

Consumer Account Fee and Information Schedule

What you need to know about your account

Effective April 29, 2016

Together we'll go far



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Introduction

What you can find in the booklet

In the booklet, you will find information about your account requirements, features, benefits, and fees.

By opening your account, you agree to pay the fees described in this booklet. When using your Wells Fargo accounts, you will pay fees for conducting specific transactions and for using specific services. Fees may vary based on the type of account you have, how you use your account, the state where the account was opened, or where a transaction is performed.

In addition to listing potential fees for each account in the account information pages, the "Service fees" section lists other fees associated with services you may use. To help you avoid unexpected fees, this booklet explains when fees may be charged, and when possible, how to avoid the fee. If you have a question about a fee that this booklet does not answer, please contact a banker or call 1-800-TO-WELLS (1-800-869-3557).

Changes to your account, services, or fees

We may change this booklet at any time. For example, we may add new terms and conditions, or delete or amend existing terms and conditions, including fees. If required by law, we will notify you if changes, additions, or deletions to your account, your fees, or your services occur.

Introduction

Words used to refer to the account owner, Wells Fargo, and this booklet

- The account owner is referred to as “you,” “your,” or “yours.”
- Wells Fargo is referred to as “the Bank,” “we,” “us,” or “our.”
- This booklet, the *Consumer Account Fee and Information Schedule*, is “Schedule.”
- The companion booklet, the *Consumer Account Agreement*, is “Agreement.”

Words with specific meanings

Certain words have specific meanings and are italicized throughout this booklet. These words and their meanings are in this section.

Authorized signer

A person you have authorized to use your account even if they have not signed your signature card or other documents.

Available balance

Your account's *available balance* is our most current record of the amount of money available for your use or withdrawal. For more information, please see the section entitled “How do we determine your account's *available balance*?” in the booklet titled Consumer Account Agreement.

Business day

Every day is a *business day* except Saturday, Sunday, and federal holidays.

Card

This term includes every type of debit card, check card, and ATM card we may issue. This term does not include any prepaid cards.

Item

An *item* is an order, instruction, or authorization to withdraw or pay funds or money from an account. Examples include a check, draft, and an electronic transaction (including Automated Clearing House (ACH), an ATM withdrawal, and a purchase using a *card* to access an account). An *item* also includes a purported order, instruction, or authorization to withdraw or pay funds or money from an account, unless otherwise prohibited by law or regulation.

Overdraft

An *overdraft* is a negative balance in your account.

Banking services available to you

Visit a banking location in person

You can take advantage of our face-to-face service by talking with a banker at one of our many banking locations across the U.S. Visit [wellsfargo.com/locator](https://www.wellsfargo.com/locator) to find a location near you.

Wells Fargo Phone Bank

Enjoy the convenience of banking by phone 24/7 with Wells Fargo Phone Bank. You can access your accounts and conduct most of your banking business using our automated telephone banking service. You can also speak with a phone banker for assistance at any time by calling 1-800-TO-WELLS (1-800-869-3557).

Access numbers

Wells Fargo accepts Telecommunications Relay Services calls.

All customers with consumer accounts	1-800-TO-WELLS (1-800-869-3557)
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Spanish-speaking customers	1-877-PARA-WFB (1-877-727-2932)
Chinese-speaking customers	1-800-288-2288
Wells Fargo PMA Package customers	1-800-742-4932 1-800-600-4833 (TTY/TDD for deaf and hard-of-hearing customers)
IRA and ESA customers	1-800-BEST-IRA (1-800-237-8472)
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

Bank By Mail

Bank By Mail is a free and convenient way to make deposits to your Wells Fargo checking and savings accounts by mail. By using our convenient Bank By Mail kit, you can manage your deposits without needing to leave your home. Please note that we do not accept loan payments or foreign check deposits through our Bank By Mail service.

How do you get started?

To use our Bank By Mail service, you first need to request your deposit kit through Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557). If you need to send deposits before your kit arrives, please write on the back of the check "for deposit only, Wells Fargo" and include the account number to which the check should be deposited, and mail them to:

Wells Fargo Bank
P.O. Box 3488
Portland, OR 97208-3488

For accounts located in Alaska, please send deposits to:

Wells Fargo Bank By Mail
MAC K3200-013
P.O. Box 196127
Anchorage, AK 99519-6127

Monthly fees

Where can I find information about monthly fees?

Monthly fees include the monthly service fee and check image option fee.

The monthly service fee and ways to avoid the fee for your new account are provided in the checking accounts or savings accounts section of this booklet. We also provide this information in the section on your statement called “Monthly service fee summary” for each account. PMA Package provides this information in the “Important Account Information” section of the PMA statement.

The check image option fee is provided in this “Monthly fees” section. You can visit wellsfargo.com any time for the current version of this booklet.

What is a statement period?

The dates of your statement period are located at the top of your account statement. The statement provides you a record of all transactions posted during that period. Statement periods may be monthly, quarterly, semi-annual, or annual.

What is a fee period?

The fee period is the period we use to calculate monthly fees. The dates of your fee period are located in the “Monthly service fee summary” section on your statement. For PMA Package, the fee period begins on the first *business day*, and ends on the last *business day*, of the calendar month.

The fee period is also used to count the number of posted transactions before charging fees for some transactions during that period. For example, your account may have a certain number of no charge ATM transactions each fee period before being charged for additional transactions.

This table illustrates when a transaction is included in the fee period.

Transaction	When is it included in the monthly fee period?
Transaction received before the applicable cut-off time	On the same <i>business day</i>
Transaction received after the applicable cut-off time or on a non- <i>business day</i>	On the next <i>business day</i>
Regularly scheduled automated banking transaction, such as an automatic transfer from your checking account to savings account, on a non- <i>business day</i>	On the next <i>business day</i>
Pending transaction shown in Online Banking	On the day the transaction posts
Save As You Go® transfer to savings account triggered by a qualified debit card purchase, online bill pay transaction, or automatic payment	On the day the transfer posts, which is the next <i>business day</i> after the qualified transaction posts
Account changes, such as signing up for online statements, completed after the applicable cut-off time or on a non- <i>business day</i>	When our system is updated on the next <i>business day</i>
For checking accounts with a combined balance option to avoid the monthly service fee, when an account is linked or a transaction occurs on linked accounts	Information in this table above applies until the combined balance cut-off which is one business day prior to the last <i>business day</i> of your fee period

Monthly fees

How are monthly fees calculated?

Monthly fees are calculated using account balances, combined account balances, and transactions occurring during the fee period. Combined balances are calculated **one business day prior** to the last *business day* of your fee period. The most current balance available on that date is used.

Monthly fees are calculated and posted to your account on the last *business day* of the fee period. An exception to the rule is PMA Package. For PMA Package, monthly fees are calculated as of last *business day* of each month. The monthly service fee calculation uses the statement-ending qualifying balance. The monthly service fee posts on or about the third *business day* after the statement period ends. It appears on the next month's statement.

What happens if the fee period and statement period are not the same?

If your fee period is not the same as your statement period, your fees may be calculated using transactions included on another statement. We may change these periods to align the dates for both of the periods.

Account statements and check image options

All accounts receive free online or paper statements sent by U.S. Mail. You may select your delivery preference. This service includes free check safekeeping.

Check image options for checking accounts

For an additional fee, you can enroll in our check image program. You have two different monthly check return/image options available to you:

1. Classic: 10 checks per page. Image includes the front of checks only.
The monthly fee is \$2.00.
2. Premium: 5 checks per page. Image includes the front and back of checks.
The monthly fee is \$3.50.

Additional information regarding the check image options service:

- The fee for this service is only assessed when check images are returned in your account statement.
- This service is not available with online statements or with savings accounts.
- You will not be charged a fee for this service for the PMA Premier Checking account.
- Only the primary checking account in a PMA or combined statement package is eligible for the monthly check image service.
- This service is not available with the Wells Fargo Teen Checking account.

Wells Fargo PMA Package

<p>Package details</p>	<p>Our Wells Fargo PMA Package is our premier relationship package, offering you a higher level of benefits and a meaningful way to simplify your finances and save money. Through your PMA Package, you receive many benefits such as fee waivers and discounted services.</p> <p>The Wells Fargo PMA Package consists of:</p> <ul style="list-style-type: none"> • A PMA Premier Checking account, and • A PMA Package relationship, which includes other qualified accounts that you can link to your PMA Package. All qualifying linked accounts (including your PMA Premier Checking account) make up your PMA qualifying account balance. This qualifying account balance is based on the amount of money you have, or a percentage thereof, in all linked accounts. We use this qualifying balance to determine if you're eligible to avoid the monthly service fee, pricing discounts, and other benefits.
<p>Interest</p>	<p>Your PMA Premier Checking account offers you:</p> <ul style="list-style-type: none"> • Competitive interest rates, • Interest earned on the PMA Premier Checking account's daily collected balance, • Interest compounded daily and paid monthly, and • Variable rate that the Bank can change at any time.
<p>Monthly service fee¹</p>	<p>The PMA Package has a \$30 monthly service fee, which can be avoided when you have one of the following PMA statement ending qualifying balances:</p> <ul style="list-style-type: none"> • \$25,000 or more in qualifying linked FDIC-Insured accounts, OR • \$50,000 or more in qualifying linked bank, brokerage and credit balances. <p>Please see the PMA Package "Qualifying accounts & statement choices" table for accounts that can be linked to meet this option to avoid the fee.</p>
<p>Minimum opening deposit</p>	<ul style="list-style-type: none"> • \$50 minimum opening deposit for a new PMA Premier Checking account when you open at a banking location. • \$25 minimum opening deposit for a new PMA Premier Checking account when you open with Wells Fargo Phone Bank or Wells Fargo Online® Banking.
<p>Balance requirements</p>	<ul style="list-style-type: none"> • \$10,000 in qualifying linked account balances by the end of your second statement period. (See "When can we move you into a different type of checking account?" section.)

