

A young woman in a brown sweater is taking a selfie with a silver smartphone. Two young men are standing next to her, smiling. They are in front of a large, illuminated sign that says 'CETOWN'. The scene is outdoors at night or dusk, with a brick building and a street lamp visible in the background.

WELLS  
FARGO

Options to help  
you manage your  
checking account  
Consumer Overdraft Services

# Important information about overdrafts

## What you need to know about overdraft fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft coverage** that comes with your account. However, standard overdraft coverage does not apply to **Clear Access Banking<sup>SM</sup>** accounts. (Please refer to Page 3 for more information.)
2. We also offer **overdraft protection plans**, such as a link to an eligible savings account, eligible line of credit, or eligible credit card, which may be less expensive than our standard overdraft coverage. To learn more, ask us about these plans.

This notice explains our standard overdraft coverage.

## What is the standard overdraft coverage that comes with my account?

### We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (such as recurring debit card and ACH payments)

**We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):**

- ATM transactions
- Everyday debit card transactions (such as one-time debit card and ATM card purchases)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

If you'd like more information about available options related to standard overdraft coverage, please speak with a Wells Fargo banker.

## What fees will the bank charge if it pays my overdraft?

### Under our standard overdraft coverage<sup>†</sup>:

- We will charge you a fee of \$35 each time we pay an overdraft item to your account
- There is a limit of three overdraft and/or returned item fees per business day

## What if I want Wells Fargo to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions?

You can add Debit Card Overdraft Service anytime by calling us at 1-800-TO-WELLS (1-800-869-3557), signing on to **Wells Fargo Online<sup>®</sup>** from a computer or tablet (search Overdraft Services), visiting a Wells Fargo ATM (select More Choices), or speaking to a banker at any Wells Fargo branch. You can remove the service at any time.

<sup>†</sup>The overdraft and/or non-sufficient funds (NSF) fee for Wells Fargo Teen Checking<sup>SM</sup> accounts is \$15 per item and we will charge no more than two (2) overdraft and/or returned item fees per business day.

## You've got tools and options

Wells Fargo offers accounts, tools, and services to meet your personal financial style, with convenient ways to help you stay on top of your account and keep track of your balance to avoid overdrafts.

### Alternative account options

#### Wells Fargo Clear Access Banking<sup>SM</sup> account

Our standard overdraft coverage does not apply to **Clear Access Banking** accounts, and you cannot request that it be added to your account. With **Clear Access Banking**, if you do not have available funds<sup>1</sup> in your account at the time of a transaction, we will:

- Return certain payments (such as ACH payments) unpaid
- Not authorize ATM and everyday (one-time) debit card transactions into overdraft
- Not authorize other transactions (such as recurring debit card transactions or Bill Pay transactions) into overdraft

We will not assess non-sufficient funds (NSF) fees if we return or decline to authorize an item. However, payees or merchants may still assess a fee. Overdraft fees and optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are not applicable to Clear Access Banking accounts.

### Account management tools

**Wells Fargo Mobile<sup>®</sup> app** — Bank on the go using our mobile app. Monitor your transactions, transfer money, and deposit checks<sup>2</sup> to manage your balance.

**Account alerts** — Stay informed by setting up a balance alert and be notified by email, text message, or push notification when your account balance reaches an amount you specify.<sup>3</sup>

**Wells Fargo Online<sup>®</sup> with My Money Map** — Use My Money Map to track your spending, savings, and budget in one place.

## Services to help when balances get low

#### Overdraft Rewind<sup>®</sup>

Sign up for Direct Deposit to take advantage of the **Overdraft Rewind** feature.<sup>4</sup> If an electronic direct deposit is received by 9:00 a.m. local time, the bank will automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds) decisions and waive or refund associated fees. Direct Deposit is an easy and safe way to have your payroll or benefit checks automatically deposited into your account with immediate access to your money.

#### Overdraft Protection

Avoid the inconvenience of declined transactions or returned checks and automatic payments. Link your eligible Wells Fargo savings and/or credit account(s) to your checking account and the bank will use available funds in linked account(s) to authorize or pay your transactions if you don't have enough money in your checking account. A single Overdraft Protection transfer or advance fee<sup>5</sup> will apply any day an Overdraft Protection transfer or advance is made, regardless of the number of transactions covered or whether funds are transferred or advanced from multiple accounts.

#### Debit Card Overdraft Service

Choose how Wells Fargo handles your ATM and everyday (one-time) debit card transactions when you don't have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. With the optional Debit Card Overdraft Service,<sup>6</sup> ATM and everyday (one-time) debit card transactions may be approved into overdraft at the bank's discretion and an overdraft fee may apply (see page 9 for details). Without Debit Card Overdraft Service, these transactions will be declined if there isn't enough money in your checking account (or accounts linked for Overdraft Protection), and there are no fees for declined transactions.

