



Effective July 25, 2023

Business Account Fees and Information

BUSINESS ACCOUNT FEE AND
INFORMATION SCHEDULE

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Introduction

This Business Account Fees and Information document, the “Business Schedule,” together with the following documents is your contract with Wells Fargo and constitutes the “Agreement” that governs your new and existing business deposit accounts with Wells Fargo:

- The Deposit Account Agreement,
- Our interest rate sheet for interest-bearing accounts,
- Our privacy notice, and
- Any additional disclosures, amendments, or addenda we provide to you.

In these documents, when we say, “Wells Fargo,” “Bank,” “we,” “us,” and “our,” we are talking about Wells Fargo Bank, N.A. “You” and “your” means the account owner and any other person authorized to operate an account.

Be sure to review the Deposit Account Agreement, including the “Glossary” section, for important defined terms used in this Schedule. We regularly update this Business Schedule. You can get a copy of the current Business Schedule at wellsfargo.com, by requesting it from a banker, or by phone.

Overview & Key Terms

This document helps you understand your account features and requirements, the fees that may apply, and how to minimize or avoid fees where possible. If you don't find your account type listed, check with a Wells Fargo banker for information about your account, including fees and other important information.

What we mean by fee period and why it matters

This section applies to the following non-analyzed checking and savings products: Initiate Business Checking, Navigate Business Checking, Additional Navigate Business Checking, Federal Agency Checking, State/Local Government Checking, U.S. Government Checking, Interest on Lawyers Trust Account (IOLTA), Real Estate Trust Account (RETA), Business Market Rate Savings, and Business Platinum Savings.

How we track and report your account activity, including what's provided in your account statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the options available to avoid the fee.

You'll find the dates of your fee period in the *Monthly service fee summary* on your account statement. The fee period end date is the last day posted transactions and account changes apply to that fee period. If your fee period ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period. Pending transactions displayed in online banking are not posted transactions.

See "Determining the day your deposit is received by the Bank" in the "Availability of Funds Policy" section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day.

Combined balances determined one day before last business day each period: Navigate Business Checking has a combined balance option to avoid the monthly service fee. The combined balance is determined one business day prior to the last business day of your fee period.

Initial monthly service fee waiver: We'll waive the monthly service fee for each fee period ending within the first 64 days of opening.

Other fees subject to the fee period: We also use the fee period to count the number of posted transactions we allow before charging a fee. For example, if your account allows a certain number of no-charge ATM transactions each fee period, we'll only charge for ATM transactions after that number has been met within the fee period. Other fees subject to the fee period include the transactions fee, deposited items fee, cash deposit processing fee, coin order fee, and currency order fee.

Your fee period can change: We may, at our discretion, change your fee period without prior notification. For example, when accounts are brought together into a combined statement, we change the fee period to match the fee period of the first account listed on the statement. When accounts are delinked from a combined statement, we may change the fee period for the delinked accounts.

Minimum daily balance

Minimum daily balance refers to the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly processing.

Average ledger balance

The average ledger balance is the sum of each day's ledger balance divided by the number of days in the fee period.

Ledger (posted) balance

The ledger balance is the ending daily balance, after all transactions have gone through nightly processing.

Interest-bearing accounts

For interest-bearing accounts, you may earn interest based on the account's daily collected balance. The interest rate may be as low as 0.00%, and variable interest rates may be changed by the Bank at any time. Interest is compounded daily and paid monthly using a 365-day year. For more payment options for CDs, see "Interest on your CD" in the "Time Accounts (CDs)" section in the Deposit Account Agreement. For State, Local, or Indian Tribal government entity Public Funds Time Accounts (CDs) in California and Utah, interest is compounded daily from the date of deposit to the maturity date using a 360-day year.

Refer to the current business deposit interest rate sheet to find interest rates in your branch location.

Analyzed accounts

This section applies to the following analyzed accounts: Optimize Business Checking, Analyzed Business Checking, and Analyzed Interest on Lawyers Trust Account (IOLTA).

Earnings allowance for Optimize Business Checking and Analyzed Business Checking: If you have Optimize Business Checking or Analyzed Business Checking, your account is eligible for an earnings allowance to offset eligible fees and expenses, including certain service fees. To calculate your earnings allowance, we apply the earnings credit rate to the investable balance available for services in your account. The earnings credit rate is a variable rate that the Bank can change at any time. The rate appears on your client analysis statement. If your earnings allowance is greater than the total eligible fees for a given statement period, we won't credit that amount to your account or carry it forward to the following statement period. In any statement period where your fees exceed your earnings allowance, we'll debit your account or invoice you for the difference. Does not apply to Analyzed Interest on Lawyers Trust Account (IOLTA).

