



Effective October 15, 2021

Business Account Fees and Information

BUSINESS ACCOUNT FEE AND
INFORMATION SCHEDULE

Table of Contents

- Introduction..... 3**
- Overview & Key Terms 4**
- Initiate Business CheckingSM 6**
- Navigate Business CheckingSM 6**
- Additional Navigate Business CheckingSM 6**
- Optimize Business CheckingSM 8**
- Analyzed Business Checking..... 8**
- Specialized Accounts 10**
 - Federal Agency Checking 10
 - State/Local Government Checking 10
 - U.S. Government Checking..... 10
 - IOLTA, Analyzed IOLTA, and RETA 10
- Business Savings Accounts & Business Time Accounts 11**
 - Business Market Rate Savings 11
 - Business Platinum Savings 11
 - Time Accounts (CDs) 11
- Overdraft Services 12**
- Service Fees..... 13**

Introduction

This Business Account Fees and Information document, the “Business Schedule,” along with the following documents, collectively is your contract with Wells Fargo and constitutes the “Agreement” that governs your account with Wells Fargo:

- The Deposit Account Agreement,
- Our interest rate sheet for interest-bearing accounts,
- Our privacy notice, and
- Any additional disclosures, amendments, or addenda we provide to you.

In these documents, when we say, “Wells Fargo,” “Bank,” “we,” “us,” and “our,” we are talking about Wells Fargo Bank, N.A. “You” and “your” means the account owner and any other person authorized to operate an account. Be sure to review the Deposit Account Agreement, including the “Glossary” section, for important defined terms used in this Schedule.

We regularly update this Business Schedule, which is applicable to new and existing business deposit accounts. You can get a copy of the current Business Schedule at wellsfargo.com, by requesting it from a banker, or by phone.

Overview & Key Terms

This document helps you understand your account features and requirements, the fees that may apply, and how to minimize or avoid fees where possible. If you don't find your account type listed, check with a Wells Fargo banker for information about your account, including fees and other important information.

What we mean by fee period and why it matters

This section applies to the following products: Initiate Business CheckingSM, Navigate Business CheckingSM, Additional Navigate Business CheckingSM, Federal Agency Checking, State/Local Government Checking, U.S. Government Checking, Business Market Rate Savings, and Business Platinum Savings.

How we track and report your account activity, including what's provided in your periodic statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the requirements so that you might be able to avoid the fee.

You'll find the dates of your fee period in the *Monthly service fee summary* on your periodic statement. The fee period end date is the last day posted transactions and account changes apply to that fee period. If your fee period ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period. Pending transactions displayed in online banking are not posted transactions. See "Determining the day your deposit is received by the Bank" in the "Availability of Funds Policy" section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day.

Combined balances determined one day before last business day each period: Navigate Business Checking has a combined balance option to avoid the monthly service fee. The combined balance is determined one business day prior to the last business day of your fee period.

Initial monthly service fee waiver: We'll waive the monthly service fee for each fee period ending within the first 64 days of opening.

Other fees subject to the fee period: In addition to the monthly service fee, we also use the fee period to count the number of posted transactions we allow before charging a fee. For example, if your account allows a certain number of no-charge ATM transactions each fee period, we'll only charge for ATM transactions after that number has been met within the fee period. Other fees subject to the fee period include the transactions fee, deposited items fee, cash deposit processing fee, coin order fee, currency order fee, and check image option fee.

Your fee period can change: We may, at our discretion, change your fee period without prior notification. For example, when accounts are brought together into a combined statement, we change the fee period to match the fee period of the first account listed on the statement. When accounts are delinked from a combined statement, we may change the fee period for the delinked accounts.

Minimum daily balance

Minimum daily balance refers to the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly processing.

Average ledger balance

The average ledger balance is the sum of each day's ledger balance divided by the number of days in the fee period.

Ledger (posted) balance

The ledger balance is the ending daily balance, after all transactions have gone through nightly processing.

