



# Prime Checking: Quick View of Account Fees

This summary describes some of the most common fees that may apply to your Prime Checking account. Prime Checking includes benefits that allow you to save on everyday transactions and get more for your money with Relationship Interest Rates and ATM fee waivers.

<b>Monthly service fee</b>	<b>\$25</b>	You can <b>avoid the monthly service fee</b> each period with \$20,000 or more in statement-ending qualifying linked (a) bank deposit account balances (checking, savings, time accounts (CDs), FDIC-insured IRAs), and (b) investment account balances (brokerage available through our brokerage affiliate Wells Fargo Advisors, <sup>1,2</sup> applicable bank fiduciary and custody accounts, annuities, <sup>3,4</sup> and eligible foreign exchange transactions).		
<b>ATM fees per transaction</b>	<b>\$0</b>	There's no Wells Fargo fee for cash withdrawals, balance inquiries, or account transfers at any ATM.  1 U.S. and 1 international surcharge fee will be reimbursed per fee period for ATM cash withdrawals by non-Wells Fargo ATM owners/operators. Additional surcharge fees will be assessed. <sup>5</sup>		
<b>International debit card purchase transaction fee</b>	<b>3%</b>	of transaction amount  For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.		
<b>Cashier's check</b>	<b>\$0</b>	each		
<b>Personal Wallet Checks</b>	<b>\$0</b>	each		
<b>Money order (up to \$1,000)</b>	<b>\$0</b>	each		
<b>Wire transfer</b>	<b>\$0</b>	per wire for incoming domestic	<b>\$0</b>	per wire for incoming international U.S. or foreign currency
			<b>\$30</b>	per wire for outgoing domestic

**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, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

<sup>1</sup> 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.

<sup>2</sup> Certain brokerage accounts are not eligible.

<sup>3</sup> Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

<sup>4</sup> If the annuity becomes annuitized, or a periodic payment schedule has been established, the remaining balance will no longer be eligible for qualification.

<sup>5</sup> Where the surcharge fee for ATM cash withdrawals assessed by a non-Wells Fargo ATM owner/operator is not provided to Wells Fargo, Prime Checking customers will receive a \$4.00 reimbursement for the first U.S. and first international non-Wells Fargo ATM cash withdrawal per fee period.

<b>Overdrafts we pay</b>	<b>\$35</b>	per item when you don't have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction <ul style="list-style-type: none"> <li>• No fee on items \$5 or less</li> <li>• No fee if both your ending daily balance and available balance are overdrawn by \$5 or less</li> <li>• No more than three fees per business day</li> <li>• No additional overdraft fee even if you have a negative account balance over an extended period</li> <li>• No fee on ATM and everyday (one-time) debit card transactions unless you are enrolled in Debit Card Overdraft Service (see below)</li> <li>• No fee on items returned due to non-sufficient funds (NSF)</li> </ul>
<b>Overdraft Protection transfers or advances</b>	<b>\$0</b>	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.
<b>Cashed/deposited items that are returned</b>	<b>\$12</b>	each item returned for any reason
<b>Stop payment</b>	<b>\$31</b>	each for paper or Automated Clearing House (ACH) items
<b>Digital services</b>	<b>\$0</b>	No fee for online bank statements, online check images, 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.

<b>Do NOT enroll</b>	<b>\$0</b>	ATM and everyday (one-time) debit card transactions are declined at no charge.
<b>Enroll</b>	<b>\$35 per overdraft</b>	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	<b>Same business day.</b> Business days are Monday through Friday, excluding federal holidays.
Checks	<b>Generally, the first business day after the day we receive your deposit.</b> 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

 <b>Added to your account</b>	Deposits and incoming transfers received before the deposit cutoff time that day.
 <b>Subtracted from your account</b>	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.
 <b>Subtracted from your account</b>	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	<b>1-800-869-3557</b>
Deaf or hard of hearing customers	We accept all relay calls, including 711.
Online	Visit <a href="https://www.wellsfargo.com">wellsfargo.com</a>
For detailed fee and account information	See <i>Consumer Account Fee and Information Schedule</i> and <i>Deposit Account Agreement</i> by visiting <a href="https://www.wellsfargo.com/depositdisclosures">www.wellsfargo.com/depositdisclosures</a>