Recoupment fee for Analyzed Business Checking only: The FDIC charges each insured bank a fee to cover its share of the cost of providing deposit insurance to depositors. The FDIC does not charge a bank's depositors for deposit insurance or require banks to pass the cost of deposit insurance on to their depositors. The FDIC does, however, permit a bank to recoup the cost of deposit insurance from its depositors, so long as the fee the bank charges its depositors does not reveal information that could be used to determine the bank's confidential supervisory ratings or mislead depositors by implying the FDIC is charging the fee. The Bank assesses this Recoupment fee to partially recover insurance premiums it pays to the FDIC for deposit insurance. The amount of the Recoupment fee appears on your monthly account statement or client analysis statement and is based on the monthly average ledger balance maintained in your account. The Recoupment fee is subject to change by the Bank at any time without notice. Does not apply to Optimize Business Checking and Analyzed Interest on Lawyers Trust Account (IOLTA).

The following terms apply to analyzed accounts:

Analyzed Account: Analyzed accounts are designed for businesses with high transaction volumes or those needing more complex, and flexible cash management services. Fees are billed through account analysis.

Billing relationship: A group of analyzed business checking accounts that can be linked together for billing purposes upon customer request will appear together on the client analysis statement. It can include multiple analyzed business checking account types, except Optimize Business Checking can only be in a billing relationship with other Optimize Business Checking accounts and/or Analyzed IOLTAs. One account in the billing relationship is identified as the billing account and will be debited or invoiced for analysis fees.

Statements: Analyzed accounts receive two statements per month:

- A statement detailing your account activity within a time period that is listed on your statement.
- A client analysis statement will provide a breakdown of services provided during a calendar month.

Statement period: The dates of your statement period are located on your account statement, which provides you a record of all transactions posted during that period. For analyzed accounts, the statement period from your client analysis statement is used for billing purposes and is based on the calendar month. Only transactions that posted through the last business day of the month will count towards that statement period. If your account allows for a certain number of no-charge transactions each statement period, we'll only charge for those transactions after the number has been met within the statement period.

Initial monthly maintenance fee waiver: We'll waive the first monthly maintenance fee, for the first statement period, following the opening of an analyzed account.

Initiate Business Checking & Navigate Business Checking

	Initiate Business Checking	Navigate Business Checking	Additional Navigate Business Checking
Monthly service fee	\$10	\$25	\$25
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance 	<ul style="list-style-type: none"> • \$10,000 minimum daily balance • \$15,000 average combined business deposit balances 	Linked to Navigate Business Checking
Minimum opening deposit	\$25	\$25	\$25
Transactions fee (per fee period)	First 100 transactions: \$0 Over 100 transactions: \$0.50 each	First 250 transactions: \$0 Over 250 transactions: \$0.50 each	First 150 transactions: \$0 Over 150 transactions: \$0.50 each
	Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments		
Cash deposit processing fee (per fee period)	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100	First \$20,000: \$0 Over \$20,000: \$0.30 per \$100	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100
Interest-bearing	No	Yes; interest rates are variable	No
Optional Overdraft Protection	Yes	Yes	Yes
Debit Card Overdraft Service	Automatically enrolled	Automatically enrolled	Automatically enrolled

Navigate Business Checking benefits

Navigate Business Checking offers the following services at no fee:

- Cashier's checks
- Money orders
- Incoming domestic and international U.S./foreign currency wire transfers¹
- First two outgoing domestic wire transfers per fee period
- Up to two domestic (U.S.) non-Wells Fargo ATM cash withdrawal transactions per fee period. We will charge a cash withdrawal transaction fee for each additional non-Wells Fargo ATM cash withdrawal transaction. Fees charged by the non-Wells Fargo ATM operator or network may apply.

1. Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. 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" and "Incoming international wire transfers" sections of the Deposit Account Agreement.

Additional Navigate Business Checking accounts also receive these benefits at no charge. Additional Navigate Business Checking is an account designed exclusively for Navigate Business Checking customers who need an additional business checking account.

