Consumer Overdraft Services
Options to help you manage your checking account
Important information about overdrafts

What you need to know about overdrafts and overdraft fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft coverage that comes with your account. However, standard overdraft coverage does not apply to Clear Access Banking℠ accounts. (Please refer to Page 3 for more information.)

2. We also offer overdraft protection plans, such as a link to an eligible savings account, eligible line of credit, or eligible credit card, which may be less expensive than our standard overdraft coverage. To learn more, ask us about these plans.

This notice explains our standard overdraft coverage.

What is an overdraft?

An overdraft is a negative balance in your account. Overdrafts occur when you spend more money than you have in your checking account, and the bank pays your transaction.

What is the standard overdraft coverage that comes with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (such as recurring debit card and ACH payments)

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions (such as one-time debit card and ATM card purchases)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

If you’d like more information about available options related to standard overdraft coverage, please speak with a Wells Fargo banker.

What fees will the bank charge if it pays my overdraft?

Under our standard overdraft coverage*:

- We will charge you a fee of $35 each time we pay an overdraft item to your account
- There is a limit of three overdraft and/or returned item fees per business day

What if I want Wells Fargo to authorize and pay overdrafts on my ATM and everyday debit card transactions?

You can add Debit Card Overdraft Service anytime by calling us at 1-800-TO-WELLS (1-800-869-3557), signing on to Wells Fargo Online® from a computer or tablet (search Overdraft Services), visiting a Wells Fargo ATM (select More Choices), or speaking to a banker at any Wells Fargo branch. You can remove the service at any time.

What is the overdraft and/or non-sufficient funds (NSF) fee for Wells Fargo Teen Checking℠ accounts?

*The overdraft and/or non-sufficient funds (NSF) fee for Wells Fargo Teen Checking℠ accounts is $15 per item and we will charge no more than two (2) overdraft and/or returned item fees per business day.
You’ve got tools and options

Managing your checking account is the foundation for good money management skills. Wells Fargo offers accounts, tools, and services to meet your personal financial style, with convenient ways to help you stay on top of your account and keep track of your balance to avoid overdrafts.

Consider alternative account options

Wells Fargo Clear Access Banking℠ account

Our standard overdraft coverage does not apply to Clear Access Banking accounts, and you cannot request that it be added to your account. With Clear Access Banking, if you do not have available funds in your account at the time of a transaction, we will:

• Return certain payments (such as ACH payments) unpaid
• Not authorize ATM and everyday (one-time) debit card transactions into overdraft
• Not authorize other transactions (such as recurring debit card transactions or Bill Pay transactions) into overdraft

We will not assess non-sufficient funds (NSF) fees if we return or decline to authorize an item. However, payees or merchants may still assess a fee. Other optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are also not available on this account. References in the Deposit Account Agreement and Consumer Account Fee and Information Schedule to standard overdraft coverage, Overdraft Protection, and Debit Card Overdraft Service, including associated overdraft and non-sufficient funds (NSF) fees, are not applicable to Clear Access Banking accounts.

Use these account management tools to help manage and track your spending

Wells Fargo Mobile® app — Bank on the go using our mobile app. Monitor your transactions, transfer money, and deposit checks to manage your balance.

Account alerts — Help stay informed. Set up a balance alert and be notified by email, text message, or push notification when your account balance reaches an amount you specify.

Text banking — Set up text banking and use quick text messages to check your available balance and transfer money between your Wells Fargo accounts before you make a purchase.

Wells Fargo Online® with My Money Map — Use My Money Map to track your spending, savings, and budget in one place. Review purchases and payments you make with your Wells Fargo credit card, debit card, and bill pay, and create a budget to manage monthly spending.

Footnotes 1 – 4 — see back cover for important disclosures.
Consider these features and services that can help when balances get low

Overdraft Rewind®
Sign up for Direct Deposit to take advantage of the Overdraft Rewind feature. If an electronic direct deposit is received by 9:00 a.m. local time, the bank will automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds) decisions and waive or refund associated fees. Direct Deposit is an easy and safe way to have your payroll or benefit checks automatically deposited into your account with immediate access to your money.

Overdraft Protection
Avoid the inconvenience of declined transactions or returned checks and automatic payments. Link your eligible Wells Fargo savings and/or credit account(s) to your checking account and the bank will use available funds in linked account(s) to authorize or pay your transactions if you don’t have enough money in your checking account. A single Overdraft Protection fee will apply any day an Overdraft Protection transfer or advance is made, regardless of the number of transactions that the transfer or advance covers.

Debit Card Overdraft Service
Choose how Wells Fargo handles your ATM and everyday (one-time) debit card transactions when you don’t have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. With the optional Debit Card Overdraft Service, ATM and everyday debit card transactions may be approved into overdraft at the bank’s discretion and an overdraft fee may apply (see page 12 for details). Without Debit Card Overdraft Service, these transactions will be declined if there isn’t enough money in your checking account (or accounts linked for Overdraft Protection), and there are no fees for declined transactions. If an ATM or debit card transaction creates a negative balance during posting and the service is not added, there will not be an overdraft fee. With or without Debit Card Overdraft Service, recurring debit card transactions can be authorized into overdraft at the bank’s discretion and overdraft fees may be assessed.

