WELLS FARGO

Consumer Account 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.

Wire Transfer Fee Updates, Effective August 8, 2026

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 Incoming or outgoing wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any applicable fees, the exchange rate used when we convert one currency to another includes a markup.[6,7,8]	**Incoming**	No fee	No fee	No fee
	Outgoing			
	Digital wire	$30 each	$30 each	No fee
	Branch wire	$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. Fees may be charged by third parties or other banks, in addition to those described above.
7. 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.
8. 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.

Everyday Checking Updates, Effective July 8, 2026

In the section of the Consumer Schedule titled "Everyday Checking & Clear Access Banking," footnote one "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.**" is deleted and replaced with the following:**

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. If qualifying accounts are opened on the last business day of the fee period, the account balance may not be included in the deposit and investment calculation until the next fee period.

Stop Payment Update, Effective July 1, 2026

In the section of the Consumer Schedule titled "Service Fees," the subsection titled "Stop payments" is deleted and replaced with the following:

	Account	
Stop payments Paper or ACH item	Prime Checking and Premier Checking	No fee
	All other accounts	$30 per item

Update to Monthly service fee posting time, Effective June 9, 2026

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:**

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 and Clear Access Banking,** 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 on or after March 16, 2026: 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,** 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 on or after June 13, 2026: 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 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.

Update to Prime and Premier Checking Linked Accounts, Effective December 19, 2025

In the section of the Consumer Schedule titled "Prime Checking & Premier Checking," under subsection titled "More about linked accounts," the third paragraph "You may link or delink your qualifying accounts through online banking, by speaking with a banker, or by calling the number at the top of your statement. In addition, unless you specify otherwise, eligible accounts with the same ownership as the Prime Checking or Premier Checking account will be automatically linked weekly.**" is deleted and replaced with the following:**

You may link or delink your eligible accounts through online banking, by speaking with a banker, or by calling the number at the top of your statement. Additionally, your eligible accounts with matching ownership to your Prime Checking or Premier Checking account may be automatically linked. You may delink any account that has been automatically linked. Once the account has been delinked, it will not be subject to automatic linking in the future.

Update to Employee Banking, Effective December 19, 2025

In the section of the Consumer Schedule titled "Prime Checking & Premier Checking," footnote three (3) is deleted and replaced with the following:

3. Eligibility as an active employee or retiree is determined by Wells Fargo Human Resources. It may take up to two fee periods for the monthly service fee waiver to be applied. 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," footnote one (1) is deleted and replaced with the following:

1. Eligibility as an active employee or retiree is determined by Wells Fargo Human Resources. It may take up to two fee periods for the monthly service fee waiver to be applied. 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.

Everyday Checking Monthly Service Fee Updates, Effective November 29, 2025

In the section of the Consumer Schedule titled "Everyday Checking & Clear Access Banking," under account "Everyday Checking," subsection "Monthly service fee - $10" is deleted and replaced with the following:

Monthly service fee **$15**

Interest-bearing accounts updates, Effective November 4, 2025

In the section of the Consumer Schedule titled "Overview & Key Terms," under subsection titled "Interest-bearing accounts," the last sentence "For more information, review "Interest-bearing accounts" in the "Statements, Interest, and Other Account Information" section of the Deposit Account Agreement.**" is deleted and replaced with the following:**

For more information, review "Interest-bearing accounts" in the "Interest" section of the Deposit Account Agreement.

Initial Monthly Service Fee Waiver for Premier Checking, Effective September 24, 2025

In the section of the Consumer Schedule titled "Overview & Key Terms," the following is added:

Initial monthly service fee waiver for Premier Checking accounts only: We'll waive the monthly service fee for each fee period ending within the first 188 days of opening.

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 Addendum

This Addendum changes the Deposit Account Agreement ("Agreement"). All terms defined in the Agreement will have the same meaning when used in this Addendum. If there is a conflict between this Addendum and the Agreement, this Addendum will control. Except as expressly amended by this Addendum, the Agreement remains in full force and effect.

Updates to when and how accounts escheat, Effective January 30, 2026

In the section of the Agreement titled "Closing accounts," under subsection titled "When and how accounts escheat," the first paragraph "If you do not contact us about your dormant account or initiate an account-related activity within the time period specified by applicable state unclaimed property laws (generally, three or five years), Wells Fargo will close your account and deliver your account funds to that state. This process is known as escheat. Account statements will no longer be accessible through online banking. To recover your account funds, you must file a claim with the state.**" is deleted and replaced with the following:**

If you do not contact us about your dormant account or initiate an account-related activity within the time period specified by applicable state unclaimed property laws (generally, three or five years), Wells Fargo will close your account and deliver your account funds to that state. This process is known as escheat. Account statements will no longer be delivered or accessible through online banking and you may miss important updates regarding changes to your account. If you reactivate your account, those changes will be applicable as of the effective date of the change. To recover your account funds, you must file a claim with the state.

END OF ADDENDA

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

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

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