If you switch to a Navigate Business Checking or Additional Navigate Business Checking account from another type of business account, fee waivers for allowable wire and ATM transactions will be included after the current fee period ends.

You can also avoid the monthly service fee on Additional Navigate Business Checking accounts or on Business Platinum Savings accounts when linked to a Navigate Business Checking Account.

Navigate Business Checking combined business deposit balances

The combined balance is determined one business day prior to the last business day of your fee period. Combined business deposit balances include the average ledger balance in your Navigate Business Checking account plus other qualified linked accounts:

- Your business checking accounts: Initiate Business Checking and Additional Navigate Business Checking PLUS
- Your business savings accounts: Business Market Rate Savings and Business Platinum Savings PLUS
- Your business time accounts (CDs): Business Time Account (CD)

Your Navigate Business Checking account cannot be linked to another Navigate Business Checking account for combined balances. Other accounts linked to your Navigate Business Checking account for combined balances, such as a Business Market Rate Savings account, cannot simultaneously be linked to another Navigate Business Checking account to avoid the monthly service fee with combined balances.

Optimize Business Checking & Analyzed Business Checking

	Optimize Business Checking	Analyzed Business Checking
Monthly maintenance fee	<p>\$75 for relationship, up to 5 accounts</p> <ul style="list-style-type: none"> • \$30 additional fee for each account in excess of 5 (6+) <p>Optimize Business Checking account monthly maintenance fee includes monthly base or per item fees for pre-selected, optional, treasury management products and services as a relationship benefit. See Optimize benefits page for details.</p>	\$30
Minimum opening deposit	\$25	\$25
Transactions fee (per statement period)	<p>First 250 transactions within a billing relationship: \$0</p> <p>Over 250 transactions: \$0.50 each</p> <p>Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.</p>	<ul style="list-style-type: none"> • \$0.20 per check paid (paper or electronic) • \$0.20 per debit posted • \$0.20 per electronic credit posted • \$0.20 deposited item (in addition to deposit or electronic credit posted) • \$0.20 per ACH (Automated Clearing House) received item (in addition to debit posted or electronic credit posted)
Cash deposit processing fee (per statement period)	\$0.0030 per \$1 deposited	\$0.0030 per \$1 deposited
Deposit fees		
Non-electronic deposit (processed by teller or mailed to Bank)	\$2.50 per deposit	\$2.50 per deposit
ATM Deposit	Fee waived	\$2.00 per deposit
Earnings allowance	Yes	Yes
Interest-bearing	No	No
Optional Overdraft Protection	Yes	Yes
Debit Card Overdraft Service	Automatically enrolled	Automatically enrolled
Switching accounts during a statement period	If you switch to an Optimize Business Account from another type of business account, fee waivers for allowable wire and ATM transactions will be included after the statement period ends.	

Optimize Business Checking benefits

Optimize Business Checking Relationship Benefits included with monthly maintenance fee

No enrollment required:

- Cashier's check
- Money Orders
- Stop Payments
- DDA Statements with enlarged images
- Electronic credits posted
- ACH received items

Treasury Management relationship benefits included with monthly maintenance fee

(assisted enrollment required):

- Once a relationship is established, Optional Treasury Management products and services are available. After selecting and enrolling in desired options, they will be accessible through the Commercial Electronic Office® (CEO®).
- Unless noted below, monthly base or per item fee(s) do not apply as the product or service is included as an Optimize Business Checking relationship benefit. Please review the list to understand when additional fees may apply.

Contact a banker to setup the treasury management products and services you need:

- Administration
- Alerts
- ACH Fraud Filter
- Online Automated Clearing House (ACH) Services
- CEO Basic Banking
- CEO® Desktop Deposit® and Desktop Deposit Adjustments
- Statements and Notices
- Transaction Search
- Zero Balance Account
- Treasury Information Reporting (Express Balance and ACH Return NOC [notifications of change] report)
- CEO Wires
 - Up to five outgoing CEO Wires per statement period and \$15 for each additional. CEO Wires outgoing types included:
 - Wire out domestic. Outgoing U.S. dollar (USD) wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border U.S. dollar (USD). Outgoing cross border USD wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border foreign exchange. Outgoing cross border foreign currency wire (freeform or templated) initiated via CEO Wires settling to a Wells Fargo account.^{1,2}

Additional fees may apply based on selected Optional Treasury Management Products or Services

Potential additional service fees

Fraud protection fees	
ACH fraud filter – review item	\$14 per item
ACH fraud filter – stop item	\$10 per item
ACH and wire fees	
ACH payments – same day	\$1.50 per item
ACH return unauthorized quality fee	\$5 per item
ACH special investigation	\$35 per occurrence
Wire book transfer CEO/API	\$8 per item
CEO wires outgoing (exceeding 5)	\$15 per item

Fees for the above listed Treasury Management Products and Services are included as a relationship benefit of your Optimize Business Checking account, except for those fees noted under the section heading, Potential additional service fees. If you have questions about the services included in this document, please contact your banker.