Wells Fargo PMA Package

PMA Package benefits

As a PMA account holder, you receive many banking benefits.

Remember: To qualify for certain benefits detailed below, you must link the applicable accounts to your PMA Package. Benefits noted with an asterisk apply only to the primary PMA Premier Checking account within the PMA Package.

	Qualifying balances under \$250,000	Qualifying balances of \$250,000 or more
a. Combined monthly statement for all accounts linked to your PMA Package	✓	✓
b. No Wells Fargo fee for balance inquiries and account transfers at any ATM. ^{*2} No fee for ATM statements at any Wells Fargo ATM*	✓	✓
c. No fee for access to Wells Fargo Premier Banking Team SM	✓	✓
d. Waived monthly service fees on select linked checking and savings accounts	✓	✓
e. No fee for Wells Fargo Online Banking and Bill Pay access	✓	✓
f. No fee for Wells Fargo checks (except three-on-a-page styles), cashier's checks, and personal money orders*	✓	✓
g. No fee for monthly check safekeeping or image statements*	✓	✓
h. Bonus interest rate on linked Time Accounts (CDs), and on select linked FDIC-insured IRAs and savings accounts	✓	✓
i. Discounts on qualifying loans and lines of credit ³	✓	✓
j. Wells Fargo Platinum Debit Card and/ or ATM Card with increased daily ATM withdrawal limits upon request for <i>cards</i> linked to the PMA Premier Checking account*	✓	✓
k. Annual relationship bonus on non-bonus reward points for Wells Fargo Propel 365 American Express® Card, Wells Fargo Propel World American Express® Card, and Wells Fargo Propel American Express® Card ⁴	✓	✓

Wells Fargo PMA Package

PMA Package benefits (continued)

	Qualifying balances under \$250,000	Qualifying balances of \$250,000 or more
l. Special Extended Warranty Protection, Price Protection, and Travel Protection Coverage for your linked Wells Fargo Visa® Platinum Credit Card account ⁵	✓	✓
m. Annual fee waiver for one linked home equity line of credit ³	✓	✓
n. Discount on safe deposit box rental (where available)	✓	✓
o. No Overdraft Protection Advance Fee from one eligible linked home equity line of credit ⁶	✓	✓
p. Lower online and automated telephone trading commissions for a Wells Fargo Advisors® WellsTrade® account linked to your PMA Package ^{7,8}	✓	✓
q. Waived WellsTrade household minimum balance fee ^{7,8}	✓	✓
r. Waived annual fee on qualifying Wells Fargo Advisors full service brokerage account ^{7,8}		✓
s. Wells Fargo ExpressSend® service*	Discounted transfer fee	No transfer fee
t. No Wells Fargo fee for cash withdrawals at non-Wells Fargo ATMs ^{*2}	Up to 2 per month (Combined U.S. & International)	Unlimited (U.S. & International)
u. Reimbursed fees charged by non-Wells Fargo ATMs ^{*2}		Unlimited (U.S.) Up to 5 per fee period (International)
v. No fee for incoming wire transfers*		✓
w. No fee for stop payment requests*		✓
x. No Overdraft Protection Transfer Fee from eligible savings account*		✓

See next page for additional information.

Introduction & Banking Services

Monthly fees

Checking

Savings & CDs

IRAs & ESAs

Service fees

Glossary

Wells Fargo PMA Package

* Benefits noted with an asterisk apply only to the primary PMA Premier Checking account within the PMA Package.

- ¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the PMA Package to allow you to meet the requirements to avoid the monthly service fee.
- ² Surcharges imposed by non-Wells Fargo ATM owners or operators may apply. No Wells Fargo ATM access fee for two non-Wells Fargo ATM cash withdrawals (combined U.S. and international) from your primary checking account within the PMA Package per monthly fee period. Where PMA Package qualifying balances are \$250,000 or more, you will (1) have unlimited waived Wells Fargo ATM access fees for cash withdrawals at non-Wells Fargo ATMs (U.S. and international), (2) be reimbursed for all domestic surcharges imposed by other financial institutions, and (3) receive reimbursement for up to five surcharge fees imposed by other financial institutions per monthly fee period if you use a non-Wells Fargo ATM to make a cash withdrawal at an ATM located outside of the U.S.
- ³ If you have multiple linked lines of credit, then you may request which line receives the annual fee waiver. 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.

⁴ **Wells Fargo Propel 365 American Express® Card and Wells Fargo Propel World American Express® Card**

If you own a qualifying Wells Fargo consumer checking or savings account, or a PMA® Package (each a “qualifying deposit account”), you will earn a relationship bonus of 10%, 25%, or 50% on rewards points earned on net purchases (purchases minus returns/credits) made on your credit card account. You cannot earn a relationship bonus on points that are earned as either bonus points or as promotional points. Your relationship bonus percentage will be determined based on the type of qualifying deposit account you own. If you own an eligible checking or savings account, you will earn a 10% relationship bonus. If you own the primary checking account in a PMA Package, you will earn either a 25% or 50% relationship bonus, depending on the statement-ending qualifying relationship balances in and type of PMA Package you own. If you own more than one qualifying deposit account, you will earn the most favorable bonus rewards points percentage you qualify for at the time your relationship bonus is calculated. The relationship bonus, which will be in the form of rewards points, will post to your account in the 13th month after your credit card account was opened and annually on this date thereafter for the period during which you maintain your qualifying deposit account. Please see the Wells Fargo Rewards® Program Terms and Conditions for the Wells Fargo Propel 365 American Express® Card or the Wells Fargo World American Express® Card for details.

Wells Fargo Propel American Express® Card

If you own a qualifying Wells Fargo consumer checking or savings account, or a PMA Package (each a “qualifying deposit account”), you will earn a relationship bonus of 10% on rewards points earned on net purchases (purchases minus returns/credits) made on your credit card account. You cannot earn a relationship bonus on points that are earned as either bonus points or as promotional points. The relationship bonus, which will be in the form of rewards points, will post to your account in the 13th month after your credit card account was opened and annually on this date thereafter for as long as you maintain your qualifying deposit account. Please see the Wells Fargo Rewards® Program Terms and Conditions for the Wells Fargo Propel American Express® Card for details.

- ⁵ Certain restrictions, limitations, and fees may apply. Extended Warranty Protection, Price Protection, and Travel Protection Coverage included with Wells Fargo Visa Platinum credit cards will be terminated if the credit card is no longer linked to the PMA Package. See the Wells Fargo Visa Credit Card Purchase and Trip Protection Benefits Guide for more details.

Wells Fargo PMA Package

⁶ Home equity lines of credit secured by residential real estate located in CT, NY, or TX are not eligible to be linked for Overdraft Protection.

⁷ Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company. Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is the trade name used by two separate registered broker-dealers: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts are offered through Wells Fargo Advisors, LLC (member SIPC), a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

⁸ For complete information regarding fees and commissions, refer to the Full Service Brokerage Account Fee Schedule at [wellsfargo.com](https://www.wellsfargo.com), or contact one of our investment professionals. For complete information regarding fees and commissions, refer to the WellsTrade Account Commissions and Fee Schedule at [wellsfargo.com](https://www.wellsfargo.com).

Investment and Insurance Products

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

Wells Fargo PMA Package

What are the PMA Package opening requirements?

In addition to the minimum opening deposit, to open a PMA Package, you must be at least 18 years old (or at least 19 years old in Alabama). You must open a new or convert an existing Wells Fargo checking account to a PMA Premier Checking account. If you choose to convert an existing account, then you can keep the same account number, and use the same checks and debit or ATM card.

Your PMA Premier Checking account is your primary account for:

- Deducting potential fees,
- Determining statement mailing address, and
- Receiving certain benefits. (See “PMA Package benefits” table for more information.)

If you have more than one PMA Checking account, then only one account can be the primary checking account within your PMA Package. You can select which account is the primary account.

Can you use other accounts to qualify for your PMA Package-based benefits?

