

Wells Fargo Cash Back Visa Signature® Card Terms and Conditions

If you do not meet the qualifications for a Wells Fargo Cash Back Visa Signature® card, you agree that the Bank may consider you for a Wells Fargo Cash BackSM card and issue you that card, if you qualify.

If you have a current credit card with Wells Fargo and you are applying for an additional card, you agree to allow Wells Fargo to allocate your credit limits between your existing and new credit card accounts, to allow for use of both cards. Please note that you always have the right to change or reallocate your limits on your own by calling Customer Service at any time, with certain restrictions.

IMPORTANT DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 12 months. After that your APR will be 12.15% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	0.00% introductory APR for 12 months. After that, your APR will be 12.15% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances and Overdraft Protection Advances	23.99% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfers: Introductory fee of either \$5 or 3% of the amount of each balance transfer, whichever is greater, for 12 months. After that, up to 5% for each balance transfer, with a minimum of \$5. • Cash Advances: Either \$10 or 5% of the amount of each advance, whichever is greater, for each SUPERCHECKSTM advance, ATM advance or advance through the Wells Fargo Online[®] banking program or customer service. Either \$20 or 5% of the amount of each advance, whichever is greater, for each advance obtained in person at a participating financial institution or other source. • Overdraft Protection Advances: \$12.50 if the total of overdraft protection advances for the day is \$50 or less; \$20 if the total of overdraft protection advances for the day is greater than \$50. • Foreign Currency Conversion Fee: 3% of each transaction converted to U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late payment: Up to \$35

Fees

- Returned Check or Returned Payment

Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".

Eligibility for Introductory Rate(s), Fees, and Bonus Rewards Offers: If you currently have an open credit card account or a closed credit card account with a balance issued by Wells Fargo Bank, N.A., you may not be eligible for the above introductory APR(s) and fees or the bonus rewards offers described below.

How We Will Calculate Your Variable APRs:

- Unless an introductory or promotional APR is in effect, we will add a "Margin" to the U.S. Prime Rate to determine your standard variable APR. For each billing period we will use the U.S. Prime Rate, or the average of the U.S. Prime Rates if there is more than one, published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is not published or is otherwise unavailable, whether temporarily or permanently, we will select a substitute index that we believe, in our sole discretion, to be similar to the U.S. Prime Rate. Currently, the U.S. Prime Rate is 3.25 percentage points.
- The "Margin" for purchases and balance transfers will be 8.90 to 22.74 percentage points, based on your creditworthiness.
- The "Margin" for cash advances and overdraft protection advances will be 20.74 to 22.74 percentage points, based on your creditworthiness.

Wells Fargo reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosures Statement ("Agreement") for your account and applicable law.

You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.

Application of Payments: Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

Overdraft Protection: If you choose to link your Account to your checking account for overdraft protection, please note the following. If you have a joint checking account, you will be responsible for all advances, including interest and charges, from your credit card to cover overdrafts regardless of who writes the check, makes a debit card purchase, or engages in any other transaction that causes the overdraft. An overdraft fee will be charged each day an Overdraft Protection Advance is made and interest will accrue from the date each advance is made. See Consumer Credit Card Customer Agreement and Disclosure Statement for details. Please note that you may also be able to link your checking account to your savings account for overdraft protection. No interest is charged on overdraft protection transfers from your savings account. However, fees do apply. See your savings account Consumer Account Fee and Information Schedule for details.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

Notice to Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents:

If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement (pre-marital agreement), unilateral

statement under 766.59 of the Wisconsin Statutes, or a court decree under 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decrees or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

Application Agreement:

This application is for a credit card with Wells Fargo Bank, N.A. You certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this contract. The Bank is authorized to verify or check any of the information given, to obtain credit reports on you and to make Overdraft Protection advances if you requested that feature. You authorize the Bank to obtain information from others to investigate your credit, employment and income history and state records including state employment security agency records and to report information regarding your account to consumer reporting agencies. You agree that the Bank will determine the amount of credit extended, as well as which product you qualify for, based on the Bank's review criteria. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Bank to grant you the product and pricing for which you do qualify. **You agree to be bound by the terms and conditions of the Agreement, which will be sent to you, and understand that the terms of your account may be changed at any time, subject to applicable law.** You hereby stipulate to the terms of the arbitration program described in the Agreement. You understand and agree that you will be liable for payment of all amounts owing on the account. You understand and agree that each person applying will have full and equal access to any credit line extended and each will be individually and jointly liable for payment of all amounts owed even if only one applicant uses the account.