1. Fees may be charged by third parties or other banks, in addition to those described above.
2. Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. 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” and “Incoming international wire transfers” sections of the Deposit Account Agreement.

Specialized Accounts

	Federal Agency Checking State/Local Government Checking US Government Checking	Interest on Lawyers Trust Account (IOLTA) Analyzed Interest on Lawyers Trust Account (IOLTA) Real Estate Trust Account (RETA)*
Monthly service fee	\$10	NA
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$500 minimum daily balance • \$1,000 average ledger balance 	There is no monthly service fee for these accounts. All other fees are the account holder's responsibility.
Minimum opening deposit	\$25	\$25
Transactions fee (per fee period)	First 200 transactions: \$0 Over 200 transactions: \$0.50 each Transactions means all checks deposited, and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments	NA
Cash deposit processing fee (per fee period)	First \$7,500: \$0 Over \$7,500: \$0.30 per \$100	NA
Interest-bearing	Yes; interest rates are variable	Yes; interest rates are variable
Optional Overdraft Protection	NA	NA
Debit Card Overdraft Service	NA	NA

* RETA product offered in Colorado, Connecticut, Iowa, Maryland, Minnesota, Nebraska, New Mexico, Utah, Washington, and Wisconsin only.

IOLTA, Analyzed IOLTA, and RETA

These accounts are subject to applicable state laws and rules. This includes payment of interest, reporting of information to third parties where required, including overdrafts and returned items, and the account holder's responsibility to pay for fees assessed in connection with the account. The Bank isn't responsible for overdrafts caused by fees. These accounts are not eligible for ATM/Debit Card.

IOLTA and RETA

Service fees are paid via deposit of non-trust funds sufficient to cover such fees, where permitted, or via cash at the time of the transaction.

Analyzed IOLTA

Service fees are paid via a linked, eligible analyzed billing account (required). Analyzed IOLTA isn't eligible for earnings allowance.

IOLTA and RETA State-specific program names

For IOLTA: Alabama Law Foundation (ALF) or Alabama Civil Justice Foundation (ACJF), Colorado Lawyer Trust Account Foundation (COLTAF), Florida Interest on Trust Account (IOTA), New York Interest on Lawyer Account (IOLA)

For RETA: Colorado Association of Realtors Housing Opportunity Foundation (CARHOF), Maryland Affordable Housing Trust (MAHT), Wisconsin Interest Bearing Real Estate Trust Account (IBRETA)

Business Market Rate Savings & Business Platinum Savings

	Business Market Rate Savings	Business Platinum Savings
Monthly service fee	\$5	\$15
How to avoid monthly service fee each fee period (only one option required per account)	<ul style="list-style-type: none"> • \$300 minimum daily balance • A total amount of \$25 or more of automatic transfers from a Wells Fargo business checking account into this savings account 	<ul style="list-style-type: none"> • \$10,000 minimum daily balance • Linked to Navigate Business Checking • Linked to Optimize Business Checking
Minimum opening deposit	\$25	\$25
Deposited items fee (per fee period)	First 20 items: \$0 Over 20 items: \$0.50 each	First 20 items: \$0 Over 20 items: \$0.50 each
Cash deposit processing fee (per fee period)	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100	First \$5,000: \$0 Over \$5,000: \$0.30 per \$100
Interest-bearing	Yes; interest rates are variable	Yes; interest rates are variable
Check writing	Yes	Yes

Time Accounts (CDs)

	Business Time Account (CD) Public Funds Time Account (CD)
Minimum opening deposit	\$2,500
Terms	<ul style="list-style-type: none"> • From 3 months to 144 months (12 years) • From 30-day to 365-day terms also available for balances of \$100,000 or more
Interest-bearing	Yes; interest rate is fixed and based on rate available at account opening
Withdrawals during term of account	We'll calculate any early withdrawal penalty using the interest rate in effect for your CD at the time of the early withdrawal. See "Early withdrawal penalty and Regulation D penalty" in the "Time Accounts (CDs)" section of the Deposit Account Agreement.