Yes. To make it easier to qualify for your PMA Package-based benefits, you can link eligible account balances owned by other account holders to your PMA Package with their approval. To do so, you must provide us with authorization from the account owner whose account will be linked, authorizing us to use their account balances for this purpose. By using the other account holder’s account balances toward your PMA Package balances, please note the following:

- They may remove their accounts from your PMA Package or close their accounts with or without your consent.
- They will not have transaction authority over your PMA Premier Checking account or any other linked PMA Package account.
- You will not have transaction authority over their accounts.
- They are not entitled to any privileges of your PMA Package. Only you, as the owner of the PMA Premier Checking account, are entitled to the benefits offered within the PMA Package.

How do we provide your statements and details on your account?

At the end of each month, we process your PMA statement. As part of this process, we:

- Make your statement available to you by either US Mail or online based on your selected delivery preference on or about the seventh *business day* of the following month,
- Provide you with detailed information on your linked accounts unless only summary level information is available. If you receive summary level information for an account linked to your PMA Package, then you will continue to receive your regular detailed statement for that account,

For detailed information regarding accessing your PMA statement information online, please refer to the Online Access Agreement at [wellsfargo.com](https://www.wellsfargo.com).

Wells Fargo PMA Package

The following explains the information on your linked accounts' statements.

Statements for linked accounts

For some accounts linked to your PMA Package, you will have a choice of receiving Detail or Summary Level Information. You will find these options on the "Qualifying accounts & statement choices" table. If you request that we link your qualifying accounts on the last *business day* of the month, then we will include that account information on the following month's statement. We may change your statement option from linked in detail to summary at our discretion.

Statements with other accounts

- Other accounts can be linked to the PMA Package in either a detail or summary level format
- If Detail Level Format – all information regarding the linked account will be included in the combined PMA statement in detail and no standalone account statement will be created for the linked account. The owner of the linked account will be responsible for verifying the accuracy of the account information on the combined PMA statement.
- If Summary Level Format – account information will be included in the combined PMA statement in summary and a standalone account statement will be created for the linked account.

Who has access to your PMA Package account statements?

Each owner of every account linked in detail to your PMA Package can see all transactions on all accounts on your PMA statement. These accounts include banking, brokerage, credit, and mortgage.

How do you link PMA Package qualifying accounts?

Unless you ask us, we will link all your qualifying accounts to your PMA Package. If the qualifying accounts include those owned by others in your household, then we must receive the account owners' approval before linking these accounts. You may also open new accounts after establishing your PMA Package, which will be linked in the following ways:

- If you are the primary owner for both the PMA Package and the new qualifying account, we will automatically link your new account to your PMA Package.
- If you are the secondary owner on either the PMA Package or the new qualifying account, please contact your banker to request your new account be linked to the PMA Package.

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

Wells Fargo PMA Package

Qualifying accounts & statement choices	Detailed statement	Summary statement
FDIC insured accounts		
PMA Premier Checking account	✓	
Additional checking accounts	✓	✓
Savings accounts	✓	✓
Time Accounts (CDs) ¹		✓
Retirement accounts ² (Savings and CDs)		✓
Non-FDIC insured accounts		
Wells Fargo Advisors, LLC qualifying brokerage accounts ^{3,4}	✓	✓
Wells Fargo Advisors, LLC qualifying retirement brokerage accounts ^{3,4}	✓	✓
Foreign exchange accounts	✓	✓
Fixed ^{5,6} and variable annuities ⁵		✓
Investment management and trust, excluding irrevocable trusts		✓
Credit accounts – All credit accounts subject to qualification		
Qualifying loans and lines of credit (For certain home-secured loans, only 10% of the outstanding balance counts toward the PMA relationship balance.)		✓
Wells Fargo Home Mortgage loans (10% of balance) ^{7,8}		✓
Credit card accounts		✓
Secured PrimeLine [®] line of credit		✓

Investment and Insurance Products

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

Wells Fargo PMA Package

What accounts cannot be linked to your PMA Package?

- Certain installment loans from Wells Fargo Leasing and Auto Finance
- Loans from Wells Fargo Financial, Inc.
- Coverdell Education Savings accounts
- Student loans
- Certain mortgages
- Certain annuities
- Business accounts
- Accounts held by you in a representative capacity including, but not limited to the following:
 - Uniform Transfers to Minors Account (UTMA)/Uniform Gifts to Minors Account (UGMA)
 - Irrevocable trusts
 - Guardian/Conservator
- Qualified retirement plans, including 401(k) accounts
- Certain brokerage accounts offered by Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC³

Investment and Insurance Products

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

¹ For Time Accounts (CDs) and Retirement Accounts (Savings and CDs) you will continue to receive separate statements and/or notices.

² You will continue to receive a semi-annual retirement statement.

³ Brokerage products and services, including WellsTrade accounts, are available through Wells Fargo Advisors, LLC (member SIPC), a registered broker-dealer and separate non-bank affiliate of Wells Fargo & Company. Wells Fargo Advisors is the trade name used by two separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC, members SIPC.

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.

⁷ Subject to credit qualifications. Certain mortgages are not eligible. Please contact a banker to find out if your mortgage is eligible.

⁸ If you refinance your linked mortgage account with another lender, then we de-link your original mortgage from your PMA Package and it will no longer count toward your PMA qualifying balances. If you refinance your mortgage with Wells Fargo Home Mortgage®, if eligible you can re-link your new mortgage to your PMA Package. Once your refinancing process is complete, please contact your banker to ensure your new mortgage is re-linked. Please note that we cannot automatically link your refinanced Wells Fargo Home Mortgage unless the primary owners on both the PMA Package and the mortgage are the same. Linking your new mortgage to your PMA Package may take several weeks.

Wells Fargo PMA Package

What fees will you pay when you use your debit or ATM card?

When you use your debit or ATM card, third parties may charge you fees when you:

- Make purchases at stores, merchants, and other third parties, or
- Get over-the-counter cash disbursements with your debit card at other banks/financial institutions' branches.

Additionally, we may charge you a fee for other debit card or ATM card activities. Please refer to the "Service fees" section for further details.

Do we share your PMA Package information?

From time to time, we need to share certain information about your accounts, products, and services with the Wells Fargo family of banks and companies. We share these details with each other to share information so we can properly administer and deliver your PMA Package of services. This service can include applying appropriate product discounts and providing you with combined statements.

You may still choose to opt out of certain information sharing within the Wells Fargo family.

**Please refer to the privacy policy for procedures on
how to notify us of your decision to opt out.**

What happens if you change or close your PMA Package?

If you close your PMA Package or de-link an account, then effective immediately PMA Package benefits no longer apply including benefits to your linked accounts. As a result, you lose the following PMA benefits for linked accounts:

Monthly service fee: If your PMA Package balance falls below waiver requirements to avoid the monthly service fee after de-linking or closing a linked account, then we may begin charging you a monthly service fee as early as your next fee period. Please note that we will not notify you in advance if this de-linked or closed account causes you to incur a fee on your PMA Package.

Bonus interest rate/discounts/fee waivers: You will no longer receive the bonus interest rate, discounts, or options to avoid fees on other products or services. Your de-linked account will revert to the Bank's current applicable rate or fee.

Special benefits on linked Wells Fargo Visa Platinum, Wells Fargo Propel 365 American Express® Card, Wells Fargo Propel World American Express® Card, and Wells Fargo Propel American Express® Card credit cards: If you no longer link your Wells Fargo credit card to your PMA Package, or if you close your PMA Package, then we will reduce or stop your *card's* special benefits. These benefits include items such as Extended Warranty Protection, Price Protection, Travel Protection Coverage and Relationship Bonus Reward Points. To learn more, please refer to your Visa Card Guide to Benefits Wells Fargo Platinum Card for Wells Fargo PMA Customer document or the Wells Fargo Rewards® Program Terms and Conditions for the Wells Fargo Propel World, 365 American Express® Card, or the Wells Fargo Propel American Express® Card for details.

Wells Fargo PMA Package

How long will it take to close a PMA Package–linked account?

When you ask us to close an account linked to your PMA Package (including your primary PMA Premier Checking account), we may take up to 3 *business days* to process your request.

When can we move you into a different type of checking account?

We may change your account type if, in our judgment, it better suits your situation. Some of these change scenarios include:

When the primary account owner is under 18 years old

To maintain a PMA Premier Checking account as the primary account owner, you must be at least 18 years old (at least 19 in Alabama). If the PMA Premier Checking account primary owner is not an adult, then we will:

- Close the PMA Package,
- De-link all accounts from the PMA Package,
- Convert the PMA Premier Checking account to a Wells Fargo non-interest earning checking account, and
- The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current interest rate. Additionally, any PMA Package-based discounts or fee waivers on products and services will discontinue.

