

Consumer Account Addenda

Consumer Account Fee and Information Schedule Addenda

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- Minimum Daily Balance and Statements, Effective October 31, 2018
- Teen and Everyday Checking Monthly Service Fee Changes, Effective August 2, 2018
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- ATM Access - Non-Wells Fargo ATMs, Effective September 1, 2017

Deposit Account Agreement Addenda

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- Overdraft Fee Waiver, Effective August 2, 2018

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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.

Portfolio by Wells Fargo Updates, Effective May 31, 2019

In the section of the Schedule titled "Portfolio by Wells Fargo[®]," under the subsection titled "Portfolio by Wells Fargo benefits," on page seven (7), row "I" is deleted and replaced with the following:

I. Extended Warranty Protection, Price Protection, Trip Cancellation and Trip Interruption benefits, and additional Worldwide Automatic Common Carrier Travel Accident Insurance⁵

In the section of the Schedule titled "Portfolio by Wells Fargo," under the subsection titled "Portfolio by Wells Fargo benefits," on page nine (9), footnote five (5) is deleted and replaced with the following:

⁵ A maximum benefit amount and certain exclusions, restrictions, and limitations apply. Wells Fargo Visa Platinum[®] Card cardholders qualify for additional Purchase & Travel Protection coverage when purchases are made with a qualifying Wells Fargo Visa Platinum[®] Credit Card that is linked to the Portfolio by Wells Fargo program. Warranty Manager with extended Warranty Protection, Price Protection, Trip Cancellation/Trip Interruption and increased Travel Accident Insurance coverage will be terminated if the Wells Fargo Visa Platinum[®] Credit Card is no longer linked to the Portfolio by Wells Fargo program. Refer to the Wells Fargo Visa Platinum[®] Card for Portfolio by Wells Fargo Benefits Guide for more details.

In the section of the Schedule titled "Portfolio by Wells Fargo," the charts titled "Investment and Insurance Products" on pages 10, 13, 14, 17, and 18 are deleted and replaced with the following:

Investment and Insurance Products are:

- Not Insured by the FDIC or any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

In the section of the Schedule titled "Portfolio by Wells Fargo," under the chart titled "Qualifying accounts & statement choices" on page 13, the section "Non FDIC insured accounts" is deleted and replaced with the following:

	Detailed statement	Summary statement
Non FDIC insured accounts		
Wells Fargo Advisors, qualifying brokerage accounts ^{3,4}		√
Wells Fargo Advisors, qualifying retirement brokerage accounts ^{3,4}		√
Foreign exchange accounts		√
Fixed ^{5,6} and variable annuities ⁵		√
Investment management and trust, excluding irrevocable trusts		√

³ Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.

⁴ Certain brokerage accounts are not eligible.

⁵ Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

⁶ If the annuity becomes annuitized, or a periodic payment schedule has been established, the remaining balance will no longer be eligible for qualification.

What accounts can be linked to qualify for the combined balance option to avoid the monthly service fee?, Effective May 13, 2019 Effective in Colorado only

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

What accounts can be linked to qualify for the combined balance option to avoid the monthly service fee?

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

Greenhouse by Wells Fargo Bonus Offer, Effective May 13, 2019

In the section of the Schedule titled "GreenhouseSM 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 7/31/2019. 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**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 July 31, 2019.
- 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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Additional Benefits – Everyday Checking accounts linked to a Wells Fargo Campus Card, Effective March 25, 2019**In the section of the Schedule titled “Checking accounts,” the following is added:****Additional Benefits – Everyday Checking accounts linked to a Wells Fargo Campus Card**

Wells Fargo Campus ATM and Campus Debit Cards are available to students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus CardSM program.

Everyday Checking accounts linked to an open, active Wells Fargo Campus Card from a participating college or university will be eligible to receive the following additional benefits:

- **Non-Wells Fargo ATM fees** – eligible account receives up to four U.S. domestic cash withdrawal transactions at non-Wells Fargo ATMs at no charge by Wells Fargo during each monthly fee period. (Fees charged by non-Wells Fargo ATM owner/operator may apply.)
- **Overdraft/Non-Sufficient Funds (NSF) Fee** – eligible account receives one courtesy fee refund for one overdraft or NSF fee during each calendar month.
- **Overdraft Protection Transfer Fee** – eligible account receives Overdraft Protection Transfer Fees waived from an eligible linked savings account.*
- **Wire Transfer Fee** – eligible account receives one courtesy refund for one incoming domestic or international wire transfer fee during each calendar month.

These benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account. Ask a banker for additional details about participating colleges and universities.

*Overdraft Protection transfers from a savings account count toward the Regulation D and Wells Fargo combined limit of 6 (six) transfers or withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account (sole-owned minor accounts may be closed). For additional information, please also refer to your specific account type in the Consumer Account Fee and Information Schedule.

What happens to these benefits if your Everyday Checking account is no longer linked to a Wells Fargo Campus Card?

Your Everyday Checking account must be linked to an open, active Wells Fargo Campus Card to remain eligible and receive these additional benefits. Your benefits will end 60 days after your Everyday Checking account is no longer linked to an active Campus Card. In that event, the Bank's standard terms and fees apply.

Portfolio by Wells Fargo Updates, Effective February 11, 2019

In the section of the Schedule titled "Portfolio by Wells Fargo[®]," under subsection "Portfolio by Wells Fargo benefits," row "m. Annual fee waiver for one linked home equity line of credit," is deleted.

In the section of the Schedule titled "Portfolio by Wells Fargo," under subsection "Portfolio by Wells Fargo benefits," on page nine (9), footnote three (3) is deleted and replaced with the following:

³ Other fees, such as late fees, may apply in certain states. Additional requirements may apply to the loan or line of credit in order to qualify for the discount.

In the section of the Schedule titled "Portfolio by Wells Fargo," under subsection "How do we provide your statements and details on your account?," under section "Statements with other accounts," the fourth bullet is deleted and replaced with the following:

- For linked accounts where at least one of the owner(s) of the linked account is not the same as at least one of the owner(s) of the primary Wells Fargo Portfolio Checking account in the Portfolio by Wells Fargo program, the linked account can only be linked to the program at a Summary Level.

In the section of the Schedule titled "Portfolio by Wells Fargo," the subsection titled "How do you link Portfolio by Wells Fargo qualifying accounts?" is deleted and replaced with the following:

How are eligible accounts linked to your Portfolio by Wells Fargo program?

Accounts that are eligible to be linked to your Portfolio by Wells Fargo program and have the same owners as the owners of the primary Portfolio Checking account will be automatically linked. Accounts owned solely by others in your household will not automatically be linked to the Portfolio relationship. You may link other eligible accounts through Online Banking or by speaking with a banker. If there are other owners on the linked account in addition to the owner(s) of the primary Portfolio Checking account, those accounts can be linked in Summary Level only.

The "Qualifying accounts & statement choices" table explains which Wells Fargo accounts you can link to your Portfolio by Wells Fargo program to meet your balance qualifications and the available statement options.

Minimum Daily Balance and Statements, Effective October 31, 2018

In the section of the Schedule titled "Introduction," under subsection titled "Words with specific meanings," the following is added:

Minimum daily balance

The minimum daily balance is the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly transaction processing.

In the section of the Schedule titled "Savings accounts," the subsection titled "Savings account statements" is deleted and replaced with the following:

Account statements

Account statements are available as online statements or as paper statements sent by postal mail.

You must be 13 years old or older to receive online statements.

Checking accounts will get a monthly account statement. Savings accounts will generally get a quarterly account statement, but will get a monthly account statement if you do one of the following:

- Set up automatic transfers into your savings account,
- Have electronic fund transfer activity in the account, or
- Have a combined statement for your checking and savings accounts.

Teen and Everyday Checking Monthly Service Fee Changes, Effective August 2, 2018

In the section of the Schedule titled "Checking accounts," under account "Everyday Checking Account," under subsection titled "Options to avoid the monthly service fee," the following is added:

- Primary account owner is 17 through 24 years old*

* On the primary accountholder'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.

In the section of the Schedule titled "Checking accounts," under account "Everyday Checking Account," the subsection titled "Monthly service fee discounts available" is deleted and replaced with the following:

Monthly service fee discounts available

- Not applicable

In the section of the Schedule titled "Checking accounts," under account "Teen Checking Account," the subsection titled "Monthly service fee" is deleted and replaced with the following:

Monthly service fee

- \$0

In the section of the Schedule titled "Checking accounts," under account "Teen Checking Account," the subsection titled "Options to avoid the month service fee" is deleted and replaced with the following:

Options to avoid the monthly service fee

- Not applicable

In the section of the Schedule titled "Checking accounts," under subsection "Additional information – Wells Fargo Teen Checking Account," the section titled "What happens when you are older than the age range for this account?" is deleted and replaced with the following:

What happens when you are older than the age range for this account?

