

Portfolio by Wells Fargo®

Remember: To qualify for certain benefits detailed below, you must link the applicable accounts to your *Portfolio by Wells Fargo* program.

*Benefits noted with an asterisk apply only to the primary Wells Fargo Prime Checking account within your *Portfolio by Wells Fargo* program.

Fee waivers and discounts	Portfolio by Wells Fargo ² (Qualifying balances below \$250,000)	Portfolio by Wells Fargo Plus ^{SM 2} (Qualifying balances of \$250,000 or more)
Waived monthly service fees on select linked checking and savings accounts ¹	✓	✓
No Wells Fargo fee for cash withdrawals at non-Wells Fargo ATMs ^{*,†,3}	✓	✓
Reimbursed surcharge fees charged by non-Wells Fargo ATMs ^{*,3}		Unlimited (U.S.)
No fee for Wells Fargo Personal Wallet checks, cashier's checks, and money orders [*]	✓	✓
No Overdraft Protection Advance Fee from one eligible linked home equity line of credit ^{*,5}	✓	✓
No fee for Wells Fargo <i>ExpressSend</i> ® service ^{†,6}		No transfer fee
Discount on safe deposit box rental (where available)	✓	✓
Interest rate discounts and bonuses		
Bonus interest rate on linked Time Accounts (CDs), and on select linked FDIC-insured IRAs and savings accounts ¹	✓	✓
Interest rate discounts on qualifying loans and lines of credit ⁴	✓	✓
Credit card rewards and benefits		
Annual relationship bonus on non-bonus rewards points for Wells Fargo Propel World American Express® Card ⁷	✓	✓
Extended Warranty Protection, Price Protection, trip cancellation and interruption benefits, and additional Worldwide Automatic Common Carrier Travel Accident Insurance for your linked Wells Fargo Visa® Platinum Credit Card account ⁸	✓	✓
Services		
24/7 access to superior service from the <i>Wells Fargo Premier Banking Team</i> SM	✓	✓
No fee for incoming wire transfers ^{*,†}		✓
No fee for stop payment requests ^{*,†}		✓
Investing services offered by Wells Fargo Advisors ^{9,10,11}		
Waived <i>WellsTrade</i> household annual fee ^{9,10}	✓	✓
Discounted annual advisory fee for any linked <i>Wells Fargo Advisors Intuitive Investor</i> SM investment account ^{10,11}	✓	✓

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

* Benefits noted with an asterisk apply only to the primary Wells Fargo Prime Checking account within the *Portfolio by Wells Fargo* program.

†Benefit is not available during the first statement period that the qualifying statement-ending balance is \$250,000 or more.

1. If the *Portfolio by Wells Fargo* program is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's then- current applicable rate or fee. For bonus interest rates on time accounts, this change will occur upon renewal. If the *Portfolio by Wells Fargo* program is terminated, the remaining unlinked Wells Fargo Portfolio Checking or Wells Fargo Prime Checking account will be converted to another checking product or closed.
2. The *Portfolio by Wells Fargo* program has a \$30 monthly service fee, which can be avoided when you have \$25,000 or more in any combination of qualifying banking, brokerage (available through our brokerage affiliate Wells Fargo Advisors), and credit balances (including 10% of mortgage balances, certain mortgages not eligible).
3. Surcharge fees imposed by non-Wells Fargo ATM owners or operators may apply. For the *Portfolio by Wells Fargo* program, Wells Fargo will waive its own ATM access fee (U.S. and international) when you withdraw cash from a non-Wells Fargo ATM from your primary checking account within the *Portfolio by Wells Fargo* program. Where *Portfolio by Wells Fargo* qualifying balances are \$250,000 or more, you will be reimbursed for all surcharge fees on non-Wells Fargo ATM withdrawals located in the U.S.
4. All loans and lines of credit are subject to credit approval, income verification and collateral evaluation. Products are not available in all states. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without notice. The *Portfolio by Wells Fargo* program must exist at the time of application. Monthly payments must be deducted automatically from a qualified Wells Fargo consumer deposit account. If the *Portfolio by Wells Fargo* program is closed or if the automatic payment is not selected or is cancelled at any time after the account is open, we may increase the rate and if we do this, your corresponding monthly payment will increase. If you have multiple linked lines of credit, then you may request which eligible 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.
5. 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.
6. **In addition to the transfer fee, Wells Fargo makes money if converting U.S. dollars to a foreign currency.** For *Portfolio by Wells Fargo* customers with qualifying balances of \$250,000 or more, transfer fee is \$0 from any account linked to the *Portfolio by Wells Fargo* program. Talk to a banker for details.
7. **Wells Fargo Propel World American Express® Card**
If you own a qualifying Wells Fargo consumer checking or savings account, or a Portfolio by Wells Fargo program (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 Portfolio by Wells Fargo program, you will earn either a 25% or 50% relationship bonus, depending on the statement ending qualifying relationship balances in and type of Portfolio by Wells Fargo program 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 World American Express® Card for details. 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 Portfolio by Wells Fargo program. See the Wells Fargo Visa Credit Card Purchase and Trip Protection Benefits Guide for more details.
8. A maximum benefit amount and certain exclusions, restrictions, and limitation apply. Wells Fargo Visa Platinum® Card cardholders qualify for additional Purchase & Travel Protection coverage when purchases are made with qualifying Wells Fargo Visa Platinum® Credit Card that is linked to the Portfolio by Wells Fargo® program. Warranty Manager with extended Warranty Protection, Price Protection, Trip Cancellation/Trip Interruption and increased Travel Accident Insurance coverage will be terminated if the Wells Fargo Visa Platinum® Credit Card is no longer linked to the Portfolio by Wells Fargo program. Refer to the Wells Fargo Visa Platinum® Card for Portfolio by Wells Fargo Benefits Guide for more details.
9. *WellsTrade* household annual fee is waived regardless of *Portfolio by Wells Fargo* balances when your *WellsTrade* account is linked to your *Portfolio by Wells Fargo* program as of June 30 of each year. For complete information on WellsTrade fees and commissions, including other ways to waive the household annual fee, refer to the [WellsTrade Account Commissions and Fees Schedule](#). Schedule subject to change at any time.
10. 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 a trade name used by Wells Fargo Clearing Services, LLC (WFCS) and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker- dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade and Wells Fargo Advisors Intuitive Investor investment accounts are offered through WFCS.
11. For complete information regarding fees, refer to the Intuitive Investor Account Fee Schedule at wellsfargoadvisors.com/pdf/intinv/fee-schedule.pdf

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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