Minimum balances required for new account

For your PMA Package, you must keep at least \$10,000 in qualifying, linked balances on the last day of the second monthly statement period after you opened your PMA Package. If you do not maintain this balance, we will:

- Close your PMA Package,
- De-link all accounts from the PMA Package,
- Convert your PMA Premier Checking account to the Wells Fargo Everyday Checking account. This account is a non-interest earning account with lower requirements to avoid the monthly service fee. (See the section “Everyday Checking Account” in this booklet for complete account details.), and
- The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current interest rate. Additionally, any PMA Package-based discounts or fee waivers on products and services will discontinue.

Wells Fargo PMA Package

Repetitive payment of the PMA Package monthly service fee

If your PMA Package has less than \$10,000 in qualifying relationship balances and you pay a PMA Package monthly service fee for at least six (6) consecutive fee periods, we will:

- Close your PMA Package,
- De-link all accounts from the PMA relationship, and
- Convert your PMA Premier Checking account to the Wells Fargo Everyday Checking account. This account is a non-interest earning account with lower monthly service fee waiver requirements (See the section “Everyday Checking Account” in this booklet for complete account details.).
- Please note that Wells Fargo continually offers new accounts and services, and adds or modifies account terms and conditions to meet our customers’ changing needs. If your account should convert to the Everyday Checking account, the account terms and conditions at the time of the conversion will apply.
- If your account is converted to the Everyday Checking account, a non-interest earning checking account, the PMA Package-based benefits will no longer be available. (See the section “PMA Package benefits” in this booklet for a full listing of benefits.)

Exclusions

PMA Package customers that are excluded from these conversion criteria are those that maintain at least one of the following categories of accounts or services linked to their PMA Package:

- Three or more linked checking or savings accounts
- Any lending, line of credit or credit card product
- At least one Full Service or WellsTrade® Brokerage account*

Investment and Insurance Products

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by a Bank
- May Lose Value

* Wells Fargo Bank, N.A. is a banking affiliate of Wells Fargo & Company. Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is the trade name used by two separate registered broker-dealers: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, non-bank affiliates of Wells Fargo & Company. WellsTrade brokerage accounts are offered through Wells Fargo Advisors, LLC (member SIPC), a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Wells Fargo PMA Package

If your PMA Premier Checking account is no longer linked to a PMA Package relationship

The Wells Fargo PMA Package consists of:

- A PMA Premier Checking account, and
- A PMA Package relationship

If the PMA Package is no longer maintained or has been closed, then we will:

- De-link all accounts from the PMA Package,
- Convert the PMA Premier Checking account to a Wells Fargo non-interest earning checking account, and
- The bonus interest rate you receive on certain savings and time accounts (CDs) will change to our then current rate. Additionally, any PMA Package-based discounts or fee waivers on products and services will discontinue.

Checking accounts

	Preferred Checking Account (See next page for additional information)	Everyday Checking Account (See next page for additional information)
Checking designed for	Customers with higher balances or a Wells Fargo Home Mortgage	Customers looking for easy access to their money
Monthly service fee	\$15	\$10
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain \$10,000 or more in combined deposit balances² • \$1,000 or more in total qualifying direct deposits⁴ • Link your Wells Fargo Home Mortgage to this account 	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain a \$1,500 minimum daily balance • \$500 or more in total qualifying direct deposits⁴ • 10 or more posted debit card purchases and/or payments from this checking account • Linked to a Wells Fargo Campus ATM or Campus Debit Card⁵
Monthly service fee discounts available	• Not applicable	• \$5 monthly service fee discount when the primary account owner is 17 through 24 years old
Minimum opening deposit	<ul style="list-style-type: none"> • \$50 when opened at a banking location • \$25 when opened via Wells Fargo Phone Bank or Wells Fargo Online Banking 	<ul style="list-style-type: none"> • \$50 when opened at a banking location • \$25 when opened via Wells Fargo Phone Bank or Wells Fargo Online Banking
Interest	<ul style="list-style-type: none"> • Earned on the entire daily collected balance on days that you maintain a balance of \$500 or more • Compounded daily and paid monthly to your account • Variable rate that the Bank can change at any time 	• Not applicable
Optional Overdraft Protection available³	Yes	Yes

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

² Includes linked consumer checking and savings accounts, Time Accounts (CDs) and FDIC-insured Retirement accounts.

³ Subject to applicable transfer or advance fees

	Opportunity Checking Account (See next page for additional information)	Teen Checking Account (See next page for additional information)
	Customers who do not meet regular Wells Fargo account opening standards	Customers who are 13 through 17 years old (18 years old in AL)
	\$10	\$3
	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain a \$1,500 minimum daily balance • \$500 or more in total qualifying direct deposits⁴ • 10 or more posted debit card purchases and/or payments from this checking account 	Avoid the fee with online only statements ¹
	• Not applicable	• Not applicable
	• \$50 when opened at a banking location	• \$50 when opened at a banking location
	• Not applicable	• Not applicable
	Yes	Yes

⁴ A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited to this checking account by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

⁵ Wells Fargo Campus ATM and Campus Debit Cards are part of the Wells Fargo Campus CardSM program — ask a banker for additional details about participating schools. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

Checking accounts

Additional information - Checking accounts

What fees will you pay when you use your debit and ATM card?

When you use your debit or ATM card, third parties may charge you fees when you

- Make purchases at stores, merchants, and other third parties, or
- Get over-the-counter cash disbursements with your debit card at other banks/financial institutions' branches.

Additionally, we may charge you a fee for other debit card or ATM card activities. Please refer to the "Service fees" section for further details.

Additional information — Preferred Checking, Everyday Checking, and Opportunity Checking Accounts

What accounts can you link for Overdraft Protection?

To protect your account from an *overdraft*, you may link one or both of the following Wells Fargo accounts:

- Eligible savings account (Please be aware that these transfers count toward the savings account transaction limit — see page 28)
- Eligible credit card or eligible line of credit

Please refer to the "Service fees" section for details on *overdraft*, Overdraft Protection Transfer/Advance fee, and returned *item* fees.

Additional benefits — Preferred Checking Account

- \$10 discount on personal style checks
- No fee personal money orders
- No fee cashier's checks
- One non-Wells Fargo ATM cash withdrawal transaction (U.S.) per fee period (fees charged by non-Wells Fargo ATM owner/operator apply)

Additional information — Opportunity Checking Account

Funds availability and check cashing

- Additional rules for funds availability are applicable for this checking account. Please see the booklet titled Consumer Account Agreement for these rules.
- You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.

What additional information about your debit or ATM card should you know?

Daily dollar limits

You can only make purchases and ATM card withdrawals up to your account's available funds and daily dollar limits.

Linked account limits

You can access only one Opportunity Checking account and one Opportunity Savings account with the *card*. You cannot link other accounts to the *card*.

Checking accounts

Additional information — Wells Fargo Teen Checking Account

Can the account be opened in just the teen's name?

No. An adult co-owner is required to open this account.

How much will we charge you for overdrafts (OD) and returned items (Non-Sufficient Funds/NSF)?

If your purchases or other transactions exceed your account's *available balance*, then we may either

- Pay the *item(s)*, which creates an *overdraft* (OD), or
- Return the *item(s)* without paying it (returned *item*, Non-Sufficient Funds/NSF)

In either situation, we will charge you a \$15 fee per *item*.

We limit our *overdraft* and returned *item* fees to two (2) on any *business day*. At the end of our nightly processing, if both your ending daily account balance and your *available balance* are overdrawn by \$5 or less and there are no *items* returned for insufficient funds after all transactions have posted, any *overdraft* fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.

Please note that third parties or other banks may charge you additional fees for returned *items*.

Where can you cash or deposit your check?

You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.

What accounts can you link for Overdraft Protection for your Teen Checking account?

To protect your account from an *overdraft*, you may link to an eligible savings account.

Please be aware that these transfers count towards the savings account transaction limit — see page 28.

Please refer to the "Service fees" section for details on the Overdraft Protection Transfer fee.

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 in June of their high school graduation year, if specified. If the customer does not specify the graduation year, the account may convert on the account holder's 18th birthday (19th in AL). The converted account will be subject to applicable checking terms and service fees.

Wells Fargo Worldwide Military Banking Program

Who does this program support and how are you eligible?

Wells Fargo appreciates the service and dedication of our country's military servicemen and servicewomen. We are happy to provide the Wells Fargo Worldwide Military Banking program to recognize your service commitment and provide specific financial services to those who meet certain eligibility. To be eligible for this program, you must

- Be actively serving in the U.S. military (in either the Army, Navy, Air Force, Marines or Coast Guard military branch), retired, or a disabled veteran who can no longer serve, and
- You must receive a qualifying non-civilian direct deposit¹ of your salary, pension, or disability benefits, electronically deposited from DOD/DFAS (Department of Defense/ Defense Finance and Accounting Service) or VA/VBA (Department of Veterans Affairs/ Veterans Benefits Administration) or U.S. Department of the Treasury from one of the military branches covered by this program into your qualifying checking account monthly in order to be eligible to receive benefits of the Worldwide Military Banking Program. You will not be eligible for Worldwide Military Banking benefits **until** the non-civilian direct deposit has been deposited into your checking account. You will receive your program benefits 45 days after your non-civilian direct deposit is deposited into your checking account.

