



WELLS
FARGO

Consumer Overdraft Services

Choices 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.
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.

*The overdraft and/or non-sufficient funds fee (NSF) 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 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.

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

- **Wells Fargo Mobile® app** — Bank on the go using our mobile app. Monitor your transactions, transfer money, and deposit checks¹ to manage your balance.
- **Account Alerts** — Help stay informed. Set up a low-balance alert and be notified by email, text message, or push notification when your account balance reaches an amount you specify.²
- **Text Banking** — Set up text banking and use quick text messages to check your available balance³ and transfer money between your Wells Fargo accounts before you make a purchase.²
- **Wells Fargo Online® with My Money MapSM** — Help stay on track. 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.

Consider these services that can help when balances get low



Overdraft Rewind®



Sign up for Direct Deposit to take advantage of the free Overdraft Rewind feature.⁴ When a covering ACH direct deposit is received by 9:00 a.m., the bank will automatically reevaluate transactions from the previous day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive 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 savings⁵ 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 fee⁶ 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,⁷ ATM and everyday debit card transactions may be approved into overdraft at the bank's discretion and an overdraft fee may apply (see page 10 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.

Here's how they work: Overdraft Protection and Debit Card Overdraft Service

	Overdraft Protection	Debit Card Overdraft Service
What transactions are covered?	ATM and debit card transactions, checks, Bill Pay, and recurring electronic payments.	ATM and everyday (one-time) debit card transactions only.
How does it work? If you do not have enough money in your checking account to cover a transaction:	<ul style="list-style-type: none"> We will use available funds in your linked savings⁵ and/or credit account to approve the transaction. We will transfer available funds from your linked account(s) to cover a negative balance in your checking account. 	<ul style="list-style-type: none"> We may approve the transaction at our discretion and an overdraft fee may apply. <p><i>We will use available funds in accounts linked for Overdraft Protection to approve and pay these transactions before using Debit Card Overdraft Service.</i></p>
What are the benefits?	<p>Peace of mind knowing your account can be covered by your linked accounts instead of:</p> <ul style="list-style-type: none"> your checking account balance becoming negative, checks being returned, or transactions being declined. 	<p>Convenience and flexibility of completing a debit card transaction which may be helpful if:</p> <ul style="list-style-type: none"> you aren't carrying other forms of payment like credit cards or cash, or you don't have Overdraft Protection (or available funds in linked accounts).
What is the cost?	<p>\$12.50 per transfer from a savings account or advance from a line of credit.⁶ The Overdraft Protection fee from a credit card varies and is based on the amount of the advance.</p> <p>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.</p>	<p>\$35 per transaction. No more than three overdraft fees per business day (see "Important Information about Overdrafts and Overdraft Fees" on page 10).</p>
What do I do if I want these services?	<p>Visit wellsfargo.com/overdraftservices, talk to your Wells Fargo banker, or call 1-800-TO-WELLS (1-800-869-3557).</p>	<p>Do I have to enroll in both of these services?</p> <p>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.</p>

5 Footnotes 5 – 6 — see page 11 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.

“When there is not enough money in my checking account to cover transactions...”	“...I prefer to have the transactions declined”	“...I prefer to use money in other accounts to allow the transactions”	“...I prefer that the bank may approve the transactions and overdraw my account”
Overdraft Services	No Overdraft Services	Linked savings account for Overdraft Protection	Enrolled in Debit Card Overdraft Service
Transactions	Declined at the time of purchase	Approved (if funds are available in the linked account)	Approved or declined at the bank’s discretion
If a covering transfer or deposit⁸ is made by the posted cutoff time on the same business day, no transfers are made and no fees are assessed.			
Funds Transfers	None	The money needed to cover the transaction is transferred from the linked savings account, plus \$12.50 to cover the transfer fee. ⁵	None
Fees	None	\$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)



Tips to avoid overdrafts

- **Don't spend more than you have.**
Know your available balance³ (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 deposit⁸ 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 is \$35 per item whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means, and we will charge no more than three (3) overdraft and/or returned item fees per business day. The overdraft and/or non-sufficient funds fee (NSF) 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. The overdraft and/or non-sufficient funds fee (NSF) for the Greenhouse by Wells Fargo deposit accounts (Greenhouse Set Aside and Greenhouse Spending) is \$0 per item.
- We will not assess an overdraft or non-sufficient funds (NSF) fee on items of \$5 or less. If your account is overdrawn by \$5 or less and there are no items returned for non-sufficient funds (NSF) 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.



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:

Wells Fargo Phone BankSM

1-800-TO-WELLS
(1-800-869-3557)

TTY/TDD for deaf or hard of hearing customers

1-800-877-4833

Para asistencia en español

1-877-PARA-WFB
(1-877-727-2932)

Wells Fargo accepts
Telecommunications Relay
Services calls

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. 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.
4. The bank will reevaluate transactions from the previous business day that resulted in an overdraft or returned item if we receive an electronic direct deposit to your account by 9:00 a.m. local time where your account is located (which is noted on your monthly statement). The bank will calculate a new balance, including your pending electronic direct deposit (less any pending debits), and may reverse the overdraft or returned item (non-sufficient funds/NSF) decisions and waive the resulting fees from the previous business day if your electronic direct deposit will cover them. The bank receives most direct deposits through the ACH network before 9:00 a.m. Overdraft Protection transfers or advances and fees from the prior business day are not reversed with Overdraft Rewind. Other deposits, such as check(s), cash or account transfers received after our initial nightly account processing, are not included in Overdraft Rewind. Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. Go to wellsfargo.com/overdraft-rewind for more details.
5. Overdraft Protection transfers from a savings account count towards the Regulation D and Wells Fargo combined total limit of 6 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.
6. 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.
7. 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 *Teen CheckingSM* account, *Opportunity Checking[®]* account, *GreenhouseSM* by Wells Fargo deposit accounts (Greenhouse Set Aside and Greenhouse Spending), 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.
8. 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.

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CNS8058 (03/19) IHA-6317203