WELLS FARGO

Everyday Checking account disclosure

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Monthly fee	Per purchase fee	ATM withdrawal fee	Cash reload fee	Overdraft fee
$10*,[1]	N/A	$0 at Wells Fargo ATMs $2.50 at non-Wells Fargo ATMs (U.S.)*,[2] $5 at non-Wells Fargo ATMs (Int'l)[2]	N/A	$35*,[2] per item

ATM balance inquiry fee	$0 at Wells Fargo ATMs $2.50 at non-Wells Fargo ATMs[2]
Customer service fee (automated or live agent)	N/A
Inactivity fee (after 12 months with no transactions)	N/A

Wells Fargo charges 26 other types of fees. Here are some of them:

Wire Transfer fee	$15.00*,[2] incoming domestic $16.00*,[2] incoming international U.S./foreign currency $30.00[2] outgoing domestic
International debit card purchase transaction fee	3% of transaction amount[2,3]

Your Everyday Checking consumer deposit account is FDIC-insured up to applicable limits.

*Everyday Checking accounts linked to an open, active Wells Fargo Campus Card℠ from a participating college or university are eligible for the following additional benefits:

- Monthly Service fee waived each fee period
- No Wells Fargo fees for up to 4 cash withdrawals during each fee period from non-Wells Fargo ATMs in the U.S. (Fees charged by non-Wells Fargo ATM owner/operator may apply.)
- Courtesy refund of
  - 1 overdraft fee or non-sufficient funds (NSF) fee each calendar month
  - 1 incoming domestic or international wire transfer fee each calendar month
- Overdraft Protection transfer fee waived for transfers from an eligible linked savings account.

These additional benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account. These benefits will end 60 days after your Everyday Checking account is no longer linked to an active Campus Card. In that event, the Bank's standard Everyday Checking account terms and fees apply. Visit **wellsfargo.com/campuscard** for more information.

Find the full details and conditions for all consumer deposit account fees and services in the Deposit Account Agreement, Consumer Account Fee and Information Schedule, and Addenda.

[1] You may avoid this fee by linking your Wells Fargo Campus Card℠ to your Everyday Checking account. You may also avoid this fee if the primary account owner is 17 - 24 years old. (Primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. When an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. There may be other ways to avoid the monthly service fee. If the primary owner of an existing Everyday Checking account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age).

[2] You may avoid this fee depending on how and where the account or card is used.

[3] We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.

All information applies to Everyday Checking accounts only. Information is accurate as of December 15, 2021.
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CNS4583 (12/21)

WELLS FARGO

Clear Access Banking account disclosure

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Monthly fee	Per purchase fee	ATM withdrawal fee	Cash reload fee	Overdraft fee
$5[1]	N/A	$0 at Wells Fargo ATMs $2.50 at non-Wells Fargo ATMs (U.S.)[2] $5 at non-Wells Fargo ATMs (Int'l)[2]	N/A	N/A

ATM balance inquiry fee	$0 at Wells Fargo ATMs $2.50 at non-Wells Fargo ATMs[2]
Customer service fee (automated or live agent)	N/A
Inactivity fee (after 12 months with no transactions)	N/A

Wells Fargo charges 22 other types of fees. Here are some of them:

Wire Transfer fee	$15.00[2] incoming domestic $16.00[2] incoming international U.S./foreign currency $30.00[2] outgoing domestic
International debit card purchase transaction fee	3% of transaction amount[2,3]

Your Clear Access Banking consumer deposit account is FDIC-insured up to applicable limits.

Find the full details and conditions for all consumer deposit account fees and services in the Deposit Account Agreement, Consumer Account Fee and Information Schedule, and Addenda.

[1] You may avoid this fee if the primary account owner is 13 -24 years old. (Primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. When an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. There may be other ways to avoid the monthly service fee. If the primary owner of an existing Clear Access Banking℠ changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age).

[2] You may avoid this fee depending on how and where the account or card is used.

[3] We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.

All information applies to Clear Access Banking accounts only. Information is accurate as of December 15, 2021.
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CNS4583 (12/21)