Consumer Account Addenda

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- Enhancement to the $5 Courtesy Overdraft Threshold, Effective August 19, 2019

Addendum to the A guide to your common checking account fees brochure and to the A guide to your common business checking account fees brochure
Consumer Account Fee And Information Schedule Addenda

These Addenda change the Consumer Account Fee and Information Schedule ("Schedule") and use the same terms you will find there. While these Addenda address details for specific accounts and/or related services, all other aspects of the Schedule remain the same. If there is a conflict between these Addenda and the Schedule, these Addenda will control.

### Opportunity Checking and Savings Mobile Deposits, Effective May 1, 2020

In the section of the Schedule titled “Checking accounts,” under subsection “Additional information – Opportunity Checking Account,” the following bullet is deleted:

- Mobile Deposit is not available with Opportunity Checking or Savings.

In the section of the Schedule titled “Savings accounts,” under subsection “Additional information – Wells Fargo Opportunity Savings Account,” the following bullet is deleted:

- Mobile Deposit is not available with Opportunity Checking or Savings.

### Removal of mutual funds from Portfolio by Wells Fargo programs, Effective January 1, 2020

In the section of the Schedule titled “Portfolio by Wells Fargo,” under subsection titled “What accounts cannot be linked to your Portfolio by Wells Fargo program?,” the following bullet is added:

- Wells Fargo Funds accounts (which are direct mutual fund accounts)*

*The Wells Fargo Funds are mutual funds and are separate legal entities from Wells Fargo Bank and any Wells Fargo & Company entity. Wells Fargo Funds Management, LLC, a wholly owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for the Wells Fargo Funds.

### WellsTrade Pricing, Effective December 9, 2019

In the section of the Schedule titled “Portfolio by Wells Fargo,” under subsection titled “Portfolio by Wells Fargo benefits,” the benefit “k. Lower online and automated telephone trading commissions for a linked Wells Fargo Advisors® WellsTrade® account” is deleted.

### Greenhouse by Wells Fargo Bonus Offer, Effective December 1, 2019

In the section of the Schedule titled “Greenhouse℠ by Wells Fargo Program,” the following is added:

**Greenhouse Bonus Offer**

For a limited time, you may be eligible for a bonus for opening your Greenhouse accounts with certain qualifications. For more information, visit wellsfargo.com/greenhouse

**Bonus Eligibility Requirements:**

- Your U.S. ZIP code must be part of our limited regional rollout.
- This offer is intended for new checking customers only. You are not eligible for this offer if:
  - You are a current owner of a Wells Fargo consumer checking account
  - You are a Wells Fargo team member
  - You have received a bonus for opening a Wells Fargo consumer checking account within the past 12 months

**Bonus Requirements:**

- Download the app and open the two required Greenhouse accounts (a Set Aside Account and a Spending Account) with a minimum opening deposit of $25 by 6/30/2020. All account applications are subject to approval.
- Within 60 days of account opening, complete a total of 7 or more posted qualified transactions from your Greenhouse accounts. Each of these transactions must post during the initial 60-day period to be counted toward the total of 7 or more. Transactions received after the applicable cutoff time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.
- Qualified transactions include any mix of the following:
  - Debit card transaction (a debit card purchase or debit card payment of a bill) of at least $5
  - Zelle® transaction from the Greenhouse app of at least $5
  - Bill Pay transaction from the Greenhouse app of at least $25

Included:

- Debit card purchases made using PIN, signature, online, phone or mobile wallet.
- Debit card payment including one-time or recurring. Examples: utility bill/gym membership.

Not included:

- Any transaction at an ATM (Wells Fargo or non-Wells Fargo).
- Automated Clearing House (ACH) transactions. ACH transactions are set up using your checking account number and routing number - NOT a debit card number.
- Zelle® transaction from the Greenhouse app of at least $5
- Bill Pay transaction from the Greenhouse app of at least $25
Bonus Payment:
• We will deposit the bonus into your Set Aside Account within 45 days after meeting all offer requirements.
• The Set Aside Account must remain open in order to receive any earned bonus payments.
• You are responsible for any federal, state, or local taxes due on this bonus and we will report as income to the tax authorities if required by applicable law. Consult your tax advisor.