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purposes of any update, renewal, extension of credit, review or collection of the account. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtain a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.

Important Notice: Please call to confirm receipt of your new card as soon as you receive it. If you do not do so, your requests for certain services such as balance transfers, Overdraft Protection, *Wells Fargo Online* banking and ATM access may be delayed and you may be denied access to your account.

This information about the cost of the credit card account described in this disclosure is accurate as of May 2014. This information may have changed after that date. To find out what may have changed, call 1-800-642-4720.

Important 5% Cash Rewards Notice:

Cardholders will earn a one percent (1%) cash reward for every \$1 spent in net purchases (purchases minus returns/credits) made on the Credit Card account, rounded to the nearest one cent. During the first 6 months from the date the account is opened, for purchases made at retailers whose merchant code for Visa is classified in one of the following categories: grocery stores, drugstores and gas stations, Cardholders will earn an additional four percent (4%) cash reward for every \$1 spent in net purchases made on the Credit Card account, rounded to the nearest one cent. Purchases not processed using these merchant codes for Visa will not qualify for bonus cash rewards. Wells Fargo does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus cash rewards. These additional cash rewards earned during the first 6 months at the select merchants will appear on the Cardholder's account statement 1-2 billing periods from the date earned.

Negative cash rewards will post within 1-2 billing periods on Your account statement if returns or credits exceed purchases. Certain purchases/transactions do not earn cash rewards. Please see the accompanying Wells Fargo Cash Back Program for Credit Card Summary of Terms and Conditions for details.

Summary of the Wells Fargo Rewards[®] Program Terms and Conditions and Addendum to the Wells Fargo Rewards[®] Program Terms and Conditions for the Wells Fargo Cash Back Visa Signature[®] Card

Effective: September 2013

1. "You", "Your", or "Customer" means, as applicable, each person who is the owner of an Earning Mechanism and a participant in the Wells Fargo Rewards Program ("Program") through that Earning Mechanism as indicated in our records. "Wells Fargo", "We", "Us", or "Our" shall mean Wells Fargo Bank, N.A. This Program is not available for product(s), promotion(s) or offer(s) unless specifically allowed.
2. The Program may encompass multiple product(s), or promotion(s), or offer(s) (collectively and each an "Earning Mechanism(s)"). Each Earning Mechanism will also have terms and conditions which may address Program fees, Rewards Currency expiration, annual earnings maximums and Program cancellation ("Addendum(s)") that will supplement these Program Terms and Conditions. These Program Terms and Conditions and Addendum(s), as well as any additional terms and conditions that are referenced in these Program Terms and Conditions, represent the complete terms of the Program (collectively "Terms"). You also acknowledge that You will be required to consent to certain agreements for online functionality. You agree to these Terms by using the Program.
3. An Earning Mechanism will earn "Points", "Cash Rewards" or "Rebates" (collectively and each a "Rewards Currency"). A Wells Fargo Rewards Program account ("Rewards Account") will be automatically opened for You. A Rewards Account holds, calculates and accumulates Rewards Currency, and will have at least one Earning Mechanism assigned to it. A Rebate Earning Mechanism will display as "Cash Rewards" in Your Rewards Account. You can earn Rewards Currency in a variety of ways, including purchases made with an Earning Mechanism at qualifying merchants or in connection with other promotions or offers. Any such promotion(s) or offer(s) may have specific terms and conditions that will be disclosed at the time of the promotion or offer.
4. You will earn a one percent (1%) Cash Reward for every one dollar (\$1.00) in net purchases (purchases minus returns/credits) made on Your credit card account rounded to the nearest one cent (\$.01). Returns or credits applied to Your credit card account, such as returned or disputed purchases, may reduce or eliminate Cash Rewards already earned. It may also cause a negative Cash Rewards balance. Deducted Cash Rewards will post within 1 – 2 billing periods.
5. Cash Reward accrual will begin upon credit card account open date. No Cash Rewards will be awarded retroactively.
6. The following purchases/transactions do not earn Cash Rewards: monthly or annual rewards Program fees, ATM transactions, cash advances of any kind, balance transfers, SUPERCHECKS[™], casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to Your credit card account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn Cash Rewards.
7. Amounts currently in dispute and purchases made in violation of law or the terms governing Your credit card account will not earn Cash Rewards.
8. There is no limit to the Cash Rewards You may earn in any calendar year.
9. There is no annual fee for this Program.
10. Cash Rewards will not expire on this Program.
11. **Changes to the Terms or Program: Wells Fargo reserves the right to amend, cancel, or temporarily suspend the Program or Your participation in the Program, in whole or in part, or change any of the Terms, at any time for any reason, including without limitation, suspected fraud, abuse of Program privileges or violation of the Terms, as determined in Our sole discretion, which may result in the decrease of redemption value, the cancellation of the ability to earn and/or redeem Rewards Currency, and/or forfeiture of Rewards Currency. We will give You advance written notice of material changes.** You can find the most current Program Terms and Conditions at MyWellsFargoRewards.com or by calling the Wells Fargo Rewards Service Center at 1-877-517-1358.
12. If Your credit card account is cancelled or closed for any reason, the related Rewards Currency will be forfeited on the date of cancellation or closure.
13. If Your credit card account is closed, becomes delinquent or in default, You will not continue to earn Cash Rewards and the Cash Rewards associated with Your credit card account will not be available for redemption, transfer or gifting. Both posted and pending Cash Rewards may also be forfeited depending upon Your credit card account status. Cash Rewards that have posted to Your Rewards Account that are associated with other Earning Mechanisms will remain available for redemption, transfer and gifting.
14. Cash Rewards can only be redeemed in twenty-five dollar (\$25.00) increments.
15. Cash Rewards may be redeemed either by automatically applying it to a qualified Wells Fargo Checking, Savings, Loan or Line product or through a statement credit or paper check.