Interest-bearing accounts

For interest-bearing accounts, you may earn interest based on the account's daily collected balance. The interest rate may be as low as 0.00%, and variable interest rates may be changed by the Bank at any time. Interest is compounded daily and paid monthly using a 365-day year. For more payment options for CDs, see "Interest on your CD" in the "Time Accounts (CDs)" section in the Deposit Account Agreement. For State, Local, or Indian Tribal government entity Public Funds Time Accounts (CDs) in California and Utah, interest is compounded daily from the date of deposit to the maturity date using a 360-day year.

Refer to the current business deposit interest rate sheet to find interest rates in your branch location.

Analyzed accounts

An analyzed account is a checking account for which fees are billed through account analysis. Some analyzed accounts offer an earnings allowance to offset eligible fees. Analyzed accounts include the following: Optimize Business CheckingSM, Analyzed Business Checking, and Analyzed Interest on Lawyers Trust Account (IOLTA).

The following terms apply to analyzed accounts:

Billing relationship: A group of analyzed business checking accounts that can be linked together for billing purposes upon customer request will appear together on the client analysis statement. It can include multiple analyzed business checking account types, except Optimize Business Checking can only be in a billing relationship with other Optimize Business Checking accounts and/or Analyzed IOLTAs. One account in the billing relationship is identified as the billing account and will be debited or invoiced for analysis fees.

Statements: Analyzed accounts receive two statements per month:

- A statement detailing your account activity within a time period that is listed on your statement.
- A client analysis statement will provide a breakdown of services during a calendar month.

Statement period: The dates of your statement period are located on your account statement, which provides you a record of all transactions posted during that period. For analyzed accounts, the statement period from your client analysis statement is used for billing purposes and is based on the calendar month. Only transactions that posted through the last business day of the month will count towards that statement period. If your account allows for a certain number of no-charge transactions each statement period, we'll only charge for those transactions after the number has been met within the statement period.

Initial monthly maintenance fee waiver: We'll waive the first monthly maintenance fee, for the first statement period, following the opening of an analyzed account.

Initiate Business Checking & Navigate Business Checking

	Initiate Business Checking	Navigate Business Checking	Additional Navigate Business Checking
Monthly service fee	\$10	\$25	\$25
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance 	<ul style="list-style-type: none"> • \$10,000 minimum daily balance • \$15,000 average combined business deposit balances 	Linked to Navigate Business Checking
Minimum opening deposit	\$25	\$25	\$25
Transactions fee (per fee period)	First 100 transactions: \$0 Over 100 transactions: \$0.50 each	First 250 transactions: \$0 Over 250 transactions: \$0.50 each	First 150 transactions: \$0 Over 150 transactions: \$0.50 each
	Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments		
Cash deposit processing fee (per fee period)	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100	First \$20,000: \$0 Over \$20,000: \$0.30 per \$100	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100
Interest-bearing	No	Yes; interest rates are variable	No
Optional Overdraft Protection	Yes	Yes	Yes
Debit Card Overdraft Service	Automatically enrolled	Automatically enrolled	Automatically enrolled

Navigate Business Checking benefits

Navigate Business Checking offers the following services at no fee:

- Stop payments
- Cashier's checks
- Money orders
- Incoming domestic and international U.S./foreign currency wire transfers
- First two outgoing domestic wire transfers per fee period
- Overdraft Protection Transfer Fee from eligible business savings account
- Up to two domestic (U.S.) non-Wells Fargo ATM transactions per fee period. An ATM access fee will be charged for each additional non-Wells Fargo ATM cash withdrawal transaction. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply.

Additional Navigate Business Checking accounts also receive these benefits at no charge. Additional Navigate Business Checking is an account designed exclusively for Navigate Business Checking customers who need an additional business checking account.

If you switch to a Navigate Business Checking or Additional Navigate Business Checking account from another type of business account, fee waivers for allowable wire and ATM transactions will be included after the current fee period ends.

You can also avoid the monthly service fee on Additional Navigate Business Checking accounts or on Business Platinum Savings accounts when linked to a Navigate Business Checking Account.

