

All the advantages of Wells Fargo checking,
plus a **\$400 thank you bonus*** offer

We want to invite you to take advantage of this special offer — a \$400 thank you bonus for opening a new, eligible Wells Fargo checking account and completing the steps below.

Explore tools and services to help you meet your financial goals. Plus, you can easily manage your money on the go with Wells Fargo's innovative mobile and online banking features, such as:

- **Help stay in control:** With the Wells Fargo Mobile® app, you can enjoy more control over your banking — from your mobile device.¹
- **Overdraft Rewind®:** Your direct deposit may reverse the previous business day's overdraft or returned item decisions and waive associated fees.²
- **Keep up with your finances:** Set up custom alerts to help notify you of account activities like recent deposits, debit card activity, and low balances.³
- **Deposit checks in a snap:** No need to go to a branch or ATM when you can use your mobile device to deposit checks directly into your account.⁴

\$400
thank you bonus*

Complete these steps and we'll deposit \$400 into your new checking account:*

1 You must use your bonus offer code below at account opening when you apply for a new eligible Wells Fargo checking account with a minimum opening deposit of \$25 by September 30, 2021.

AND

2 Have at least \$25,000 ending daily balance in your new checking account on the 30th calendar day and the 90th calendar day after account opening.

We will deposit the bonus into your new checking account within the following 30 days if you have met all offer requirements. Your new checking account must remain open at the time we attempt to deposit any earned bonus payment. Please note that an account with a zero balance may be closed by us without prior notice, as further described in the Deposit Account Agreement.

Your bonus offer code is [REDACTED]

This is an exclusive, non-transferrable offer. You must be the intended recipient of the direct mail offer.

Use your bonus offer code shown above at account opening by September 30, 2021.

Visit a nearby **Wells Fargo Branch** and provide the bonus offer code in this letter to a banker at the time of account opening.

***IMPORTANT THINGS TO KNOW ABOUT THIS OFFER:**

Eligibility Requirements:

- This offer is for new checking customers only. All Wells Fargo consumer checking accounts are eligible for this offer with the exception of checking accounts offered by Wells Fargo Private Bank.
- You must use your bonus offer code at account opening when you apply for a new eligible Wells Fargo checking account.
- You are not eligible for this offer if:
 - o You are a current owner of a Wells Fargo consumer checking account
 - o You have received a bonus for opening a Wells Fargo consumer checking account within the past 12 months
 - o You are a Wells Fargo employee

Bonus Requirements:

- Open a new Wells Fargo consumer checking account with a minimum opening deposit of \$25 in a Wells Fargo branch by September 30, 2021. All account applications are subject to approval.
- Have at least \$25,000 ending daily balance in your new checking account on the 30th calendar day and the 90th calendar day after account opening.

Bonus Payment:

- We will deposit any earned bonus into your new Wells Fargo checking account within 30 days after meeting all offer requirements.
- The new checking account must remain open at the time we attempt to deposit any earned bonus payment. Please note that an account with a zero balance may be closed by us without prior notice, as further described in the Deposit Account Agreement.
- You are responsible for any federal, state, or local taxes due on the bonus and we will report as income to the tax authorities if required by applicable law. Consult your tax advisor.

Additional Terms and Conditions:

- Offer expires September 30, 2021. However, offer may be discontinued or changed at any time prior to the expiration date without notice.
- Offer cannot be:
 - o Paid without a valid U.S. Taxpayer Identification Number (Form W-9 for U.S. persons including a resident alien). Non-resident aliens, signing Form W-8 are not eligible for the offer.
 - o Combined with any other consumer deposit offer (limit one bonus per customer/account).
 - o Reproduced, purchased, sold, transferred, or traded.

- The actions required to earn this bonus are separate and distinct from the options available

Talk with a banker or see the "Consumer Account Fee and Information Schedule" and "Deposit Account Agreement" available at wellsfargo.com/depositdisclosures for complete checking account details, including the applicable monthly service fee and options to avoid it.

Wells Fargo Private Bank offers products and services through Wells Fargo Bank, N.A., Member FDIC and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

1. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

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

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

4. Mobile deposit is only available through the Wells Fargo Mobile® app. Deposit limits and other restrictions apply. Some accounts are not eligible for mobile deposit. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. See wellsfargo.com/online-banking/online-access-agreement/ for other terms, conditions, and limitations.