Overdraft Services

Overdraft, Returned Item / Non-sufficient funds (NSF) Third parties or other banks may impose charges for returned items.	Standard overdraft fee for items paid into overdraft	\$35 per item
	Returned item / Non-sufficient funds (NSF) fee	\$0
Overdraft Protection transfer/advance	From eligible business savings or credit accounts	\$0 (see details below)

Overdraft fees

We may charge an overdraft fee for any item we pay into overdraft. We limit our overdraft fees to four per business day. We won't assess an overdraft fee 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 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).

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

Overdraft Protection transfer/advance

Advances from eligible business credit accounts may accrue interest from the date of each advance. Refer to your applicable credit agreement for details.

Transfers from linked eligible business savings account: If the available balance in your savings account is \$25 or more and can cover the overdraft, we'll transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we'll transfer the available balance.

Advances from linked eligible business credit account: If the available credit in your credit account is \$25 or more and can cover the overdraft, we'll advance the exact amount needed or a minimum of \$25. If the available credit in your credit account is less than either \$25 or the amount needed, we'll advance the available credit. Interest charges may apply. Refer to your applicable credit agreement for details.

Service Fees

When using your Wells Fargo accounts, you'll pay charges for specific transactions and services. We base your account fees on the type of account you have and the services you use. **Your account may provide a discount or fee waivers on certain fees listed below.** Your business accounts base certain fees on the amount and type of activity in your account each fee period. Please review information about your account in this Business Schedule for additional details. Some fees may be offset by your earnings allowance if you have Analyzed Business Checking or Optimize Business Checking.

ATM and debit cards¹	Wells Fargo ATMs			No fee
	Non-Wells Fargo ATM fees²			
	Cash withdrawal transaction – U.S./U.S. territories ³			\$2.50 each
	Cash withdrawal transaction – International			\$5.00 each
	Balance inquiry			\$2.50 each
	Funds transfer			\$2.50 each
Cashed/deposited item returned unpaid for any reason				\$12 per item
	Returned item special instruction			
	Monthly base			\$15 per account
Cashier's checks⁴	Re-deposited item			\$8 per item
	Cashier's checks			\$10
Checks	Stop payment for a lost, stolen, or destroyed cashier's check			\$0 each ⁵
	Check cashing: non-customers cashing business checks drawn on Wells Fargo			\$7.50
	Personalized temporary checks (counter checks)			\$3 per sheet of three checks
Check image service Available for checking and savings accounts.	Account			
	Service			
	Image			
	All accounts except those listed below	Classic	front of checks only	No fees
		Premium	front and back of checks	No fees
	Optimize Business Checking*, Analyzed IOLTA*	Classic	front of checks only	No fees
		Premium	front and back of checks	No fees
		Check Return with Account Maintenance	Enlarged front and back of checks	No fees
	Analyzed Business Checking	Classic	front of checks only	\$2.00 monthly fee* up to 75 images \$0.03 per image 76+
		Premium	front and back of checks	\$4.00 monthly fee* up to 75 images \$0.06 per image 76+
	Check Return with Account Maintenance	Enlarged front and back of checks	\$60 monthly fee**	
* Fee assessed only when check images are included with account statement. The fee for this service is posted to the account on the last business day of the statement period. Paper statements required.				
** Fee assessed monthly. The fee for this service is posted to the account on the last business day of the statement period. Paper statements required.				

Service Fees (continued)