We may systematically convert a Teen Checking account to a standard checking account if the account holder is 18 and older. The converted account will be subject to applicable checking terms and service fees.

Greenhouse by Wells Fargo program, Effective July 11, 2018

In the section of the Schedule titled "GreenhouseSM by Wells Fargo Program," the "Monthly service fee" row on page 26 is deleted and replaced with the following:

Greenhouse by Wells Fargo program	Greenhouse Set Aside Account	Greenhouse Spending Account
Monthly service fee	\$0	\$0

In the section of the Schedule titled "Greenhouse by Wells Fargo Program," footnote one (1) "¹ We will waive the monthly service fee for each fee period ending within 64 days of opening the account. After that, the monthly service fee will be assessed." is deleted.

ATM Access - Non-Wells Fargo ATMs, Effective September 1, 2017

Effective in St. Louis, Missouri only

In the section of the Schedule titled "Service fees" under sub-section "ATM access – Non-Wells Fargo ATMs" footnote one (1), is deleted and replaced with the following:

¹ This fee is waived for accounts opened in the Employee Service Center in St. Louis, Missouri. We will also 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 reimbursements, in the U.S., for the primary checking account in a Portfolio by Wells Fargo program per fee period.

Deposit Account Agreement Addenda

These Addenda change the *Deposit 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.

SHAZAM Shared Deposit Removal, Effective August 24, 2019

In the section of the Agreement titled "Funds availability policy," the subsection "Delays on other funds – Funds from any deposit (cash or checks) made at non-Wells Fargo SHAZAM® network ATMs using a card issued by a Wells Fargo branch located in Iowa¹ will not be available until the third business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified on our machines as Wells Fargo." and the corresponding footnote¹ Also applies to a card issued by Wells Fargo Phone Bank, Wells Fargo Online, National Business Banking Center, or Wells Fargo Business Online that is linked to a primary account opened in Iowa." are deleted.

In the section of the Agreement titled "Debit cards and ATM cards," under chart "What you can do at non-Wells Fargo ATMs"⁴ row titled "Make deposits at non-Wells Fargo SHAZAM network ATMs (using a card issued by a Wells Fargo branch located in Iowa⁵) (fees may apply)" and corresponding footnote⁵ Also applies to a card issued by Wells Fargo Phone Bank, Wells Fargo Online, National Business Banking Center, or Wells Fargo Business Online that is linked to a primary account opened in Iowa." are deleted.

In the section of the Agreement titled "Electronic fund transfer services (consumer accounts only)," under chart "Debit and ATM card transactions," in the row titled "Non-Wells Fargo ATMs" the sentence reading "For a card issued by a Wells Fargo branch located in Iowa³: Make deposits at non-Wells Fargo SHAZAM network ATMs" and corresponding footnote³ Also applies to a card issued by Wells Fargo Phone Bank or Wells Fargo Online that is linked to a primary account opened in Iowa." are deleted.

Funds transfer services – Receiving RTP Payments, Effective January 7, 2019

In the section of the Agreement titled "Funds transfer services," the following is added:

Receiving RTP® Payments

The following additional terms apply to any real-time payments we receive for credit to your account through the RTP System. The terms "sender," "receiver," "sending bank," and "request for return of funds" are used here as defined in the system rules governing RTP payments ("RTP Rules"). In addition to the RTP Rules, RTP payments will be governed by the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, as applicable, without regard to its conflict of laws principles.

- The RTP System may be used only for eligible payments between a sender and receiver whose accounts are located in the United States. RTP payments that are permitted under the RTP Rules and our requirements are considered eligible payments for purposes of this Agreement.
- RTP payments are final and cannot be cancelled or amended by the sender. If you do not wish to accept an RTP payment received for credit to your account, you may request that we return such payment to the sender. We may, at our sole discretion, attempt to honor such request but will have no liability for our failure to do so.
- RTP payments are typically completed within thirty (30) seconds of transmission of the RTP payment by the sender, unless the RTP payment fails or is delayed due to a review by us or the sending bank, such as for fraud, regulatory, or compliance purposes. Transaction limits imposed by the RTP System or sending bank may also prevent RTP payments from being sent to your account.