Footnotes 5 – 8 — see back cover for important disclosures.
Here’s how they work:
Overdraft Protection and Debit Card Overdraft Service

<table>
<thead>
<tr>
<th>What transactions are covered?</th>
<th>Overdraft Protection</th>
<th>Debit Card Overdraft Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM and debit card transactions, checks, bill pay, and recurring electronic payments.</td>
<td>ATM and everyday (one-time) debit card transactions only.</td>
<td></td>
</tr>
</tbody>
</table>

| How does it work? If you do not have enough money in your checking account to cover a transaction: | • We will use available funds in your linked savings account and/or credit account to approve the transaction. | • We may approve the transaction at our discretion and an overdraft fee may apply. |
| Peace of mind knowing your account can be covered by your linked accounts instead of: | • We will transfer available funds from your linked account(s) to cover a negative balance in your checking account. | We will use available funds in accounts linked for Overdraft Protection to approve and pay these transactions before using Debit Card Overdraft Service. |
| • Your checking account balance becoming negative | • Checks being returned | |
| • Transactions being declined | • You aren’t carrying other forms of payment like credit cards or cash | |
| • You don’t have Overdraft Protection (or available funds in linked accounts) |

<table>
<thead>
<tr>
<th>What are the benefits?</th>
<th>Overdraft Protection</th>
<th>Debit Card Overdraft Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peace of mind knowing your account can be covered by your linked accounts instead of:</td>
<td>Convenience and flexibility of completing a debit card transaction which may be helpful if:</td>
<td></td>
</tr>
<tr>
<td>• Your checking account balance becoming negative</td>
<td>• You aren’t carrying other forms of payment like credit cards or cash</td>
<td></td>
</tr>
<tr>
<td>• Checks being returned</td>
<td>• You don’t have Overdraft Protection (or available funds in linked accounts)</td>
<td></td>
</tr>
<tr>
<td>• Transactions being declined</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What is the cost?</th>
<th>Overdraft Protection</th>
<th>Debit Card Overdraft Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12.50 per transfer from a savings account or advance from a line of credit. The Overdraft Protection fee from a credit card varies and is based on the amount of the advance. A single Overdraft Protection fee is assessed each day the bank transfers or advances money from your linked accounts regardless of the number of transactions that are covered.</td>
<td>$35 per transaction. No more than three overdraft fees per business day (see “Important Information About Overdrafts and Overdraft Fees” on page 12).</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What do I do if I want these services?</th>
<th>Overdraft Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visit wellsfargo.com/overdraftservices, talk to your Wells Fargo banker, or call 1-800-TO-WELLS (1-800-869-3557).</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do I have to enroll in both of these services?</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. You can sign up for one, both, or neither, depending on how you like to manage your money. You do not need to have Debit Card Overdraft Service in order to have Overdraft Protection.</td>
</tr>
</tbody>
</table>

Footnotes 6 – 7 — see back cover for important disclosures.
An example of how overdraft services work for a debit card purchase

Consider this situation: What will happen if you make a debit card purchase at a store for more than is available in your checking account?

The table below shows the outcome of your transaction depending on whether you have linked your savings account for Overdraft Protection or added Debit Card Overdraft Service to your account.

<table>
<thead>
<tr>
<th>Overdraft services</th>
<th>Transactions</th>
<th>…I prefer to have the transactions declined”</th>
<th>…I prefer to use money in other accounts to allow the transactions”</th>
<th>…I prefer that the bank may approve the transactions and overdraw my account”</th>
</tr>
</thead>
<tbody>
<tr>
<td>No overdraft services</td>
<td>Declined at the time of purchase</td>
<td>Approved (if funds are available in the linked account)</td>
<td>Enrolled in Debit Card Overdraft Service</td>
<td>Approved or declined at the bank’s discretion</td>
</tr>
</tbody>
</table>

If a covering transfer or deposit is made by the posted cutoff time on the same business day, no transfers are made and no fees are assessed.

<table>
<thead>
<tr>
<th>Funds transfers</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>The money needed to cover the transaction is transferred from the linked savings account, plus $12.50 to cover the transfer fee6</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

| Fees            |                      | $12.50 Overdraft Protection transfer fee charged to the checking account | $35 overdraft fee charged to the checking account (if the transaction is approved and paid into overdraft) |

Footnote 6 and 9 — see back cover for important disclosures.
Tips to avoid overdrafts

• Don’t spend more than you have
  Know your available balance (the amount of money you can actually use).

• Keep track of your spending
  Record every deposit and withdrawal including checks, recurring payments, debit card purchases, and cash withdrawals. Review your monthly statements and reconcile them with your records.

• Don’t forget outstanding transactions
  The current available balance provided by the bank may not include all your transactions, such as checks you have written, upcoming automatic payments, or debit card transactions you have made that have not yet been submitted for payment by the merchant.

• Set up Direct Deposit
  Have your payroll or benefit checks automatically deposited into your account — it is safe, easy, and the funds will be immediately available for your use and to cover your transactions.