What accounts and services are available?

The Worldwide Military Banking Program is available with any Wells Fargo consumer qualifying checking account. PMA checking accounts do not qualify for the benefit outlined below.

Each checking account participating in the Worldwide Military Banking program receives the following ATM benefits at non-Wells Fargo ATMs at no charge by Wells Fargo during each monthly fee period:

- Up to four U.S. domestic cash withdrawal transactions
- Up to four international cash withdrawal transactions

Non-Wells Fargo ATM owners or operators may apply surcharges for ATM transactions (unless waived by terms of your account).

Wells Fargo Worldwide Military Banking Program

What is the minimum opening deposit for new checking accounts for military customers?

The minimum opening deposit of \$25 applies to checking accounts opened by military customers.

What happens to your account if your military status changes?

If your status changes and a qualifying non-civilian direct deposit is no longer deposited each statement period into your checking account, you will no longer be eligible for the Worldwide Military Banking Program and your checking account will no longer have benefits under this program. In that event, the Bank's standard terms and fees apply.

¹ Direct deposits from other agencies and organizations may not be considered as eligible for the program. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a direct deposit.

Savings accounts

	Way2Save Savings Account (see next page for additional information)
Savings designed for	Customers who want to make saving easy and automatic
Monthly service fee	\$5
Options to avoid the monthly service fee	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain a \$300 minimum daily balance • 1 or more Save As You Go® transfers from your checking account (See next page for more information) • An automatic transfer of \$25 or more each fee period from your checking account into this account • An automatic transfer of \$1 or more each <i>business day</i> from your checking account into this account • Are under the age of 18 (19 in AL) and are the primary owner of this account²
Minimum opening deposit	<ul style="list-style-type: none"> • \$25
Interest	Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is <ul style="list-style-type: none"> • Earned on your entire daily collected balance, • Compounded daily and paid monthly, and • A variable rate that the Bank can change at any time
Checks	Checks are not available for use with this account

¹ We will waive the monthly service fee for each fee period ending within the first 64 days of opening the account to allow you to meet the requirements to avoid the monthly service fee.

² On the accountholder's 18th (19th in AL) birthday, this account is automatically subject to the monthly service fee then in effect for the Wells Fargo Way2Save Savings account.

³ Your bonus interest rate will end if you or the Bank close your PMA Package relationship or you no longer link an account to the PMA Package.

	Opportunity Savings Account (see next page for additional information)	Platinum Savings Account (see next page for additional information)
	Customers who do not meet regular Wells Fargo account opening standards	Customers that want a variable-rate savings account with limited check access
	\$5	\$12
	Avoid the fee with one of the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain a \$300 minimum daily balance • A qualifying direct deposit of \$100 or more⁴ • An automatic transfer of \$25 or more each fee period from your Wells Fargo checking account into this account 	Avoid the fee with the following each fee period ¹ : <ul style="list-style-type: none"> • Maintain a \$3,500 minimum daily balance
	<ul style="list-style-type: none"> • \$25 	<ul style="list-style-type: none"> • \$50 when opened at a banking location • \$25 when opened via Wells Fargo Phone Bank or Wells Fargo Online Banking
	Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is <ul style="list-style-type: none"> • Earned on your entire daily collected balance, • Compounded daily and paid monthly, and • A variable rate that the Bank can change at any time 	Earn a bonus interest rate when linked to a PMA Package. ³ Please refer to the current consumer deposit rate sheet for current interest rates in your banking location. Interest is <ul style="list-style-type: none"> • Earned on your entire daily collected balance, • Compounded daily and paid monthly, and • A variable rate that the Bank can change at any time
	Checks are not available for use with this account	Limited check writing is available for this account (see "Regulation D savings account transaction limit and other limited activity" in this section)

⁴ A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income of \$100 or more per deposit electronically deposited to your Opportunity Savings account. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 35 days to see if you met the direct deposit requirements before a monthly service fee is charged.

Savings accounts

Additional information — Way2Save Savings Account

Save As You Go® transfer option

Save As You Go is an optional, automatic savings feature. All participants in the Save As You Go transfer option must be 18 (19 in AL).

When you are part of this program, \$1 automatically transfers from your linked Wells Fargo checking account to your Way2Save Savings account for each debit card purchase, online bill pay transaction, and automatic payment. This applies for purchases, transactions and payments made by you, a joint owner, or an *authorized signer* on the linked checking account.

At the end of each *business day*, we multiply by \$1 the number of qualified Save As You Go transactions (as defined below) that post to your checking account. We then process a single transfer (the “Save As You Go transfer”) from your linked checking account to your Way2Save Savings account on the next *business day*. Your Save As You Go transfer for that *business day* will not occur if

- Your linked checking account does not have sufficient available funds,
- Any transaction has overdrawn your checking account, or
- Overdraft Protection was initiated.

If your debit card purchases, online bill pay transactions, or automatic payments are subsequently cancelled, reversed, or disputed for any reason, the corresponding Save As You Go transfers will remain in your Way2Save Savings account; we will not credit these transfers back to your checking account.

Qualified Save As You Go transactions

A “qualified Save As You Go transaction” is defined as only a debit card purchase, online bill pay transaction, or automatic payment. Only qualified transactions that post to your linked checking account are eligible for the \$1 Save As You Go automatic savings feature. We reserve the right to determine through our sole discretion if a particular bank transaction is a qualified transaction.

Additional information — Wells Fargo Opportunity Savings Account

Funds availability and check cashing

- Holds may be placed on deposited *items* unless the Bank has given your account same *business day* or *next-business day* availability. Refer to the Bank’s funds availability policy in the booklet titled Consumer Account Agreement for details. The funds availability policy applicable to the Wells Fargo Opportunity Checking account applies to the Wells Fargo Opportunity Savings account.
- You can only cash checks drawn on Wells Fargo or its affiliates. You can deposit checks drawn on any financial institution.

Other information

The Wells Fargo Opportunity Savings account may only be linked to a Wells Fargo Opportunity Checking account.

Savings accounts

Savings account statements

All accounts receive free online statements or paper statements sent by U.S. Mail.

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

You will receive savings account statements on a quarterly basis or you can receive monthly statements when you do one of the following:

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

Regulation D savings account transaction limit and other limited activity

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of 6 per monthly fee period.

Limited by Regulation D:

- Transfers by phone using an automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile, and text banking (including Bill Pay and Wells Fargo SurePay®)
- Overdraft Protection transfers to a checking account
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts or similar transactions (counted when they are posted to your account and not when they are written)
- Debit and ATM card purchases that post to the savings account
- Transfers or payments made in person using the Wells Fargo SurePay service at a Wells Fargo ATM
 - To your account at another financial institution
 - To a third party's account at Wells Fargo
 - To a third party's account at another financial institution

Limited by Wells Fargo:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Outgoing wires whether made in person, on the telephone, or online
- Transfers or payments made in person using the Wells Fargo SurePay service to your Wells Fargo account at a Wells Fargo ATM

If you have more than 6 transactions listed above, you will be charged an excess activity fee (see "Service fees" section)

Not limited:

Except as limited above, there is no limit on the following in person transactions at a Wells Fargo ATM or banking location:

- Transfers between your Wells Fargo accounts
- Withdrawals
- Any types of deposits

Time Accounts (CDs)

Fixed Rate Time Account (CD)	
Account designed for	Customers who want an interest-earning account with <ul style="list-style-type: none"> • A wide range of term lengths, • Guaranteed fixed interest rate, and • Flexible interest payment options
Minimum opening deposit	\$2,500
Terms	<ul style="list-style-type: none"> • From 3 months to 144 months (12 years) • From 14-day to 365-day terms also available for balances of \$100,000 or more
Interest rate	The interest rate in effect when you open or renew the CD is fixed for the term of deposit.
Withdrawals during term of account	You pay an early withdrawal fee if you withdraw funds from your account before the term is complete (See “Early withdrawal fee and Regulation D Penalty” section on page 33)
Interest payment options	You have options to customize your interest payments in the following ways: <ul style="list-style-type: none"> • For terms of 12 months (365 days) or less, you may choose to have your interest paid <ul style="list-style-type: none"> - Monthly, - Quarterly, - Semi-annually, or - At maturity (end of term) • For terms of 12 months or more, you may choose to have your interest paid <ul style="list-style-type: none"> - Monthly, - Quarterly, - Semi-annually, or - Annually • You may choose to have your interest payments <ul style="list-style-type: none"> - Re-deposited into your CD, - Transferred to a Wells Fargo checking or savings account, or - Paid by check if your CD has a minimum balance of \$5,000.