We are under no obligation to honor, in whole or in part, any payment order or other instruction that could result in our contravention of applicable law, including, without limitation, requirements of the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") and the Financial Crimes Enforcement Network ("FinCEN").

Important information for Consumer and non-analyzed Business accounts with a zero balance, Effective December 1, 2018

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

Important information for Consumer and non-analyzed Business accounts with a zero balance:

An account with a zero-balance may be subject to automatic closure on the fee period ending date, depending on when the last qualifying transaction posted to your account.

- In order to prevent automatic closure, 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 ten 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, or checks paid from the account.
- 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 for the purpose of preventing closure of an account with a zero-balance.

Funds Availability Policy – Electronic Credit Transfers, Effective November 10, 2018

In the section of the Agreement titled “Funds availability policy,” under subsection “Your ability to withdraw funds,” the first paragraph is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each an account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Minimum Daily Balance and Statements, Effective October 31, 2018

In the section of the Agreement titled “Introduction,” under subsection titled “Words with specific meanings,” the following is added:

Minimum daily balance

The minimum daily balance is the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly transaction processing.

In the section of the Agreement titled “Electronic fund transfer disclosures (Consumer accounts only),” the subsection titled “Statements” is deleted and replaced with the following:

Account statements

Account statements are available as online statements or as paper statements sent by postal mail.

You must be 13 years old or older to receive online statements.

Checking accounts will get a monthly account statement. Savings accounts will generally get a quarterly account statement, but will get a monthly account statement if you do one of the following:

- Set up automatic transfers into your savings account,
- Have electronic fund transfer activity in the account, or
- Have a combined statement for your checking and savings accounts.

When can you close your account?, Effective October 31, 2018

In the section of the Agreement titled “Rights and responsibilities,” the subsection titled “When can you close your account?” is deleted and replaced with the following:

When can you close your account?

You can request to close your account at any time if the account is in good standing (e.g., does not have a negative balance or restrictions such as holds on funds, legal order holds, or court blocks on the account). At the time of your request, we will assist you in withdrawing or transferring any remaining funds, bringing your account balance to zero.

- All outstanding items need to be processed and posted to your account and all deposits need to be collected and posted to your account before your request to close. Once the account is closed items will be returned unpaid.
- Any recurring payments or withdrawals from your account need to be cancelled before your request to close (examples include bill payments and debit card payments) otherwise, they may be returned unpaid.
- We will not be liable for any loss or damage that may result from not honoring items or recurring payments or withdrawals that are presented or received after your account is closed.
- During the process of closing your account:
 - Interest-earning accounts will stop earning interest.
 - Overdraft Protection will be removed.
 - All cards and linked accounts will be delinked.
 - The Agreement continues to apply.

Overdraft Fee Waiver, Effective August 2, 2018

In the section of the Agreement titled “Available balance, posting order, and overdrafts,” under subsection “How do we process (post) transactions to your account?” the section titled “First, we determine the available balance in your account (as described above) that can be used to pay your transactions” is deleted and replaced with the following:

First, we determine the available balance in your account (as described above) that can be used to pay your transactions.

NOTE: Certain pending transactions can impact your available balance:

- Cash deposits or transfers from another Wells Fargo account that are made AFTER the displayed cutoff time (where the deposit was made) will be added to your available balance if they are made before we start our nightly process.
- Your available balance will be reduced by pending withdrawals, such as debit card transactions we have authorized and must pay when they are sent to us for payment. If your account has insufficient funds as reflected by your available balance, the Bank may assess overdraft and/or non-sufficient funds (NSF) fees on transactions we pay or return during nightly processing. A pending transaction will typically remain pending until we receive it for payment from your account, but we must release the pending transaction hold after three business days for most transactions. These pending transactions may be sent to us for payment after they have dropped from your account, but

we must pay them when we receive them for payment. In some circumstances, previously-authorized transactions may be paid into overdraft if other transactions or fees have reduced your balance before the pending transactions are sent to us for payment. To minimize the number of overdraft fees in these circumstances, we track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft.

In the section of the Agreement titled "Available balance, posting order, and overdrafts," under subsection "How do we process (post) transactions to your account?," the following is added under "IMPORTANT INFORMATION ABOUT FEES:"

We will track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

Last page of the Addenda.

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

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