16. The Program cannot be removed without the closure of the existing credit card account.
17. These Terms are only a summary. Other restrictions and requirements apply. The full *Wells Fargo Rewards*[®] Program Terms and Conditions and Addendum to the *Wells Fargo Rewards*[®] Program Terms and Conditions for the Wells Fargo Cash Back Visa Signature[®] Card will be provided upon enrollment.

Important Information About This/These Balance Transfer(s)

If you are approved, your balance transfer(s) will be processed for the amount(s) requested (subject to credit limit as of the date of balance transfer(s)).

- Balance Transfer Fee: Introductory fee of either **\$5** or **3%** of the amount of each balance transfer, whichever is greater, applies to this transaction.
- You may not request a balance transfer to pay on any account issued by Wells Fargo or any of its affiliates (including any Wachovia account). If you need any assistance transferring balances, please call Customer Service at 1-800-400-9423.
- You may request a balance transfer in any amount from \$100.00 up to your available credit.
- If you currently have any amount in a billing dispute with another issuer, we recommend it not be transferred because you may lose your billing dispute rights. We are not responsible for any late payments, interest and fees, disputed amounts or errors on your other credit card accounts.
- Transferring balances will not automatically close your other accounts. To do so, please contact each company directly.
- Balance transfers are not eligible for any rewards points, cash rewards or rebates offered through any *Wells Fargo Rewards*[®] program.
- By accepting this offer for a balance transfer, you consent to receiving a brief pre-recorded broadcast message to your telephone or answering machine, notifying you of the completed transfer.
- If the balance transfer amount you request exceeds the available credit on your credit card account(s), you agree that the amount to be advanced will not exceed the amount of available credit as of the date your balance transfer request is processed. Requests will be fulfilled beginning with the largest one first. Requests are issued up to a cumulative total not to exceed your available credit. If the requested amount exceeds your available credit, a partial transfer will be issued. Your available credit is your credit limit less any purchases or other transactions, as well as any unpaid fees and charges owing on your credit card account.
- Balance transfers will be completed in whole U.S. dollar amounts, rounded to the next highest dollar amount. If funds are advanced electronically, the receiving institution must be in the U.S. Funds will be electronically transferred into the account(s) you requested no earlier than 10 days from the date your new card is mailed to you. The transferred amount will post to your *Wells Fargo* credit card account at the time the funds are transferred.
- If for any reason we are unable to fulfill your request electronically, a check will be issued to you. The amount charged to your credit card account will post to your *Wells Fargo* credit card account no earlier than 10 days from the date your new card is mailed to you.
- Interest and fees on balance transfers or funds advanced directly into your checking account from this offer begin to accrue at the time the transaction is charged to your credit card account. There is no grace period on your balance transfer. If you transfer amounts owed to another creditor and maintain a balance on this credit card account, you will not qualify for future grace periods on new purchases as long as a balance remains on this account.
- Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones. Wells Fargo reserves the right to change terms, rates and fees at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosure Statement and applicable law.
- If you decide to cancel this balance transfer please contact us at 1-800-642-4720 within 7 days.