Navigate Business Checking combined business deposit balances

The combined balance is determined one business day prior to the last business day of your fee period. Combined business deposit balances include the average ledger balance in your Navigate Business Checking account plus other qualified linked accounts:

- Your business checking accounts: Initiate Business Checking, Additional Navigate Business Checking, Business Choice Checking, and Business Checking Plus
- Your business savings accounts: Business Market Rate Savings, Business Platinum Savings, and Business High Yield Savings
- Your business time accounts (CDs): Business Time Account (CD) and Business Step Rate Time Account (CD)

Your Navigate Business Checking account cannot be linked to another Navigate Business Checking account for combined balances. Other accounts linked to your Navigate Business Checking account for combined balances, such as a Business Market Rate Savings account, cannot simultaneously be linked to another Navigate Business Checking account to avoid the monthly service fee with combined balances.

Optimize Business Checking & Analyzed Business Checking

	Optimize Business Checking	Analyzed Business Checking
Monthly maintenance fee	\$75 (Up to 5 Optimize Business Checking accounts in a billing relationship included in \$75 fee) Accounts in excess of 5 are \$30 each	\$25
Minimum opening deposit	\$25	\$25
Transactions fee (per statement period)	First 250 transactions within a billing relationship: \$0 Over 250 transactions: \$0.50 each	\$0.20 per transaction
	Transactions are withdrawals or debits posted to your account and checks deposited electronically. Wells Fargo Business Debit or ATM card purchases and payments are not assessed a transaction fee by Wells Fargo and won't be counted as part of the transaction limit on Optimize Business Checking.	
Cash deposit processing fee (per statement period)	\$0.0025 per \$1 deposited	\$0.0025 per \$1 deposited
Non-electronic deposit fee (Processed by teller or mailed to Bank)	\$1.50 per deposit plus \$0.20 per check deposited	\$1.50 per deposit plus \$0.20 per check deposited
Earnings allowance	Yes	Yes
Interest-bearing	No	No
Optional Overdraft Protection	Yes	Yes
Debit Card Overdraft Service	Automatically enrolled	Automatically enrolled
Switching accounts during a statement period	If you switch to an Optimize Business Account from another type of business account, fee waivers for allowable wire and ATM transactions will be included after the statement period ends.	

Earnings allowance for Optimize Business Checking and Analyzed Business Checking

If you have Optimized Business Checking or Analyzed Business Checking, your account is eligible for an earnings allowance to offset eligible fees and expenses, including certain service fees. To calculate your earnings allowance, we apply the earnings credit rate to the investable balance available for services in your account. The earnings credit rate is a variable rate that the Bank can change at any time. The rate appears on your client analysis statement.

If your earnings allowance is greater than the total eligible fees for a given statement period, we won't credit that amount to your account or carry it forward to the following statement period. In any statement period where your fees exceed your earnings allowance, we'll debit your account or invoice you for the difference.

Optimize Business Checking benefits

Additional benefits are within a billing relationship.

In order to access treasury services you must choose to enroll. Additional fees may apply. Contact your banker for a complete description of services, fees, and enrollment instructions.

If you choose to enroll in select treasury management services with Commercial Electronic Office® (CEO®), you'll receive the following:

Monthly base fee waived:

- CEO Desktop Deposit
- CEO Basic Banking
- CEO ACH Payments (Prepaid credit)
- ACH Fraud Filter
- Zero Balance Account (within a single legal entity)

No monthly base fee:

- CEO Wires
- CEO Administration service
- Alerts service (email and text)
- Transaction Search
- Statements & Notices service
- Treasury Information Reporting Express Balance and ACH Return/NOC (notifications of change) report

Also, at no charge:

- Up to five outgoing CEO Wires per statement period and \$15 for each additional. CEO Wires outgoing types included:
 - Wire out domestic. Outgoing U.S. dollar (USD) wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border U.S. dollar (USD). Outgoing cross border USD wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border foreign exchange. Outgoing cross border foreign currency wire (freeform or templated) initiated via CEO Wires settling to a Wells Fargo account.^{1,2}
- Incoming domestic and international U.S./foreign currency wire transfers^{1,2,3}
- Stop payments
- Cashier's checks
- Money orders
- Up to two domestic (U.S.) non-Wells Fargo ATM transactions per fee period. An ATM access fee will be charged for each additional non-Wells Fargo ATM cash withdrawal transaction. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply. If your account is converted into Optimize Business Checking from another account, this benefit will start the following calendar month.
- No Overdraft Protection Transfer Fee from eligible business savings account

Recoupment fee for Analyzed Business Checking

The FDIC charges each insured bank a fee to cover its share of the cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does, however, permit a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee.