For all accounts, interest compounds daily

Step Rate CD

Account designed for	Customers who want an interest-earning account with <ul style="list-style-type: none"> • A 24-month term, • Guaranteed interest rate increases every 6 months, • Flexible interest payment options, and • Opportunities for penalty-free partial withdrawals
Minimum opening deposit	\$2,500
Terms	<ul style="list-style-type: none"> • 24 months
Interest rate	The variable interest rate in effect on the day you open the Step Rate CD increases every 6 months as shown on your Time Account receipt/disclosure.
Withdrawals during term of account	<p>You have three opportunities during your term to withdraw funds without a fee if you follow these guidelines:</p> <ul style="list-style-type: none"> • Beginning on the day of each of the three interest-rate increases, you have 5 <i>business days</i> to make one partial withdrawal of funds from your CD. But you must keep your balance above \$2,500 or we will assess an early withdrawal fee on the entire amount you withdraw • If your interest rate increases on a non-<i>business day</i>, then your 5-day withdrawal period will begin on the next <i>business day</i> • You will pay an early withdrawal fee if you make an early withdrawal outside the 3, 5-day withdrawal periods, or if you withdraw funds more than once during any of the 5-day periods • We will calculate any early withdrawal fee using the interest rate in effect at the time of the early withdrawal
Interest payment options	<p>You have options to customize your interest payments in the following ways:</p> <ul style="list-style-type: none"> • You may choose to have your interest paid <ul style="list-style-type: none"> - Monthly, - Quarterly, - Semi-annually, or - Annually • You may choose to have your interest payments <ul style="list-style-type: none"> - Re-deposited into your CD, - Transferred to your Wells Fargo checking or savings account, or - Paid by check if your CD has a minimum balance of \$5,000

Table continues on the following page.

Time Accounts (CDs)

Fixed Rate Time Account (CD)	
Renewal	<p>Most accounts renew automatically. Whether or not your account automatically renews depends on its term.</p> <ul style="list-style-type: none"> • CDs with terms of less than 30 days do not renew automatically. If your CD does not renew automatically, and you do not withdraw the funds on the maturity date, the funds stop earning interest. The funds then become available for immediate withdrawal. • CDs with terms of 30 days or more renew automatically at maturity unless you choose to withdraw the funds. At renewal, we will treat any interest that we re-deposited into your CD during the previous term as principal for your new term. • Before your CD's term ends, we want you to be prepared to choose your preferred renewal option. For CDs with terms of 30 days or longer, we will send you a notice approximately one month in advance reminding you of the maturity date. • Unless we notify you otherwise, when your CD automatically renews, three changes will occur when you reach the maturity date: <ol style="list-style-type: none"> 1. The new term begins and will be the same length as the original term. 2. The new interest rate will be the Bank's interest rate in effect for a same term and amount CD that day. 3. The new interest rate begins. • At each renewal period, we may change your CD's interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.
Grace period	<p>A grace period begins the day after your CD matures and lasts 7 calendar days. From the maturity date through the grace period, you may, without a fee, do any of the following:</p> <ul style="list-style-type: none"> • Change the term • Make additional deposits; no additional deposits to the CD are allowed outside this grace period • Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD • Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD • Close the CD <p>The Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.</p>
Monthly service fee	None

Step Rate CD

<p>Your CD will automatically renew into a standard (non-step), 24-month Fixed Rate Time Account (CD).</p> <ul style="list-style-type: none"> • Before your CD's term ends, we want you to be prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of the maturity date. • Unless we notify you otherwise, when your CD automatically renews, three changes will occur when you reach the maturity date: <ol style="list-style-type: none"> 1. The new term begins and will be the same length as the original term. 2. The new interest rate will be the Bank's interest rate in effect for a same term and amount CD that day. 3. The new interest rate begins. • At each renewal period, we may change your CD's interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law.
<p>A grace period begins the day after your CD matures and lasts 7 calendar days. From the maturity date through the grace period, you may, without a fee, do any of the following:</p> <ul style="list-style-type: none"> • Change the term • Make additional deposits; no additional deposits to the CD are allowed outside this grace period • Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD • Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD • Close the CD <p>The Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.</p>
None

Table continues on the following page.

Time Accounts (CDs)

Early withdrawal fee and Regulation D penalty

Fixed Rate Time Account (CD)

You may have to pay an early withdrawal fee or a Regulation D penalty if you withdraw money from your CD before the CD term ends.

Early withdrawal fee¹

Other than the Regulation D penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal fee based on the length of the CD term. If your term is

- Less than 3 months or less than 90 days, the fee is 1 month's interest,
- Between 3 and 12 months or between 90 to 365 days, the fee is 3 months' interest,
- Over 12 months through 24 months, the fee is 6 months' interest, or
- Over 24 months, the fee is 12 months' interest.

The minimum fee is \$25.

Regulation D Penalty

The Regulation D penalty is 7 days' simple interest on the amount withdrawn and applies to the following:

- Withdrawals made within 7 days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

Exceptions to the early withdrawal fee and the Regulation D penalty

- Death of the CD owner
- Death of the grantor of a revocable family/living/Totten trust
- Court determination that a CD owner is legally incompetent
- Retitling of a CD to transfer ownership of funds into a family/living/Totten trust, without removing funds from Wells Fargo, provided no change of terms or rates occurs

Step Rate CD

You may have to pay an early withdrawal fee or a Regulation D penalty if you withdraw money from your CD before the CD term ends in one of the following events:

- You make a withdrawal outside of the three withdrawal periods.
- You make more than one withdrawal during a withdrawal period.
- If a withdrawal drops your balance below the minimum opening deposit amount at any time.

Early withdrawal fee²

Other than the Regulation D penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal fee of 6 months' interest. The minimum fee is \$25

Regulation D penalty

The Regulation D penalty is 7 days' simple interest on the amount withdrawn and applies to the following:

- Withdrawals made within 7 days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

Exceptions to the early withdrawal fee and the Regulation D penalty

- Death of the CD owner
- Death of the grantor of a revocable family/living/Totten trust
- Court determination that a CD owner is legally incompetent
- Retitling of a CD to transfer ownership of funds into a family/living/Totten trust, without removing funds from Wells Fargo, provided no change of terms or rates occurs

¹ We calculate the early withdrawal fee using the amount of principal you withdraw at your CD's interest rate at the time of withdrawal. The fee is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 12 to arrive at one month's interest. We will deduct your early withdrawal fee from your earned interest. If the fee is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

² We calculate the early withdrawal fee using the amount of principal you withdraw at your CD's interest rate at the time of withdrawal. The fee is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 2 to arrive at six month's interest. We will deduct your early withdrawal fee from your earned interest. If the fee is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Introduction

The Wells Fargo savings account and Time Account (CD) options available to help you save for retirement with an Individual Retirement Account (IRA) or a child's education with an Education Savings Account (ESA) are described in this section.

Savings accounts and CDs are available for a variety of IRAs and ESAs: Traditional IRA, Conduit IRA, Roth IRA, Simplified Employee Pension (SEP) IRA, Coverdell Education Savings Account.

You may have multiple accounts within your IRA/ESA plan. Fees, when applicable, are assessed at the plan level and are deducted from the primary account within the 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

	Fixed Rate IRA/ESA Time Account (CD)
Account designed for	Customers who want an interest-earning account with <ul style="list-style-type: none"> • A wide range of term lengths, and • Guaranteed fixed interest rate.
Minimum opening deposit	\$1,000
Terms	<ul style="list-style-type: none"> • From 3 months to 144 months (12 years), and • For 30 days to 365 days, for balances of \$100,000 or more.
Interest rate	The interest rate in effect when you open or renew the CD is fixed for the term of deposit.
Withdrawals during term of account	You will pay an early withdrawal fee when you withdraw funds from your account before the term is complete. (See "Early withdrawal fee and Regulation D penalty" section on page 39)
Withdrawals from an IRA or ESA may have tax consequences. Please consult your tax advisor	
Interest payment options	For all accounts, interest compounds daily and re-deposits monthly into your CD

Statements

You will receive your IRA/ESA statements semi-annually. If your IRA is linked to a Wells Fargo PMA Package, your monthly PMA statement will also display a summary of your IRA account information and activity.

IRS reporting

Your IRA/ESA plan balance on December 31 of each year represents the fair market value of your account. We report the fair market value, distributions from and contributions to your IRA/ESA, to the Internal Revenue Service (IRS). If applicable, the IRS may impose penalties.

