>Your daily purchase limit is</td>
</tr>
</tbody>
</table>

*Effective March 6, 2021. The daily ATM withdrawal limit for a new campus ATM card will be $710.

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

Zero Balance Closure – Clarification for IOLTA/RETA Accounts, Effective February 1, 2021

In the section of the Agreement titled “Rights and responsibilities,” the subsection titled “Will we close your account if the balance is zero?” is deleted and replaced with the following:

Will we close your account if the balance is zero?

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. An account (except analyzed business accounts) with a zero balance may be closed by us on the fee period ending date without prior notification.

- To prevent closure by us without notification, 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. IOLTA and RETA accounts require a qualifying transaction within 10 months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits or withdrawals made at a banking location, ATM, or via telephone, mobile deposits, one-time transfers made at a banking location, ATM, online, mobile, or via telephone, one-time purchases or payments made using a card or mobile device, or checks paid from the account. IOLTA and RETA accounts are not eligible for ATM/Debit cards.
- Automatic or electronic deposits, such as payroll, and automatic or electronic payments, including bill pay, recurring transfers, and any bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.
Funds Availability for Analyzed Business Accounts, Effective November 20, 2020

In the section of the Agreement titled “Funds availability 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.

Last page of the Addenda.