The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC for deposit insurance. The amount of the Recoupment fee appears on your monthly account statement or client analysis statement and is based on the monthly average ledger balance maintained in your account. The Recoupment fee is subject to change by the Bank at any time without notice.

¹ Fees may be charged by third parties or other banks, in addition to those described above.

² In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

³ Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable Exchange Rate" section of the Deposit Account Agreement.

Specialized Accounts

	Federal Agency Checking State/Local Government Checking US Government Checking	Interest on Lawyers Trust Account (IOLTA) Analyzed Interest on Lawyers Trust Account (IOLTA) Real Estate Trust Account (RETA)
Monthly service fee	\$10	N/A
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance 	There is no monthly service fee for these accounts. All other fees are the account holder's responsibility.
Minimum opening deposit	\$25	\$25
Transactions fee (per fee period)	First 200 transactions: \$0 Over 200 transactions: \$0.50 each Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments	N/A
Cash deposit processing fee (per fee period)	First \$7,500: \$0 Over \$7,500: \$0.30 per \$100	N/A
Interest-bearing	Yes; interest rates are variable	Yes; interest rates are variable
Optional Overdraft Protection	N/A	N/A
Debit Card Overdraft Service	N/A	N/A

IOLTA, Analyzed IOLTA, and RETA

These accounts are subject to applicable state laws and rules. This includes payment of interest, reporting of information to third parties where required, including overdrafts and returned items, and the account holder's responsibility to pay for fees assessed in connection with the account. The Bank isn't responsible for overdrafts caused by fees. These accounts are not eligible for ATM/Debit Card.

IOLTA and RETA

Service fees are paid via deposit of non-trust funds sufficient to cover such fees, where permitted, or via cash at the time of the transaction.

Analyzed IOLTA

Service fees are paid via a linked, eligible analyzed billing account (required). Analyzed IOLTA isn't eligible for earnings allowance.

IOLTA and RETA State-specific program names

For IOLTA: Alabama Law Foundation (ALF) or Alabama Civil Justice Foundation (ACJF), Colorado Lawyer Trust Account Foundation (COLTAF), Florida Interest on Trust Account (IOTA), New York Interest on Lawyer Account (IOLA)

For RETA: Colorado Association of Realtors Housing Opportunity Foundation (CARHOF), Maryland Affordable Housing Trust (MAHT)

Business Market Rate Savings & Business Platinum Savings

	Business Market Rate Savings	Business Platinum Savings
Monthly service fee	\$5	\$15
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$300 minimum daily balance • A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account 	<ul style="list-style-type: none"> • Linked to Navigate Business Checking • Linked to Optimize Business Checking • \$10,000 minimum daily balance
Minimum opening deposit	\$25	\$25
Deposited items fee (per fee period)	First 20 items: \$0 Over 20 items: \$0.50 each	First 20 items: \$0 Over 20 items: \$0.50 each
Cash deposit processing fee (per fee period)	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100
Interest-bearing	Yes; interest rates are variable	Yes; interest rates are variable
Check writing	Yes	Yes

Time Accounts (CDs)

	Business Time Account (CD) Public Funds Time Account (CD)
Minimum opening deposit	\$2,500
Terms	<ul style="list-style-type: none"> • From 3 months to 144 months (12 years) • From 30-day to 365-day terms also available for balances of \$100,000 or more
Interest-bearing	Yes; interest rate is fixed and based on rate available at account opening
Withdrawals during term of account	We'll calculate any early withdrawal penalty using the interest rate in effect for your CD at the time of the early withdrawal. See "Early withdrawal penalty and Regulation D penalty" in the "Time Accounts (CDs)" section of the Deposit Account Agreement.

