

# Consumer Account Addenda

**Consumer Account Fee and Information Schedule Addenda**

- Worldwide Military Banking Program ATM/Debit Card Fee changes, Effective January 1, 2025
- Services Fees – Checks Update, Effective November 11, 2024
- Prime Checking and Premier Checking – Special Interest Rate Changes, Effective October 30, 2024
- Wire Transfer Updates, Effective October 11, 2024
- Increase to Low-Dollar Overdraft Fee Waivers, Effective October 1, 2024
- Platinum Savings Team Member Benefit, Effective July 23, 2024
- ExpressSend Service Fees, Effective July 12, 2024

**Deposit Account Agreement Addenda**

*There are no addenda for the deposit account agreement.*

# Consumer Account Fee And Information Schedule Addenda

These Addenda change the Consumer Account Fee and Information Schedule (“Consumer Schedule”). All terms defined in the Consumer Schedule will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Consumer Schedule, these Addenda will control. Except as expressly amended by these Addenda, the Consumer Schedule remains in full force and effect.

## Worldwide Military Banking Program ATM/Debit Card Fee changes, Effective January 1, 2025

**In the section of the Consumer Schedule titled “Everyday Checking & Clear Access Banking,” subsection titled “Worldwide Military Banking program” is deleted and replaced with the following:**

### Worldwide Military Banking program

With the Worldwide Military Banking program, eligible checking accounts with a qualifying non-civilian military direct deposit will receive these account benefits: the checking account monthly service fee will be waived and all non-Wells Fargo ATM cash withdrawal transaction fees, the international purchase transaction fee, and non-Wells Fargo bank cash disbursement fees will be waived worldwide. Fees may still be charged by non-Wells Fargo ATM operators or networks, or by other third parties for purchases or cash disbursements. Prime Checking and Premier Checking accounts are not eligible for this program.

To be eligible for the program, you must receive a qualifying non-civilian military direct deposit of your salary, pension, or disability benefits electronically deposited from Department of Defense/Defense Finance and Accounting Service (DOD/DFAS), Department of Veterans Affairs/Veterans Benefits Administration (VA/VBA), or U.S. Department of the Treasury from any branch of the United States military into an eligible checking account. An account will receive program benefits 45 days after the qualifying non-civilian military direct deposit is deposited into the checking account and program benefits will end 180 days after a qualifying non-civilian military direct deposit is no longer deposited into the checking account.

## Services Fees – Checks Update, Effective November 11, 2024

**In the section of the Consumer Schedule titled “Service Fees,” subsection titled “Checks” is deleted and replaced with the following:**

Checks	Personalized temporary checks (counter checks)	\$3 per sheet of three checks
	Check ordering	Singles \$30 Duplicates \$35

## Prime Checking and Premier Checking – Special Interest Rate Changes, Effective October 30, 2024

**In the section of the Consumer Schedule titled “Prime Checking & Premier Checking,” footnote “\*\*”**

A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings accounts or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.” **is deleted and replaced with the following:**

**\*\*** A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, or switching a linked account to an eligible savings account, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

## Wire Transfer Updates, Effective October 11, 2024

In the section of the Consumer Schedule titled “Service Fees,” subsection titled “Wire transfers” is deleted and replaced with the following:

		Domestic	International	
			U.S. currency	Foreign currency
Wire transfers <sup>6,7</sup>	Incoming	No fee	No fee	No fee
	Outgoing			
	Digital wire	\$25 each	\$25 each	No fee
	Branch	\$40 each	\$40 each	\$40 each
	Standing transfer order	\$25 each	NA	NA
Wire transfer fees charged by third parties or other banks	Third parties or other banks may charge fees in addition to those described above			

6. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar. The applicable exchange rate may vary based on such factors including, but not limited to, currency pair, transaction size, payment channel, and product type, such as foreign currency cash, checks, remittances, and wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

7. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the “Applicable exchange rate” section of the Deposit Account Agreement.

## Increase to Low-Dollar Overdraft Fee Waivers, Effective October 1, 2024

In the section of the Consumer Schedule titled “Overdraft Services,” subsection titled “Overdraft fees” is deleted and replaced with the following:

### Overdraft fees

We may charge an overdraft fee for any item we pay into overdraft. We limit our overdraft fees to three per business day. We won't assess an overdraft fee on items of \$10 or less. If both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed all of your transactions, we won't assess an overdraft fee on the items. We won't charge an overdraft fee on ATM and everyday (one-time) debit card transactions unless your account is enrolled in Debit Card Overdraft Service. ATM withdrawals and debit card transactions that were authorized when your account had a sufficient available balance, but are subsequently presented to us for payment and paid into overdraft when you no longer have a sufficient available balance, will not be assessed an overdraft fee (whether or not you are enrolled in Debit Card Overdraft Service).

**Note:** Overdraft fees are not applicable to Clear Access Banking accounts.

To learn more about overdrafts, see the “Available Balance, Posting Transactions, and Overdraft” section in the Deposit Account Agreement.

## Platinum Savings Team Member Benefit, Effective July 23, 2024

In the section of the Consumer Schedule titled “Way2Save Savings & Platinum Savings,” under account “Platinum Savings,” the following is added:

We'll waive the monthly service fee for Platinum Savings for current and retired Wells Fargo employees. If Wells Fargo Human Resources no longer classifies you as a current or retired employee, the Platinum Savings monthly service fee will apply, unless you meet one of the options to avoid this fee.

**ExpressSend Service Fees, Effective July 12, 2024**

In the section of the Consumer Schedule titled “Service Fees,” the following is added:

ExpressSend Service	Country	Fee
	Mexico	\$6.00
	Dominican Republic	\$5.00
	El Salvador	\$11.00
	Guatemala	\$5.00
	Honduras	\$9.00
	Nicaragua	\$11.00
	Colombia	\$5.00
	Ecuador	\$9.00
	Peru	\$8.00
	India	\$3.00
	Philippines	\$5.00
	Vietnam	\$12.00
In addition to the transfer fee, Wells Fargo makes money when it converts one currency to another currency for you. The exchange rate provided to you is set by Wells Fargo in its sole discretion, and it includes a markup. For additional information related to ExpressSend and foreign currency, please refer to the ExpressSend Terms and Conditions.		
ExpressSend transfer fees vary periodically and are subject to change at any time. For the ExpressSend transfer fees in effect, talk to a Banker or refer to the ExpressSend Remittance Cost Estimator online at <a href="https://wellsfargo.com/costestimator">wellsfargo.com/costestimator</a> .		

**END OF ADDENDA**

These addenda govern deposit accounts maintained at Wells Fargo Bank, N.A. (except in Arkansas, Illinois, Michigan, Texas, and Wisconsin).