Additional Important Information:
• Offer expires June 30, 2020.
• Offer subject to change and may be discontinued at any time without notice.
• Offer cannot be:
  – Paid without a valid U.S. Taxpayer Identification Number (W-9)
  – Combined with any other consumer deposit offer (limit one bonus per customer/account)
  – Reproduced, purchased, sold, transferred, or traded

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Portfolio by Wells Fargo and Preferred Checking Mortgage Transfer, Effective November 1, 2019

In the section of the Schedule titled “Portfolio by Wells Fargo®,” under chart “Qualifying accounts & statement choices” on page 13, the section titled “Credit accounts – All credit accounts subject to qualification” and the corresponding footnotes, are deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Credit accounts – All credit accounts subject to qualification</th>
<th>Detailed statement</th>
<th>Summary statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualifying loans and lines of credit (For certain home-secured loans, only 10% of the outstanding balance counts toward the Portfolio by Wells Fargo statement-ending qualifying balance.)</td>
<td></td>
<td>√</td>
</tr>
<tr>
<td>Eligible Wells Fargo Home Mortgage loans (10% of balance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card accounts</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Secured PrimeLine® line of credit</td>
<td>√</td>
<td></td>
</tr>
</tbody>
</table>

7 Subject to credit qualifications.
8 If you refinance your linked mortgage account with another lender, we will de-link your original mortgage from your Portfolio by Wells Fargo program and it will no longer count toward your Portfolio by Wells Fargo statement-ending qualifying balances. If you refinance your mortgage with Wells Fargo Home Mortgage®, if eligible you can re-link your new mortgage to your Portfolio by Wells Fargo program. Once your refinancing process is complete, please contact your banker or by signing on to Wells Fargo Online Banking to ensure your new mortgage is re-linked. Please note that we cannot automatically link your refinanced Wells Fargo Home Mortgage unless the owners on both the Portfolio by Wells Fargo primary checking account and the mortgage are the same. Linking your new mortgage to your Portfolio by Wells Fargo program may take several weeks.
9 If we sell or transfer your linked mortgage, or the servicing of that mortgage, we will de-link the mortgage from your Portfolio by Wells Fargo program and it will no longer count toward your Portfolio by Wells Fargo statement-ending qualifying balance.

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

What happens if an account becomes ineligible to remain linked to your Portfolio by Wells Fargo program?
Wells Fargo may sell, transfer, or take other actions with an account linked to your Portfolio by Wells Fargo program which will cause the linked account to become ineligible to remain linked; therefore we will de-link it. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon de-linking an account, any features or benefits related to the account due to linkage to your Portfolio by Wells Fargo program may be lost. In addition, the balance of the de-linked account will no longer contribute to the statement-ending qualification balance which is used to determine the Portfolio by Wells Fargo monthly service fee and obtain other benefits.

In the section of the Schedule titled “Checking accounts,” under account “Preferred Checking Account,” the section titled “Options to avoid the monthly service fee” and the corresponding footnotes, are deleted and replaced with the following:

Options to avoid the monthly service fee
Avoid the fee with one of the following each fee period:
• Maintain $10,000 or more in combined deposit balances
• $1,000 or more in total qualifying direct deposits
• Link your eligible Wells Fargo Home Mortgage to this account

1 We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.
2 Includes linked consumer checking and savings accounts, Time Accounts (CDs) and FDIC-insured Retirement accounts.
3 A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, deposits made at a banking location, or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.
4 If we sell or transfer your linked mortgage, or the servicing of that mortgage, we will de-link the mortgage from your Preferred Checking account, and it can no longer be used to avoid the monthly service fee.
5 If you refinance your linked mortgage account with another lender, we will de-link your original mortgage from your Preferred Checking account and it will no longer be used to avoid the monthly service fee. If you refinance your mortgage with Wells Fargo Home Mortgage®, if eligible you can re-link your new mortgage to your Preferred Checking account. Once your refinancing process is complete, please contact your banker to ensure your new mortgage is re-linked. Linking your new mortgage to your Preferred Checking account may take several weeks.
In the section of the Schedule titled “Checking accounts,” the following is added:

**Additional details – Preferred Checking Account**

Wells Fargo may sell, transfer, or take other actions with an account linked to your Preferred Checking account which cause the linked account to become ineligible and de-linked. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon transfer and de-linking, the mortgage will no longer be eligible to avoid the Preferred Checking monthly service fee. The Preferred Checking account will be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

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**Greenhouse by Wells Fargo Description, Effective November 1, 2019**

In the section of the Schedule titled “Greenhouse by Wells Fargo Program,” under subsection titled “Description,” the first sentence of the second paragraph “To start the Greenhouse by Wells Fargo program, simply download the Greenhouse Mobile App to your Apple® smartphone,” is deleted and replaced with the following:

To start the Greenhouse by Wells Fargo program, simply download the Greenhouse Mobile app to your smartphone.

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**Will the Bank automatically link eligible accounts to qualify for the combined balance option to avoid the monthly service fee?, Effective September 9, 2019**

In the section of the Schedule titled “Checking accounts,” under subsection titled “Additional information – Checking accounts” the following is added:

Will the Bank automatically link eligible accounts to qualify for the combined balance option to avoid the monthly service fee?

Yes. Accounts eligible to be linked (for example checking, savings, Time Accounts (CDs)) that have the same owners as the checking account with the combined balance option to avoid the monthly service fee will be automatically linked.

Accounts that have different owners than your checking account or accounts owned solely by others in your household will not be automatically linked to your combined balance checking account. You may link other eligible accounts by speaking with a banker.

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**ATM Access - Non-Wells Fargo ATMs, Effective August 19, 2019**

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.

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**Enhancement to the $5 Courtesy Overdraft Threshold, Effective August 19, 2019**

In the section of the Schedule titled “Service fees,” under subsection titled “Overdraft (OD), Returned Items (Non-Sufficient Funds/NSF),” the first paragraph is deleted and replaced with the following:

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of $5 or less. If both your ending daily account balance and available balance are overdrawn by $5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.
Deposit Account Agreement Addenda

These Addenda change the Deposit Consumer Account Agreement (“Agreement”) and use the same terms you will find there. While these Addenda address details for specific accounts and/or related services, all other aspects of the Agreement remain the same. If there is a conflict between these Addenda and the Agreement, these Addenda will control.

Funds Availability Policy Changes, Effective June 20, 2020

In the section of the Agreement titled “Funds availability policy,” the subsections titled “Longer delays may apply” and “Special rules for new accounts,” are deleted and replaced with the following:

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 $225 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 $5,525 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six 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 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 $5,525 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 $5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first $225 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.

Posting Order, Effective June 1, 2020

In the section of the Agreement titled “Available balance, posting order, and overdrafts,” under question “How do we process (post) transactions to your account?,” the subsection titled “Then, we sort your transactions into categories before we process them,” is deleted and replaced with the following:

Then, we sort your transactions into categories before we process them.

- First, we credit your account for deposits, including cash and check deposits and incoming transfers, received before the cutoff time at the location the deposit or transfer was made.
- Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount.
- Finally, we use your remaining funds to pay your checks and preauthorized automatic ACH payments (such as bills you pay by authorizing a third party to withdraw funds directly from your account). If there is more than one of these types of transactions, they will be sorted by the date and time that they are received by us. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount.
Statement period changes for non-IRA, checking and savings accounts, Effective April 1, 2020

In the section of the Agreement titled “Statements and other information relating to your deposit account,” the following subsection is added:

**Statement period changes for checking and non-IRA savings accounts**
We may change the statement period and monthly fee period assigned to your account without advance notification. If your account earns interest, these changes will not affect interest calculations, but they may affect the date we post interest to your account.
For all accounts except analyzed business checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

Is your wireless operator authorized to provide information to assist in verifying your identity?, Effective December 31, 2019

In the section of the Agreement titled “Rights and responsibilities,” the subsection titled “Is your wireless operator authorized to provide information to assist in verifying your identity?” is deleted and replaced with the following:

**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 understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.
You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

Applicable Exchange Rate and Non-U.S. Item Deposits, Effective August 19, 2019

In the section of the Agreement titled “Rights and responsibilities,” the following section is added:

**What is the applicable exchange rate?**
The applicable exchange rate is the exchange rate we set and use for you when we convert one currency to another currency. It includes a markup over our cost of sourcing the relevant currency. The markup factors include without limitation costs incurred, market risks, and our desired return. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Foreign exchange markets are dynamic and rates fluctuate over time based on market condition, liquidity, and risks. We reserve the right to refuse to process any request for a foreign exchange transaction.