IRA/ESA Step Rate CD

Account designed for	Customers who want an interest-earning account with <ul style="list-style-type: none"> • A 24-month term, • Guaranteed interest rate increases every six months, and • Opportunities for penalty-free partial withdrawals.
Minimum opening deposit	\$1,000
Terms	<ul style="list-style-type: none"> • 24 months only
Interest rate	The variable interest rate in effect when you open the IRA/ESA Step Rate CD will be increased every six months as shown on your Retirement Time Account receipt/disclosure.
Withdrawals during term of account	You have three opportunities during your term to withdraw funds without a fee if you follow these guidelines: <ul style="list-style-type: none"> • Beginning on each of the three interest rate increases, you have five <i>business days</i> to make one partial withdrawal of funds from your CD. But you must keep your balance above \$1,000 or we will assess an early withdrawal fee on the entire amount you withdraw. • If your interest rate increases on a non-<i>business day</i>, then your five-day withdrawal period will begin on the next <i>business day</i>. • You will pay an early withdrawal fee if you make an early withdrawal outside the three, five-day withdrawal periods, or if you withdraw funds more than once during any of the five-day periods.
	We will calculate any early withdrawal fee using the interest rate in effect at the time of the early withdrawal.
Interest payment options	For all accounts, interest compounds daily and re-deposits monthly into your CD

Table continues on the following page.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Fixed Rate IRA/ESA Time Account (CD)

Renewal

Automatically renews at maturity

At renewal, we will treat any interest that we have re-deposited into your CD during the previous term as principal for your new term.

Before your CD's term ends, we want you to be informed and prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of your account's maturity date

- Unless we notify you otherwise, when your CD automatically renews, three changes will occur on the maturity date:
 - 1 The new term begins and will be the same length as the original term.
 2. The new interest rate will be the Bank's same interest rate for a same term and amount CD that day
 3. The new interest rate begins.

At each renewal period, we may change your CD's interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law

Grace period

A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a fee, do any of the following:

- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

Please note: IRS penalties may apply if you make withdrawals or close the CD. In addition, the Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.

IRA/ESA Step Rate CD

Automatically renews into a standard (non-step), 24-month fixed rate Time Account (CD)

At renewal, we will treat any interest that we have re-deposited into your CD during the previous term as principal for your new term.

Before your CD's term ends, we want you to be informed and prepared to choose your preferred renewal option. Approximately one month in advance, we will send you a notice reminding you of the maturity date.

- Unless we notify you otherwise, when your CD automatically renews, three changes will occur on the maturity date:
 - 1 The new term begins and will be the same length as the original term.
 2. The new interest rate will be the Bank's same interest rate for a same term and amount CD that day
 3. The new interest rate begins.

At each renewal period, we may change your CD's interest rate, method of calculating interest, term, and any other CD provision. We will notify you about any changes that may be relevant to you or required by law

A grace period begins the day after your CD matures and lasts seven calendar days. From the maturity date through the grace period, you may, without a fee, do any of the following:

- Change the term
- Make additional deposits; no additional deposits to the CD are allowed outside this grace period
- Make withdrawals from the renewed amount, provided the withdrawal does not exceed the amount of the matured CD
- Make both additional deposits and withdrawals, provided the withdrawals do not exceed the amount of the matured CD
- Close the CD

Please note: IRS penalties may apply if you make withdrawals or close the CD. In addition, the Bank does not pay interest from the maturity date to the date of withdrawal on any funds withdrawn during the grace period.

Table continues on the following page.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Early withdrawal fee and Regulation D penalty

Fixed Rate IRA/ESA Time Account (CD)

You may have to pay an early withdrawal fee or a Regulation D penalty if you withdraw money from your IRA or ESA CD before the CD term ends.

Early withdrawal fee¹

Other than the Regulation D Penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal fee based on the length of the CD term. If your term is

- Less than 3 months or less than 90 days, the fee is 1 month's interest,
- Between 3 and 12 months or between 90 to 365 days, the fee is 3 months' interest,
- Over 12 months through 24 months, the fee is 6 months' interest, or
- Over 24 months, the fee is 12 months' interest.

The minimum fee is \$25.

Regulation D penalty

The Regulation D Penalty is 7 days' simple interest on the amount withdrawn and applies to the following:

- Withdrawals made within 7 days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

Exceptions to the early withdrawal fee and the Regulation D penalty:

- Death of the IRA or ESA CD owner
- Court determination that an IRA or ESA CD owner is legally incompetent
- IRA or ESA owner becomes disabled
- IRA owner is age 59 ½ or older
- IRA or ESA owner requests a revocation in writing within 7 days of plan opening

IRA/ESA Step Rate CD

You may have to pay an early withdrawal fee or a Regulation D penalty if you withdraw money from your IRA or ESA CD before the CD term ends in one of the following events:

- You make a withdrawal outside of the three withdrawal periods.
- You make more than one withdrawal during a withdrawal period.
- If a withdrawal drops your balance below the minimum opening deposit amount at any time

Early withdrawal fee²

Other than the Regulation D penalty described below, any money you withdraw from your CD before the end of its term will be subject to an early withdrawal fee of six months' interest. The minimum fee is \$25

Regulation D penalty

The Regulation D penalty is 7 days' simple interest on the amount withdrawn and applies to the following:

- Withdrawals made within 7 days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

Exceptions to the early withdrawal fee and the Regulation D penalty:

- Death of the IRA or ESA CD owner
- Court determination that an IRA or ESA CD owner is legally incompetent
- IRA or ESA owner becomes disabled
- IRA owner is age 59 ½ or older
- IRA or ESA owner requests a revocation in writing within 7 days of plan opening

¹ We calculate the early withdrawal fee using the amount of principal you withdraw at your CD's interest rate at the time of withdrawal. The fee is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 12 to arrive at one month's interest. We will deduct your early withdrawal fee from your earned interest. If the fee is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

² We calculate the early withdrawal fee using the amount of principal you withdraw at your CD's interest rate at the time of withdrawal. The fee is calculated by multiplying the interest rate by the amount of principal withdrawn then dividing that total by 2 to arrive at six month's interest. We will deduct your early withdrawal fee from your earned interest. If the fee is greater than your earned interest, then we will deduct the difference from the principal amount of your CD.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Wells Fargo Way2Save Retirement Account

Account designed for	Customers who are beginning to save for retirement and are looking for <ul style="list-style-type: none"> • A variable-interest rate savings account, and • Competitive interest rates for balances over \$2,500.
Minimum opening deposit	\$100
Interest rate	Variable interest rate that the Bank can change at any time. Interest is <ul style="list-style-type: none"> • Earned on the entire daily collected balance, • Compounded daily, and • Paid monthly to your account.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Wells Fargo Retirement High Yield Savings Account

Account designed for	Customers who have already started saving for retirement and are looking for <ul style="list-style-type: none"> • A variable-interest rate savings account, and • Competitive interest rates for balances of \$10,000 or more.
Minimum opening deposit	\$100
Interest rate	Variable interest rate that the Bank can change at any time. Interest is <ul style="list-style-type: none"> • Earned on the entire daily collected balance, • Compounded daily, and • Paid monthly to your account.

Service fees

What service fees can you expect when using your account?

When using your Wells Fargo accounts, you will pay charges for conducting specific transactions and for using specific services. We base your account fees on the type of account you have and the services you use.

Your PMA Package or Checking account may provide a discount or fee waivers on certain fees listed below. Please see your account for additional details.

For answers to any questions you may have about fees and services, please contact a banker at your local banking location or call 1-800-TO-WELLS (1-800-869-3557)

Account research and verification

Research and verification (\$25 minimum charge)	\$25 per hour
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ATM access — Wells Fargo ATMs

Accessing your accounts at a Wells Fargo ATM	No fee
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ATM access — Non-Wells Fargo ATMs

Balance inquiry fee	\$2 per inquiry
Transfer fee ¹ You may transfer available funds between your primary linked checking and savings accounts at select non-Wells Fargo ATMs.	\$2 per transfer
Transaction – U.S. ^{1,2}	\$2.50 each
Transaction – International	\$5 each

Other fees

Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by your account terms) in addition to those described above.

¹ This fee is waived for accounts opened in a branch located in the following cities in the State of New York: Carle Place, Cedarhurst, Garden City, Great Neck, Greenvale, Hempstead, Hewlett, Huntington, Lake Ronkonkoma, Manhasset, Oceanside, Port Washington, Syosset, and New York. In addition, for accounts opened in branches in the above listed cities, we will reimburse surcharges up to three non-Wells Fargo ATM cash withdrawals per fee period (unlimited number of reimbursements for PMA primary checking accounts), U.S. only.

² U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

Service fees

ATM card and debit card transactions

ATM statement — Obtained from a Wells Fargo ATM This fee does not apply to PMA Prime Checking or PMA Premier Checking accounts.	\$1 per statement
International purchase transaction fee We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.	3% of transaction amount
Debit card over-the-counter cash disbursement at non-Wells Fargo Bank location	
U.S. U.S. fee also applies to the following U.S. territories: American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.	\$3 per teller transaction
International	3% of transaction amount
Other fees You may be charged fees by other third parties for use of your consumer debit card or ATM card, such as stores and merchants for purchase transactions, and other banks and financial institutions for consumer debit card over-the-counter cash disbursements at their branches.	