Overdraft Services

<p>Overdraft, Returned Items (Non-Sufficient Funds/NSF)</p> <p>Third parties or other banks may impose additional charges for returned items</p>	<p>Standard fee for overdraft or item returned for non-sufficient funds</p>	<p>\$35 per item</p>
<p>Overdraft Protection transfer/advance</p>	<p>From eligible business savings accounts</p>	<p>\$12.50 per transfer</p>
	<p>From eligible business credit account</p>	<p>See your Credit Agreement</p>

Overdraft and returned item fees

We may charge an overdraft fee for any item we pay into overdraft, and we may charge a returned item fee each time we return any item unpaid. We limit our overdraft and/or returned item fees to eight per business day. We won't assess an overdraft or non-sufficient funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we won't assess an overdraft fee on the items. To learn more about overdrafts, see the "Available Balance, Posting Transactions, and Overdrafts" section in the Deposit Account Agreement.

Overdraft Protection transfer/advance fees

The transfer/advance fee depends on the account type you have linked to your checking account for Overdraft Protection, if any. We'll charge the transfer fee to your checking account when we transfer funds from your business savings account. If we advance funds from your business credit account, we'll charge the fee to your credit account. If we make multiple Overdraft Protection transfers/advances in one day that include an advance from your credit account, we will charge the fee to your credit account.

Transfers from linked eligible business savings account: If the available balance in your savings account is \$25 or more and can cover the overdraft (plus the Overdraft Protection Transfer Fee), we'll transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we'll transfer the available balance.

Advances from linked eligible business credit account: If the available credit in your credit account is \$25 or more and can cover the overdraft, we'll advance the exact amount needed or a minimum of \$25. If the available credit in your credit account is less than either \$25 or the amount needed, we'll advance the available credit. Interest charges may apply.

Service Fees

When using your Wells Fargo accounts, you'll pay charges for specific transactions and services. We base your account fees on the type of account you have and the services you use. **Your account may provide a discount or fee waivers on certain fees listed below.** Your business accounts base certain fees on the amount and type of activity in your account each fee period. Please review information about your account in this Business Schedule for additional details. Some fees may be offset by your earnings allowance if you have Analyzed Business Checking or Optimize Business Checking.

ATM and debit cards¹	Wells Fargo ATMs			No fee
	Non-Wells Fargo ATMs			
	Balance inquiry			\$2.50 each
	Funds transfer			\$2.50 each
	Cash withdrawals– U.S./U.S. territories ²			\$2.50 each
	Cash withdrawals – International			\$5.00 each
	International purchase transactions			
	For each purchase 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 a non-Wells Fargo Bank			
	U.S./U.S. territories ²			\$3 per teller transaction
	International			3% of transaction amount
Cashed/deposited item returned unpaid for any reason				\$12 per item
	Returned item special instruction			
	Monthly base			\$15 per account
	Re-deposited item			\$8 per item
Cashier's checks				\$10
Checks	Check cashing: non-customers cashing business checks drawn on Wells Fargo			\$7.50
	Personalized temporary checks (counter checks)			\$3 per sheet of three checks
	Check printing (prices vary by quantity, style, and design)			Varies
Check image Available for checking accounts with paper statements	Account	Service	Image	
	All accounts except those listed below	Classic	front of checks only	\$2.00 monthly fee*
		Premium	front and back of checks	\$3.50 monthly fee*
	Optimize, IOLTA, Analyzed IOLTA, RETA			No fees
	Analyzed accounts	Classic	front of checks only	\$2.00 monthly fee* up to 75 images
				\$0.03 per image 76+
		Premium	front and back of checks	\$4.00 monthly fee* up to 75 images
				\$0.06 per image 76+
	Enhanced	enlarged check images	\$60 monthly fee* (waived for Optimize Business Checking)	
			\$0.35 per image	
*Fee only assessed when check images are included in your account statement for all accounts except analyzed accounts with the Enhanced service option. The fee for this service is posted to your account on the last business day of the fee period. For analyzed accounts, the fee is posted on your monthly analysis statement.				