FACTS

WHAT DOES WELLS FARGO DO WITH YOUR PERSONAL INFORMATION?



Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • account balances and transaction history • credit history and investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Wells Fargo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Fargo share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways in which we contact you)	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-528-8460—our menu will prompt you through your choices • Online banking customers - log on to a secure session at wells Fargo.com, and choose "Change Privacy Preferences" under the "Account Services" tab. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<ul style="list-style-type: none"> • To limit our direct marketing to you by mail or telephone, please call 1-888-528-8460—our menu will prompt you through your choices • Online banking customers - log on to a secure session at wells Fargo.com, and choose "Change Privacy Preferences" under the "Account Services" tab. <p>Please note: A Do Not Call election is effective for five years (or while you are an active consumer customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements, when you visit us online or at an ATM. You may also be contacted to service your account or participate in surveys. If you have an assigned client manager or team, they may continue to contact you to assist you in managing your portfolio or account relationship.</p>
Questions?	Call 1-800-TO-WELLS (1-800-869-3557) or go to wells Fargo.com/privacy_security

FACTS **WHAT DOES WELLS FARGO DO WITH YOUR PERSONAL INFORMATION?**

Who we are	
Who is providing this notice?	Wells Fargo U.S. companies that use Wells Fargo in their names and other companies listed in the <i>Wells Fargo U.S. legal entities</i> section.
What we do	
How does Wells Fargo protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information visit wellsfargo.com/privacy_security
How does Wells Fargo collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your accounts • apply for a loan or use your credit or debit card • seek advice about your investments We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include financial companies with Wells Fargo in their name such as Wells Fargo Bank, N.A., Wells Fargo Insurance, Inc., and Wells Fargo Advisors, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Wells Fargo does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Wells Fargo doesn't jointly market.

Other important information
Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.
Do Not Call Policy. This Privacy Policy constitutes Wells Fargo's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Wells Fargo maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Wells Fargo Do Not Call list.
Nevada residents. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To limit direct marketing</i> section. For more information contact us at 1-800-869-3557; nevadanoticeinfo@wellsfargo.com , or Wells Fargo, P.O. Box 5277, Sioux Falls, SD 57117-5277. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us .
Vermont: We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided on page one.
Trust or fiduciary accounts for which Wells Fargo is the trustee or service provider, including employer-sponsored retirement accounts, are protected under special rules of confidentiality. Information on these accounts is not shared for marketing purposes without specific consent.
Wells Fargo Advisors Financial Advisors: If your financial advisor's affiliation with Wells Fargo Advisors ends and they join a non-affiliated securities broker-dealer, your financial advisor may be permitted to use limited information to contact you to join their new firm, as a usual means to continue to service and maintain your accounts. The information they may use is limited to your name, address, email address, phone number and account title.

Wells Fargo U.S. legal entities and businesses covered by this notice
Wells Fargo U.S. banks and companies with "Wells Fargo" in their names, including Wells Fargo Advisors, LLC; Wells Fargo Bank, N.A. doing business as Flatiron Capital; as well as American Mortgage Network, LLC, doing business as Vertice; and Abbot Downing, a Wells Fargo Business.
This Privacy Disclosure also describes the privacy practices of First Clearing, LLC ("First Clearing"), which is an affiliated clearing firm of Wells Fargo Advisors, LLC. First Clearing does not market to holders of accounts carried by First Clearing or provide information regarding such accounts or regarding your creditworthiness to other Wells Fargo companies for their own marketing or everyday business purposes, and the choices in this notice do not apply to First Clearing.
The following legal entities and businesses are not covered by this notice and have separate privacy notices:
<ul style="list-style-type: none">• any non-bank company with "Wells Fargo Financial" in its name• Wells Fargo Financial National Bank• the Wells Fargo Advantage Funds• Wells Fargo Advisors Financial Network, LLC• any insurance company, insurance agency, or insurance brokerage or other company, which has its own privacy disclosures• businesses which have provided a separate privacy notice governing specified accounts or relationships