If an ATM or debit card transaction creates a negative balance during posting and the service is not added, there will not be an overdraft fee. Recurring debit card payments and other transactions, such as checks, Bill Pay, or ACH transactions, may continue to be authorized into overdraft at our discretion if there isn't enough money in the account, even if the account is not enrolled in Debit Card Overdraft Service, and our standard overdraft fees and policies will apply.

See page 10 for important disclosures.

## Here's how they work:

### Overdraft Protection and Debit Card Overdraft Service

	Overdraft Protection	Debit Card Overdraft Service
<b>What transactions are affected?</b>	ATM and debit card transactions, checks, bill pay, and recurring electronic payments.	ATM and everyday (one-time) debit card transactions only.
<b>How does it work?</b> If you do not have enough money in your checking account to cover a transaction:	<ul style="list-style-type: none"> <li>• We will use available funds in your linked savings and/or credit account to approve the transaction.</li> <li>• We will transfer available funds from your linked account(s) to cover a negative balance in your checking account.</li> </ul>	<ul style="list-style-type: none"> <li>• We may approve the transaction at our discretion and an overdraft fee may apply.</li> <li>• We will use available funds in accounts linked for Overdraft Protection to approve and pay these transactions before using Debit Card Overdraft Service.</li> </ul>
<b>What are the benefits?</b>	Peace of mind knowing your account can be covered by your linked accounts instead of: <ul style="list-style-type: none"> <li>• Your checking account balance becoming negative</li> <li>• Checks being returned</li> <li>• Transactions being declined</li> </ul>	Convenience and flexibility of completing a debit card transaction which may be helpful if: <ul style="list-style-type: none"> <li>• You aren't carrying other forms of payment like credit cards or cash</li> <li>• You don't have Overdraft Protection (or available funds in linked accounts)</li> </ul>
<b>What is the cost?</b>	\$12.50 per transfer from a savings account or advance from a line of credit. <sup>5</sup> The Overdraft Protection fee from a credit card varies and is based on the amount of the advance.  A single Overdraft Protection fee is assessed each day the bank transfers or advances money from your linked accounts regardless of the number of transactions that are covered.	\$35 per transaction. No more than three overdraft fees per business day (see "Important Information About Overdrafts and Overdraft Fees" on page 9).

What do I do if I want these services?

Visit [wellsfargo.com/checking/overdraft-services](https://wellsfargo.com/checking/overdraft-services), talk to your Wells Fargo banker, or call **1-800-TO-WELLS (1-800-869-3557)**.

**Do I have to enroll in both of these services?**

No. You can sign up for one, both, or neither, depending on how you like to manage your money. You do not need to have Debit Card Overdraft Service in order to have Overdraft Protection.

See page 10 for important disclosures.

## An example of how overdraft services work for a debit card purchase

**Consider this situation: What will happen if you make a debit card purchase at a store for more than is available<sup>1</sup> in your checking account?**

The table below shows the outcome of your transaction depending on whether you have linked your savings account for Overdraft Protection or added Debit Card Overdraft Service to your account.

<b>“When there is not enough money in my checking account to cover transactions...”</b> <b>...I prefer to have the transactions declined”</b> <b>...I prefer to use money in other accounts to allow the transactions”</b> <b>...I prefer that the bank may approve the transactions and overdraw my account”</b>			
<b>Overdraft services</b>	No overdraft services	Linked savings account for Overdraft Protection	Enrolled in Debit Card Overdraft Service
<b>Transactions</b>	Declined at the time of purchase	Approved (if funds are available in the linked account)	Approved or declined at the bank’s discretion
		<b>If a covering transfer or deposit<sup>7</sup> is made by the posted cutoff time on the same business day, no transfers are made and no fees are assessed.</b>	
<b>Funds transfers</b>	None	The money needed to cover the transaction is transferred from the linked savings account, plus \$12.50 to cover the Overdraft Protection transfer fee	None
<b>Fees</b>	None	\$12.50 Overdraft Protection transfer fee charged to the checking account	\$35 overdraft fee charged to the checking account (if the transaction is approved and paid into overdraft)

See page 10 for important disclosures.



