Consumer Account Addenda

**Consumer Account Fee and Information Schedule Addenda**
- Updates to Non-Wells Fargo ATM Fees, Effective September 1, 2021
- Portfolio by Wells Fargo Program Changes and New Benefits, Effective August 9, 2021
- Platinum Savings Team Member Benefit, Effective May 28, 2021

**Deposit Account Agreement Addenda**
- Update to closing your account if the balance is zero, Effective August 9, 2021
- Pay On Death (POD) account update, Effective August 9, 2021
- Debit Cards and ATM Cards – New campus ATM daily card limits, Effective June 1, 2021
- Debit Card – Time Zone Updates, Effective May 28, 2021
- Funds Availability for Analyzed Business Accounts, Effective May 28, 2021
- Funds Transfer Services – Notice of Funds Transfers, Effective May 28, 2021
- Electronic Fund Transfer Disclosures – ExpressSend Updates, Effective May 28, 2021
Consumer Account Fee And Information Schedule Addenda

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

Updates to Non-Wells Fargo ATM Fees, Effective September 1, 2021

In the section of the Consumer Schedule titled “Service Fees,” under subsection “ATM and debit cards1,” the section “Non-Wells Fargo ATMs” is deleted and replaced with the following:

Non-Wells Fargo ATMs
Balance inquiry $2.50 each
Funds transfer $2.50 each
Cash withdrawals – U.S./U.S. territories2 $2.50 each
Cash withdrawals – International $5.00 each

2 U.S. includes the 50 states of the United States as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

Portfolio by Wells Fargo Program Changes and New Benefits, Effective August 9, 2021

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

When your statement-ending qualifying balance is $250,000 or more, you automatically move into the Portfolio by Wells Fargo SignatureSM tier and the monthly service fee will be waived. Periodically, Wells Fargo will review the accounts in the Portfolio by Wells Fargo Signature tier and, if you have less than $250,000 in statement-ending qualifying balances, we will notify you at least 30 days in advance that we will transition you into the Portfolio by Wells Fargo SelectSM tier.

In the section of the Consumer Schedule titled “Portfolio by Wells Fargo,” the benefits chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Portfolio by Wells Fargo Select Statement-ending qualifying balances under $250,000</th>
<th>Portfolio by Wells Fargo Signature Statement-ending qualifying balances of $250,000 and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waiver of Overdraft Protection transfer fee from Savings1</td>
<td>1 per fee period</td>
</tr>
<tr>
<td>Reimbursed fee charges from non-Wells Fargo ATMs1,2</td>
<td>1 U.S. and 1 international per fee period</td>
</tr>
<tr>
<td>No-fee stop payments1</td>
<td>--</td>
</tr>
<tr>
<td>Waiver of International purchase transaction fee with your Wells Fargo Debit Card1,3</td>
<td>--</td>
</tr>
<tr>
<td>Waiver of online outgoing wire transfer fee4</td>
<td>--</td>
</tr>
<tr>
<td>Foreign currency benefits4</td>
<td>1%</td>
</tr>
<tr>
<td>Waiver of Wells Fargo ExpressSend® transfer fee</td>
<td>--</td>
</tr>
</tbody>
</table>

1 The benefit applies only to the primary checking account within the Portfolio by Wells Fargo program.
2 Where the surcharge fee for ATM cash withdrawals assessed by a non-Wells Fargo ATM owner/operator is not provided to Wells Fargo, Portfolio by Wells Fargo® program customers will receive a $4.00 reimbursement per cash withdrawal.
3 For each debit card purchase in a foreign currency converted to a U.S. dollar amount by a network
4 The benefit applies to the exchange rate for foreign currency purchases, when you purchase foreign currency through the Wells Fargo Foreign Currency call center, online at wells Fargo.com, or through a Wells Fargo branch. You'll also receive the benefit when you purchase or sell foreign currency at a Wells Fargo branch. This benefit applies only to foreign currency cash. It does not apply to foreign currency drafts, checks, or wire transfers. 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 listed in the Consumer Schedule. 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, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or 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.
In the section of the Consumer Schedule titled “Way2Save Savings & Platinum Savings,” under account “Platinum Savings,” the following is added:

We’ll waive the monthly service fee for Platinum Savings for current and retired Wells Fargo employees. If Wells Fargo Human Resources no longer classifies you as a current or retired employee, the Platinum Savings monthly service fee will apply, unless you meet one of the options to avoid this fee.
Deposit Account Agreement Addenda

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

Update to closing your account if the balance is zero, Effective August 9, 2021

In the section of the Agreement titled “Closing Accounts,” the subsection “Closing your account if the balance is zero,” is deleted and replaced with the following:

Closing 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. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying 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 and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- 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.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.

Pay On Death (POD) account update, Effective August 9, 2021

In the section of the Agreement titled “Opening Accounts,” subsection “Pay On Death (POD) account,” is deleted and replaced with the following:

Pay On Death (POD) account

A POD account is payable to the surviving beneficiaries you designated on your account when we receive proof of your death or the death of the last surviving co-owner. An account titled “in trust for (ITF),” “transfer on death (TOD),” or similar language is treated as a POD account.

You and any co-owner may change beneficiaries anytime by notifying us in writing. Generally, the beneficiary(ies) must survive all owners in order to receive funds.

Debit Cards and ATM Cards – New campus ATM daily card limits, Effective June 1, 2021

In the section of the Agreement titled “Debit Cards and ATM Cards,” under subsection “Additional information for Wells Fargo Campus Card Program customers,” the “New campus ATM card daily limits” chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>New campus ATM card daily limits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Withdrawals</td>
<td>$1,010</td>
</tr>
<tr>
<td>Purchases</td>
<td>$500</td>
</tr>
</tbody>
</table>

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

Debit Card – Time Zone Updates, Effective May 28, 2021

In the section of the Agreement titled “Debit Cards and ATM Cards,” under section “Actions via electronic credit transfers,” the “MasterCard MoneySend (all types)” chart is deleted and replaced with the following:

<table>
<thead>
<tr>
<th>Calendar Day (12AM - 12AM UTC)</th>
<th>Calendar Week (Starting 12AM UTC each Monday)</th>
<th>Calendar Month (Starting 12AM UTC the first day of each month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard MoneySend (all types)</td>
<td>25 transactions or $10,000</td>
<td>100 transactions or $10,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>200 transactions or $10,000</td>
</tr>
</tbody>
</table>

Funds Availability for Analyzed Business Accounts, Effective May 28, 2021

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Your ability to withdraw funds,” the following is added:

Analyzed business accounts only: The first $400 of a business day’s check deposits to an analyzed account are not available to you on the day we receive the deposits. Check deposits to an analyzed account are available on the first business day after we receive your deposits.
Funds Transfer Services – Notice of Funds Transfers, Effective May 28, 2021

In the section of the Agreement titled “Funds Transfer Services,” subsection “Notice of funds transfers” is deleted and replaced with the following:

Notice of funds transfers

We will notify you of funds electronically debited from or credited to your account through the account statement for your account covering the period in which the transaction occurred. We are under no obligation to provide you with any additional notice of receipt.

Electronic Fund Transfer Disclosures – ExpressSend Updates, Effective May 28, 2021

In the section of the Agreement titled “Electronic Fund Transfer Disclosures,” section “Note: These provisions don’t apply to wire transfers. Refer to the 'Funds Transfer Services' section of this Agreement.” is deleted and replaced with the following:

Note: These provisions do not apply to remittance transfers (e.g., ExpressSend® and consumer-initiated international wire transfers). Remittance transfers you send through us are governed by a separate agreement you enter into when you sign up for the service or send the remittance transfer. Refer to the "Funds Transfer Services" section of this Agreement.

END OF ADDENDA