Consumer Account Addenda

**Consumer Account Fee and Information Schedule Addenda**
- 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**
- Zero Balance Closure – clarification for IOLTA/RETA Accounts, Effective February 1, 2021
- Funds availability for analyzed business accounts, Effective November 20, 2020
- Updates to your Debit and ATM Card Information, Effective November 9, 2020
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.

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 Banking℠,” 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:

- Primary account owner is 13 through 24 years old

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

8 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.

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:

Analyzied 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.

Updates to your Debit and ATM Card Information, Effective November 9, 2020

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. Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue temporary debit cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue any temporary 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:

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<tr>
<th>Visa – Person-to-person OCT</th>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
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<td>25 transactions or $10,000</td>
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<table>
<thead>
<tr>
<th>Visa – Business-to-person OCT</th>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
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<td>40 transactions or $50,000</td>
<td>100 transactions or $125,000</td>
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<th>Visa – Me-to-me OCT</th>
<th>Rolling 24 Hours</th>
<th>Rolling 7-Day</th>
<th>Rolling 30-Day</th>
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</table>
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 or 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>
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<th>Campus ATM card limits</th>
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<tbody>
<tr>
<td>Your daily ATM withdrawal limit is</td>
<td>$310</td>
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<tr>
<td>Your daily purchase limit is</td>
<td>$500</td>
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To view the Campus Debit and ATM Card Terms and Conditions, please visit wells Fargo.com/debitcardterms (English) or wells Fargo.com/spanishdebitcardterms (Spanish).

Last page of the Addenda.