Cashier's checks

A cashier's check is a check drawn on and issued by the Bank, which means we guarantee that you can cash the check. You can use a cashier's check in place of a personal check. You can order cashier's checks online or in person at any Wells Fargo Banking Location.	\$10 each
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Checks

Check printing (prices vary by quantity, style, and design)	Varies
Personalized temporary checks (counter checks)	\$3 per sheet of three checks

Collections — coupons and bonds

(Service available for Wells Fargo customers only)

<ul style="list-style-type: none"> • Clipped coupon redemption • Municipal bond redemption 	No charge
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Collections — domestic

(Service available for Wells Fargo customers only)

Incoming and outgoing	\$25 per item
Other fees Fees charged by third parties or other banks, in addition to those described above.	

Service fees

Document copies

Self-service requests Documents you request online or via email and print yourself, or request using the automated telephone banking service.	No charge
Other requests Requests you make at a banking location or with a phone banker, as well as online requests for paper copies.	\$5 per <i>item</i>

Excess activity fee for savings accounts

Regulation D and Wells Fargo limit certain types of withdrawals and transfers from your savings account to a combined total of six (6) per monthly fee period. If the limit is exceeded, an excess activity fee for each withdrawal or transfer will be assessed.	\$15 per withdrawal or transfer
Maximum 3 excess activity fees per monthly fee period	

Please refer to the “Regulation D savings account transaction limit and other limited activity” section within this Schedule for complete details.

Foreign and international services

Delivery fee The delivery fee varies depending on: <ul style="list-style-type: none"> • The type of service provided • Whether orders are placed online, from a phone banker, or at a banking location • What type of delivery method is chosen 	Varies
Foreign currency	Delivery fee
Foreign drafts Bank draft payable in foreign currency ordered by phone, mail, or at a banking location.	\$30 per order
Foreign draft stop payment	\$75 each
International fax <i>Items faxed by the international department.</i>	\$10 each
International item collection \$250 or more	\$75 each
International item deposited <ul style="list-style-type: none"> • In U.S. and foreign currency • International item returned unpaid • SWIFT/Tracer fee on foreign outgoing check collections 	\$5 each \$15 each \$25 each
Other fees Fees charged by third parties or other banks, in addition to those described above.	

Service fees

Legal process fee

Includes levy, writ, garnishment and any other legal documents that require funds to be attached

\$125 each

Money order

A document issued by a bank ordering payment for a specific sum of money.

\$5 per money order

Overdraft (OD), Returned Items (Non-Sufficient Funds/NSF)

We limit our *overdraft* and returned *item* fees to four (4) on any *business day*. At the end of our nightly processing, if both your ending daily account balance and your *available balance* are overdrawn by \$5 or less and there are no *items* returned for insufficient funds after all transactions have posted, any *overdraft* fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.

Overdraft and returned items (Non-Sufficient Funds/NSF)

\$35 per *item*

Wells Fargo Teen Checking Account (limit of two per day)

\$15 per *item*

Please note:

To learn more about *overdrafts*, please see the section "Available balance, posting order, and overdrafts" in the booklet titled Consumer Account Agreement.

What is Debit Card Overdraft Service?

Debit Card Overdraft Service is an optional service you can add to your checking account.* By adding this service to your checking account, the Bank may, at its discretion, approve your ATM and one-time debit card transactions if your checking account or account(s) linked for Overdraft Protection do not have enough money to cover your transaction.

When your ATM or debit card transaction overdraws your account

You must pay the listed *overdraft* fees detailed above.

When you deposit enough funds on the same day as the transaction

There is no fee if your account is overdrawn during the day and you make a sufficient deposit or transfer before the posted cut-off time on the same *business day*. Deposits are subject to our funds availability policy described in the booklet titled Consumer Account Agreement.

Regardless of whether or not your account has Debit Card Overdraft Service, your account can still be assessed an *overdraft* fee (\$35 per *item*) for other transactions such as

- Checks,
- Recurring or automatic payments (such as ACH payments), and
- Bill Pay transactions.

For complete information on *overdraft* services, please read the Consumer Overdraft Services brochure.

* Debit Card Overdraft Service is not available for certain accounts, such as Teen Checking, Opportunity Checking, and all savings accounts.

Service fees

What other fees will you be charged?

Third parties or other banks may impose additional charges for returned *items*.

Cashed/Deposited <i>Item</i> Returned Unpaid If you cash or deposit an <i>item</i> into your account, and it is returned unpaid to the Bank for any reason, your account is charged a fee.	\$12 per <i>item</i>
Overdraft Protection Transfer/Advance This service will transfer money from your linked savings account or advance money from your credit account when you do not have enough money in the checking account to cover the transaction. When the service is used, you will be charged a single transfer/advance fee each day funds are transferred/advanced, regardless of the number of transactions that were covered, but only if the service helps you avoid at least one <i>overdraft</i> or returned <i>item</i> . The transfer fee depends on the account type you have linked to your checking account for Overdraft Protection. We will charge the transfer/advance fee to your checking account when we transfer/advance money from your savings or line of credit account. If we advance money from your credit card, we will charge the fee to your credit card.	
From eligible savings accounts	\$12.50 per transfer ¹
From eligible line of credit account²	\$12.50 per advance ³
From eligible home equity line of credit account² linked to PMA Premier Checking	No charge ³
From credit card account	See your Credit Card Agreement
<p>¹ We will transfer from a savings account a minimum amount of \$25 or the exact <i>overdraft</i> amount if it is over \$25. If your savings account's <i>available balance</i> is less than \$25 or cannot cover the <i>overdraft</i>, then we will transfer the <i>available balance</i>. We will waive the fee for PMA Package customers with \$250,000 or more in qualifying relationship balances.</p> <p>² Home equity lines of credit secured by residential real estate located in Connecticut, New York, and Texas are not eligible for linking to your Overdraft Protection.</p> <p>³ Minimum transfer amounts and interest charges may apply.</p>	

Service fees

Safe deposit boxes	
Annual rental fee	Varies by size
Late fee (after 60-days delinquent)	\$10
Key deposit (for 2 keys)	\$20 each
Safe deposit drilling fee	
Emergency drilling (less than 3 <i>business days'</i> notice)	\$175 minimum
Non-emergency drilling (minimum of 3 <i>business days'</i> notice)	\$125 minimum
Stop payments	\$31 each <i>item</i>
<p>To request stop payments online or by phone for a paper <i>item</i> (check) or pre-authorized ACH (Automated Clearing House) <i>item</i>, you will need to provide the following:</p> <ul style="list-style-type: none"> • Paper <i>item</i>: payee name, account number, check number or range of check numbers, check date and check amount • ACH <i>item</i>: company name, account number, ACH merchant ID and/or company ID and <i>item</i> amount 	
Wire transfers	
Incoming domestic	\$15 per transfer
Incoming international U.S./foreign currency	\$16 per transfer
Outgoing domestic	\$30 each
Repetitive outgoing domestic	\$25 each
Outgoing international U.S. currency/foreign currency (both one-time and repetitive)	Fee disclosed at the time of transaction
Other fees	
<p>Fees charged by third parties or other banks, in addition to those described above. Additionally, incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank and/or other financial institutions that process the wire.</p>	

Direct deposit

This free service automatically deposits recurring income you receive into the Wells Fargo checking or savings account of your choice.

Direct deposits may include the following income types: From your employer, Social Security, pension and retirement plans, from the armed forces, Veterans Administration (VA) benefits, annuity or dividend payments.

Non-Sufficient Funds (NSF)

A term used to indicate when an *item* such as a check or other transaction presented for payment is returned unpaid because the *available balance* in your deposit account is less than the amount of the *item*. Also called “returned item” or “bounced check.” A returned *item* fee will apply

Overdraft Protection

A service that allows the Bank to transfer or advance money from your savings or credit account when you do not have enough money in your checking account to cover a transaction. See “Overdraft Protection Transfer/Advance” in the “Service fees” section for more information.

Personal Identification Number (PIN)

A secret combination of letters or numbers you create and use to gain access to your account using your ATM or debit card.

Returned *item*

See “Non-Sufficient Funds (NSF)”

Stop payment order

When you ask the Bank not to pay a particular check you have written or transaction you have authorized for withdrawal from your account. (For more information, please refer to the booklet titled Consumer Account Agreement.)

How to reach Wells Fargo

Wells Fargo accepts Telecommunications Relay Services calls.

Wells Fargo Online®	Visit wellsfargo.com or call 1-800-956-4442
Wells Fargo Phone Bank SM	1-800-TO-WELLS (1-800-869-3557)
Spanish-speaking customers	1-877-PARA-WFB (1-877-727-2932)
Chinese-speaking customers	1-800-288-2288
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Wells Fargo Mobile®	Visit wellsfargo.com or call 1-866-863-6762
Wells Fargo PMA® Package customers	1-800-742-4932 1-800-600-4833 (TTY/TDD for deaf and hard-of-hearing customers)
IRA and ESA customers	1-800-BEST-IRA (1-800-237-8472)
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

For all other accounts, please refer to your statement for contact information.

This Schedule governs consumer deposit accounts maintained at Wells Fargo Bank, N.A.
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