## Customer Name: Henry Wells Application Date: June 11, 2014

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

- "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.
- 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.
- 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.
- 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.
- Cash Reward accrual will begin upon credit card account open date. No Cash Rewards will be awarded retroactively.
  - 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<sup>TM</sup>, 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.
  - Amounts currently in dispute and purchases made in violation of law or the terms governing Your credit card account will not earn Cash Rewards.
- There is no limit to the Cash Rewards You may earn in any calendar year.
- There is no annual fee for this Program. 10

7.

8.

- Cash Rewards will not expire on this Program.
  - 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.
- 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.
  - Cash Rewards may be redeemed either by automatically applying it to a qualified Wells Fargo Checking, Savings, Loan or

Wells Fargo Credit Card For 24 hour customer service: 800-642-4720 Summary of Account Terms and Other Information Customer Name: Henry Wells Application Date: June 11, 2014

- 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*<sup>®</sup> Program Terms and Conditions and Addendum to the *Wells Fargo Rewards*<sup>®</sup> Program Terms and Conditions for the Wells Fargo Cash Back Visa Signature<sup>®</sup> Card will be provided upon enrollment.