# Tips to avoid overdrafts

- **Don't spend more than you have** — Know your available balance<sup>1</sup> (the amount of money you can actually use).
- **Keep track of your spending** — Record every deposit and withdrawal, including checks, recurring payments, debit card purchases, and cash withdrawals. Review your monthly statements including My Spending Report, and reconcile them with your records.
- **Don't forget outstanding transactions** — The current available balance provided by the bank may not include all your transactions, such as checks you have written, upcoming automatic payments, or debit card transactions you have made that have not yet been submitted for payment by the merchant.
- **Set up Direct Deposit** — Have your payroll or benefit checks automatically deposited into your account — it is safe, easy, and the funds will be immediately available for your use and to cover your transactions.
- **Keep a cushion in your account** - By keeping a little extra in your checking account, you are better prepared to cover outstanding transactions that don't yet appear in your available balance (or transactions you may have forgotten to record) and avoid overdrafts.
- **Make a covering deposit or transfer into your checking account** — You can make a covering deposit<sup>7</sup> or transfer by the posted cutoff time on the same business day a transaction occurs and avoid overdrafts, returned items, or Overdraft Protection transfers or advances, and associated fees.

## Important information about overdrafts and overdraft fees

Our overdraft fee for Consumer checking accounts is \$35 per item (whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means); our fee for returning items for non-sufficient funds is \$35 per item. We charge no more than three overdraft and/or non-sufficient funds (NSF) fees per business day for Consumer accounts. Overdraft and/or non-sufficient funds (NSF) fees are not applicable to Clear Access Banking<sup>SM</sup> accounts. The overdraft and/or non-sufficient funds (NSF) fee for Wells Fargo Teen Checking<sup>SM</sup> accounts is \$15 per item and we will charge no more than two fees per business day.

We will not assess an overdraft or non-sufficient funds (NSF) fees on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items.

The payment of transactions into overdraft is discretionary and the bank reserves the right not to pay. For example, the bank typically does not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.

## Important disclosures

1. Available balance is the most current record we have about the funds that are available for your use or withdrawal. It includes all deposits and withdrawals that have been posted to your account, then adjusts for any holds on recent deposits and any pending transactions that are known to the bank. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.
2. Mobile deposit is only available through the Wells Fargo Mobile<sup>®</sup> app. Deposit limits and other restrictions apply. Some accounts are not eligible for mobile deposit. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. See [wellsfargo.com/online-banking/online-access-agreement/](https://wellsfargo.com/online-banking/online-access-agreement/) for other terms, conditions, and limitations.
3. Sign up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
4. On the morning of every business day, we will review your account to determine if you received an electronic direct deposit after the prior business day's nightly processing. If a direct deposit is received by 9:00 a.m. local time where your account is located (noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection transfer or advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions. Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account. The bank receives most direct deposits through the Automated Clearing House (ACH) network before 9:00 a.m. Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the ACH network by your employer or an outside agency. Other deposits, such as check(s), cash, or account transfers received after our nightly account processing, are not included for purposes of Overdraft Rewind.
5. The fee for Overdraft Protection transfers from a savings account is \$12.50 and is charged to the checking account. We will transfer or advance the amount needed to cover the fee if the funds are available in the linked account. The fee for Overdraft Protection advances from a credit account varies based on the type of account and the amount of the advance.
6. Debit Card Overdraft Service only applies to ATM and everyday (one-time) debit card transactions. Debit Card Overdraft Service does not apply to checks and other transactions such as bill pay, ACH, or recurring debit card transactions (for example, utilities or health club memberships). The bank may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply. You may add or remove Debit Card Overdraft Service at any time. If Debit Card Overdraft Service is not added and there isn't enough money in your checking account or accounts linked for Overdraft Protection, your ATM and everyday (one-time) debit card transactions will be declined. If the service is not added and your ATM or everyday (one-time) debit card transaction creates a negative balance during posting, there will not be an overdraft fee. Not available for certain accounts, such as Clear Access Banking<sup>SM</sup> account, Teen Checking<sup>SM</sup> account, Opportunity Checking<sup>®</sup> account, or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the bank for a variety of reasons, including excessive overdrafts or returned items.
7. Subject to the bank's funds availability policy. Certain pending deposits (specifically, a cash deposit or a transfer from another account) that are made after the posted cutoff time (where the deposit was made) will be included if they are made before we start our nightly process. If you make the deposit or transfer after we start our nightly process, it will not be included in the available balance that night.

The information contained in this brochure is subject to change. Certain products are not available in all states. Please see the applicable account agreements for the current terms and conditions.

# How can we help?

If you have questions, or want more information about our overdraft services:

Visit [wellsfargo.com/checking/overdraft-services](https://wellsfargo.com/checking/overdraft-services)

## **Speak with your banker or call:**

1-800-TO-WELLS  
(1-800-869-3557)

## **Para asistencia en español**

1-877-PARA-WFB  
(1-877-727-2932)

## **Hearing-impaired customers**

We accept all relay calls, including 711