Service Fees (continued)

Coin/currency	All accounts other than analyzed accounts	
	Coin order	First 15 rolls: \$0 Over 15 rolls: \$0.15 per roll
	Currency order	First \$1,000: \$0 Over \$1,000: \$0.13 per \$100
	Analyzed accounts	
	Coin order	\$0.15 per roll
	Currency order	\$0.0013 per \$1
	Cash order request	\$5.25 each
Collections (U.S.)³	Incoming and outgoing	\$25 per item
Deposit Account Control Agreement	Account maintenance per month	\$275 per account
	Setup/Amend simple	\$750 per agreement
	Setup/Amend complex	\$1,500 per agreement
Deposit correction/adjustment		\$7.50 per correction
Foreign and international services^{3,4}	Delivery fee Varies depending on service provided, order method (online, from a phone banker, or at a branch) and delivery method	
		Fees vary
	Foreign drafts	
	Bank draft payable in foreign currency	\$30 per order
	Foreign draft stop payment	\$75 each
	International item collection (\$250 minimum item amount)	\$75 each
	International item deposited	
In U.S. and foreign currency	\$5 each	
International item returned unpaid	\$15 each	
	Outgoing international U.S. currency/foreign currency (both one-time and repetitive)	Fee disclosed at the time of transaction
Legal process fee	Includes levy, writ, garnishment, and any other legal documents that require funds to be attached	\$125 each; maximum \$250 per account, per calendar month
Money order	up to \$1,000	\$5 each
Money service business designation		\$75 per month per account used to conduct money service
Research and verification of accounts		\$25 per hour (\$25 minimum)
Statements	DDA statement – special request Special requests include: duplicate DDA statement, hold statement, special mailing instructions	
		\$7.50 per statement
	Fiscal calendar setup/change (analyzed accounts) This fee is charged when you request customized statement period dates based on your business's fiscal calendar	
		\$35 each
Stop payments	Paper or ACH item	\$31 each

Service Fees (continued)

		Domestic	International	
			U.S. currency	Foreign currency
Wire transfers all accounts^{4,5}	Incoming	\$15 each	\$16 each	\$16 each
	Outgoing	\$30 each	\$45 each	\$35 each
	Repetitive outgoing	\$25 each	\$40 each	\$30 each
	Wire in via correspondent bank - U.S./foreign currency		\$7 per transfer	
		Outgoing domestic	Outgoing international	
			U.S. currency	Foreign currency
Wire transfers analyzed accounts⁴	Branch	\$30 each	\$45 each	\$35 each
	Voice	\$30 each	\$45 each	\$35 each
	Voice repetitive	\$25 each	\$40 each	N/A
	Voice drawdown	\$20 each	N/A	N/A
	Auto standing	\$18 each	\$30 each	N/A
Wire transfer fee additional charges for analyzed accounts^{4,5}	Fax/email advice		\$5 per wire	
	Fax/email wire report monthly base		\$37 per account	
	Mail advice		\$8 per wire	
	Outgoing wire returned		\$55 each	
	Voice wire monthly base		\$6 per month, per account	
	Wire investigation		\$65 per wire	
	Wire repair surcharge – incoming/outgoing		\$9 each	
Wire transfer fees charged by third parties or other banks	Third parties or other banks may charge fees in addition to those described above			

¹ You may be charged fees for use of your debit card and ATM card by third parties such as stores and merchants, and by other banks and financial institutions for use of non-Wells Fargo ATMs. For your debit card, you may be charged by other banks and financial institutions for over-the-counter cash disbursements at their branches.

² U.S. includes the 50 states and the District of Columbia as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

³ Fees may be charged by third parties or other banks, in addition to those described above.

⁴ In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

⁵ Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable Exchange Rate" section of the Deposit Account Agreement.

Questions? We're here for you

Phone	1-800-225-5935
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit wellsfargo.com/biz