Coin/currency	All accounts	
	Coin order	First 15 rolls per fee period: \$0 Over 15 rolls: \$0.15 per roll
	Currency order	First \$1,000 per fee period: \$0 Over \$1,000: \$0.13 per \$100
Collections (U.S.)⁶	Incoming and outgoing	\$25 per item
Deposit Account Control Agreement	Account maintenance per month	\$275 per account
	Setup/Amendment	\$965 per agreement
Foreign and international services In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. ^{6,7,8}	Delivery fee Varies depending on service provided, order method (online, from a phone banker, or at a branch) and delivery method	
	Fees vary	
	Foreign drafts	
	Bank draft payable in foreign currency	\$30 per order
	Foreign draft stop payment	\$75 each
	International item deposited	
In U.S. and foreign currency	\$5 each	
International item returned unpaid	\$15 each	
International item collection (\$250 minimum item amount)	\$80 each	
Outgoing international U.S. currency/foreign currency (both one-time and repetitive)	Fee disclosed at the time of transaction	
Legal process fee	Includes levy, writ, garnishment, and any other legal documents that require funds to be attached	\$125 each; maximum \$250 per account, per calendar month
Money order⁴	up to \$1,000	\$5 each
Money service business designation		\$75 per month per account used to conduct money service
Research and verification of accounts		\$25 per hour (\$25 minimum)
Statements	Special request Special requests include: duplicate account statement, hold statement, special mailing instructions	
	\$7.50 per statement	
	Fiscal calendar setup/change (analyzed accounts) This fee is charged when you request customized statement period dates based on your business's fiscal calendar	
	\$35 each	
Stop payments	Paper or ACH item	Non-analyzed checking and savings accounts
		\$0 each
	Analyzed accounts	\$31 each

Service Fees (continued)

Wire transfers non-analyzed checking and savings accounts		Domestic	International	
			U.S. currency	Foreign currency
Incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. ^{6,7,8}	Incoming	\$15 each	\$15 each	\$15 each
	Outgoing			
	Digital wire	\$25 each	\$25 each	\$25 each
	Branch/Voice channel (non-repetitive)	\$40 each	\$40 each	\$40 each
	Voice repetitive	\$25 each	\$25 each	\$25 each
Wire transfers analyzed accounts		Incoming		
Incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank. In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. ^{6,7,8}		Domestic	International U.S. currency	International foreign currency
	Incoming	\$15 each	\$16 each	\$16 each
	Wire in via correspondent bank – U.S./foreign currency		\$7 per transfer	
		Outgoing		
		Domestic	International U.S. currency	International foreign currency
	Branch/Digital	\$30 each	\$45 each	\$35 each
	Voice	\$30 each	\$45 each	\$35 each
	Voice repetitive	\$25 each	\$40 each	NA
	Voice drawdown	\$20 each	NA	NA
	Auto standing	\$18 each	\$30 each	NA
Wire transfer fee additional charges for analyzed accounts				
In addition to any fees, the exchange rate used when we convert one currency to another includes a markup. ^{6,7,8}	Fax/email advice			\$5 per wire
	Fax/email wire report monthly base			\$37 per account
	Outgoing wire returned			\$55 each
	Voice wire monthly base			\$6 per month, per account
	Wire investigation			\$65 per wire
	Wire repair surcharge – incoming/outgoing			\$9 each
Wire transfer fees charged by third parties or other banks	Third parties or other banks may charge fees in addition to those described above			

1. You may also be charged fees for use of your debit card and ATM card by third parties such as stores and merchants, and by other banks and financial institutions for use of non-Wells Fargo ATMs. For your debit card, you may be charged by other banks and financial institutions for cash disbursements at their branches.
2. Non-Wells Fargo ATMs are ATMs that are not owned or operated by Wells Fargo or are not prominently branded with the Wells Fargo name and logo.
3. U.S. includes the 50 states and the District of Columbia as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.
4. Outstanding Cashier's checks and Money Orders are subject to state or territorial unclaimed property laws.
5. If the cashier's check is lost, stolen, or destroyed, you may request a stop payment and reissuance. A stop payment and reissuance can only be completed within a branch location. As a condition of stop payment and reissuance, Wells Fargo Bank will require an indemnity agreement. In addition, for cashier's checks over \$1,000.00, the waiting period before the stop payment and reissuance of an outstanding cashier's check may be processed is 90 days (30 days in the state of Wisconsin and 91 days in the state of New York). The waiting period can be avoided with the purchase of an acceptable surety bond. This can be purchased through Wells Fargo's approved insurance carrier or through an insurance carrier of the customer's choice. The cost of a surety bond varies depending on the amount of the bond and the insurer used. Surety bonds are subject to the insurance carrier's underwriting requirements before issuance. If the surety bond is not provided, the waiting period applies.

6. Fees may be charged by third parties or other banks, in addition to those described above.
7. 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, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or 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.
8. 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.

Questions? We're here for you

Online	Visit wellsfargo.com/biz
Phone	1-800-225-5935
Deaf or hard of hearing customers	We accept all relay calls, including 711.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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