In the section of the Agreement titled “Deposits to your account,” the subsection titled “How do we handle non-U.S. items?” is deleted and replaced with the following:

**How do we handle non-U.S. items?**
A non-U.S. item is an item 1) payable in a currency other than U.S. dollars or 2) drawn on a financial institution that is not organized under U.S. law. We are not required to accept a non-U.S. item for deposit to your account or for collection. We may accept non-U.S. items on a collection basis without your specific instruction to do so. We can reverse any amount we have credited to your account and send the item on a collection basis even if we have taken physical possession of the item.
If we accept a non-U.S. item, the U.S. dollar amount you receive for it will be determined by our applicable exchange rate that is in effect at the time of deposit or our receipt of final payment (less any associated fees) of the collection item. If the non-U.S. deposited item is returned unpaid for any reason, we will charge the amount against your account (or any other account you maintain with us) at the applicable exchange rate in effect at the time of the return. For information on the applicable exchange rate, see “What is the applicable exchange rate?” in the “Rights and responsibilities” section of the Agreement.

Our funds availability policy does not apply to a non-U.S. item.

Enhancement to the $5 Courtesy Overdraft Threshold, Effective August 19, 2019

In the section of the Agreement titled “Available balance, posting order, and overdrafts,” under subsection “How do we process (post) transactions to your account?” under section “IMPORTANT INFORMATION ABOUT FEES,” bullet “*” if both your ending daily account balance and available balance are overdrawn by $5 or less and there are no items returned for non-sufficient funds after we have processed all of your transactions, we will not assess an overdraft fee on the items” is deleted and replaced with the following:

- If both your ending daily account balance and available balance are overdrawn by $5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items
Addendum to the A guide to your common checking account fees brochure and to the A guide to your common business checking account fees brochure

This Addendum changes the A guide to your common checking account fees brochure (“Consumer Brochure”) and the A guide to your common business checking account fees brochure (“Business Brochure”) and uses the same terms you will find there. While this Addendum addresses details for specific accounts and/or related services, all other aspects of the Consumer Brochure and Business Brochure remain the same. If there is a conflict between the Addendum and the Consumer Brochure or Business Brochure, this Addendum will control.

Addendum to the A guide to your common checking account fees brochure and to the A guide to your common business checking account fees brochure, Effective June 20, 2020

In the section of the Consumer Brochure titled “How deposits and withdrawals are processed,” the subsection “Deposit availability – when your deposits will be made available” is deleted and replaced with the following:

Deposit availability – when your deposits will be made available

| Cash deposits: same business day |
| Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to $400 of the deposits may be available on the day of the deposits. If we place a hold on a check, the first $225 may be available on the next business day. The remaining balance will be available no later than the seventh business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you. **Note:** Deposits made on a business day before the posted cutoff time at a branch, Wells Fargo ATM, or through Mobile Banking will be processed that day. Deposits made after the cutoff time are treated as made on the next business day. |

In the section of the Business Brochure titled “How deposits and withdrawals are processed,” the subsection “Deposit availability – when your deposits will be made available” is deleted and replaced with the following:

Deposit availability – when your deposits will be made available

| Cash deposits: same business day |
| Electronic direct deposits/incoming wire transfers: same business day |
| Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to $400 of the deposits may be available on the day of the deposits (except deposits to an analyzed account). If we place a hold on a check, the first $225 may be available on the next business day. The remaining balance will be available no later than the seventh business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you. **Note:** Deposits made on a business day before the posted cutoff time at a branch, Wells Fargo ATM, or through Mobile Banking will be processed that day. Deposits made after the cutoff time are treated as made on the next business day. |

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