• Keep a cushion in your account
  By keeping a little extra in your checking account, you are better prepared to cover outstanding transactions that don’t yet appear in your available balance (or transactions you may have forgotten to record) and avoid overdrafts.

• Make a covering deposit or transfer into your checking account
  You can make a covering deposit or transfer by the posted cutoff time on the same business day a transaction occurs and avoid overdrafts, returned items (NSF), or Overdraft Protection transfers or advances, and associated fees.

Important information about overdrafts and overdraft fees

• Our overdraft fee for Business and Consumer checking accounts is $35 per item (whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means); our fee for returning items for non-sufficient funds is $35 per item. We charge no more than three overdraft and/or non-sufficient funds (NSF) fees per business day for Consumer accounts and eight per business day for Business accounts. Overdraft and/or non-sufficient funds (NSF) fees are not applicable to Clear Access Banking℠ accounts. The overdraft and/or non-sufficient funds (NSF) fee for Wells Fargo Teen Checking℠ accounts is $15 per item and we will charge no more than two fees per business day.

• We will not assess an overdraft or non-sufficient funds (NSF) fees 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.

• The payment of transactions into overdraft is discretionary and the bank reserves the right not to pay. For example, the bank typically does not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.

Footnotes 4 and 9 — see back cover for important disclosures.
How can we help?

If you have questions, or want more information about our overdraft services:

Visit wellsfargo.com/overdraftservices

**Speak with your banker or call:**
1-800-TO-WELLS  
(1-800-869-3557)

**Para asistencia en español**
1-877-PARA-WFB  
(1-877-727-2932)

**TTY/TDD for deaf or hard of hearing customers**
1-800-877-4833

Wells Fargo accepts Telecommunications Relay Services calls

Please see back cover for important disclosures.
Important disclosures

1. Some accounts are not eligible for mobile deposit. Availability may be affected by your mobile carrier’s coverage area. Your mobile carrier’s message and data rates may apply.

2. Sign up may be required. Availability may be affected by your mobile carrier’s coverage area. Your mobile carrier’s message and data rates may apply.

3. Enrollment is required. Availability may be affected by your mobile carrier’s coverage area. Your mobile carrier’s message and data rates may apply.

4. Available balance is the most current record we have about the funds that are available for your use or withdrawal. It includes all deposits and withdrawals that have been posted to your account, then adjusts for any holds on recent deposits and any pending transactions that are known to the bank. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.

5. On the morning of every business day, we will review your account to determine if you received an electronic direct deposit after the prior business day’s nightly processing. If a direct deposit is received by 9:00 a.m. local time where your account is located (noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day’s nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions. Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account. The bank receives most direct deposits through the Automated Clearing House (ACH) network before 9:00 a.m. Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the ACH network by your employer or an outside agency. Other deposits, such as check(s), cash, or account transfers received after our nightly account processing, are not included for purposes of Overdraft Rewind.

6. Overdraft Protection transfers from a savings account count towards the Regulation D and Wells Fargo combined total limit of six transfers and 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 or closed, which would discontinue any Overdraft Protection it might be providing to another account. There is a maximum of three excess activity fees per monthly fee period.

7. The fee for Overdraft Protection transfers from a savings account is $12.50 and is charged to the checking account. We will transfer or advance the amount needed to cover the fee if the funds are available in the linked account. The fee for Overdraft Protection advances from a credit account varies based on the type of account and the amount of the advance. Advances from a credit account accrue interest from the date each advance is made. Please refer to your credit agreement for further details. You can link up to two eligible accounts (one savings and one credit account) to your checking account and choose which account we will use first to transfer or advance funds. Not available for Clear Access BankingSM accounts.

8. Debit Card Overdraft Service only applies to everyday (one-time) debit card and ATM transactions. Debit Card Overdraft Service does not apply to checks and other transactions such as bill pay, ACH, or recurring debit card transactions (such as utilities or health club memberships). The bank may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply. You may add or remove Debit Card Overdraft Service at any time. If Debit Card Overdraft Service is not added and there isn’t enough money in your checking account or accounts linked for Overdraft Protection, your ATM and everyday debit card transactions will be declined. If the service is not added and your ATM or everyday debit card transaction creates a negative balance during posting, there will not be an overdraft fee. Not available for certain accounts, such as Clear Access BankingSM accounts, Teen CheckingSM accounts, Opportunity CheckingSM accounts, GreenhouseSM by Wells Fargo deposit accounts (Greenhouse Set Aside and Greenhouse Spending accounts), or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the bank for a variety of reasons including excessive overdrafts or returned items.

9. Subject to the bank’s funds availability policy. Certain pending deposits (specifically, a cash deposit or a transfer from another account) that are made after the posted cutoff time (where the deposit was made) will be included if they are made before we start our nightly process. If you make the deposit or transfer after we start our nightly process, it will not be included in the available balance that night.

The information contained in this brochure is subject to change. Certain products are not available in all states. Please see the applicable account agreements for the current terms and conditions.

© 2020 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. CNS8058 (06/20) IHA-6701937