



Everyday Checking: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your checking account. Everyday Checking is designed for your day-to-day financial needs, provides convenient banking options, and offers easy access to your money.

Monthly service fee	\$10	<p>You can avoid the monthly service fee with one of the following each fee period:</p> <ul style="list-style-type: none"> • \$500 minimum daily balance • \$500 or more in total qualifying direct deposits • Primary account owner is 17-24 years old • Linked to a Wells Fargo Campus ATM Card or Campus Debit Card 		
ATM fees per transaction		At Wells Fargo ATMs	At non-Wells Fargo ATMs (their fees may also apply)	
			Within U.S. / U.S. territories	Outside U.S.
	Cash withdrawals	\$0	\$2.50	\$5.00
	Balance inquiry	\$0	\$2.50	\$2.50
	Funds transfer	\$0	\$2.50	\$2.50
Overdrafts we pay	\$35	<p>per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction</p> <ul style="list-style-type: none"> • No fee on items \$5 or less • No fee if both your ending daily balance and available balance are overdrawn by \$5 or less • No more than three fees per business day • No additional overdraft fee even if you have a negative account balance over an extended period • No fee on ATM and everyday (one-time) debit card transactions unless you are enrolled in Debit Card Overdraft Service (see next page) • No fee on items returned due to non-sufficient funds (NSF) 		
Overdraft Protection transfers or advances	\$0	<p>per transfer/advance from your eligible linked savings account or credit card or line of credit. For advances from a linked credit account, interest will accrue from the date of each advance.</p>		
Cashed/deposited items that are returned	\$12	each item returned for any reason		
Cashier's check	\$10	each		
Checks		prices vary by quantity, style, and design		
Money order (up to \$1,000)	\$5	each		
Wire transfer		\$15 per wire for incoming domestic	\$16 per wire for incoming international U.S. or foreign currency	\$30 per wire for outgoing domestic
Stop payment	\$31	each for paper or pre-authorized Automated Clearing House (ACH) items		
International debit card purchase transaction fee	3%	<p>of transaction amount</p> <p>For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.</p>		
Digital services	\$0	No fee for online bank statements or access to Wells Fargo Online®. Message and data rates may apply.		

Debit Card Overdraft Service: your choice

You choose how Wells Fargo handles **ATM and everyday (one-time) debit card transactions** when you don't have enough money in your checking account or accounts linked for Overdraft Protection at the time of the transaction.

Do NOT enroll	\$0	ATM and everyday (one-time) debit card transactions are declined at no charge.
Enroll	\$35 per overdraft	ATM and everyday (one-time) debit card transactions* may be paid into overdraft at our discretion. Standard overdraft fees and policies apply.

* With or without Debit Card Overdraft Service, the Bank may pay other transactions such as checks and recurring debit card transactions into overdraft at our discretion and our standard overdraft fees and policies will apply.

How we make funds available and process transactions




When you make a deposit on a business day prior to the posted cutoff time at a branch, Wells Fargo ATM, or using our mobile app, it will be considered received that day. If you miss the cutoff time, it will be considered received on the next business day.

Type of deposit

When funds are available

Cash, electronic direct deposits, and incoming wire transfers	Same business day. Business days are Monday through Friday, excluding federal holidays.
Checks	Generally, the first business day after the day we receive your deposit. If a check is deposited at a Wells Fargo teller window, Wells Fargo ATM, or Mobile Banking app, up to \$400 of the day's check deposit may be available the day we receive the deposit. If we place a hold on a check, \$225 of it may be available the next business day. The remainder will generally be available no later than the seventh business day. We'll notify you of the hold and when the funds will be available.

We post transactions each business day in this order

 Added to your account	Deposits and incoming transfers received before the deposit cutoff time that day.
 Subtracted from your account	Withdrawals and payments we have previously authorized that cannot be returned unpaid (such as debit card purchases, ATM withdrawals, account transfers, Bill Pay transactions, and teller-cashed checks). Transactions are generally sorted by date and time the transaction was conducted, or for some, the day we receive it for payment or the time assigned by our system. If date and time are the same, we post from lowest to highest dollar amount.
 Subtracted from your account	Checks and preauthorized ACH payments (such as recurring bills you have authorized a company to withdraw). Transactions are sorted by date and time received by the bank, and if date and time are the same, we post from lowest to highest dollar amount.

Questions? We're here for you

Phone	1-800-869-3557
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit wellsfargo.com
For detailed fee and account information	See <i>Consumer Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting www.wellsfargo.com/depositdisclosures