

A guide to your common checking account fees

At Wells Fargo we are committed to providing the information you need to help manage your account. We developed this summary to help you understand some of the most common fees that may apply to your checking account. For a complete listing of fees and more detailed account information, please see the Wells Fargo Consumer Account Agreement and Consumer Account Fee and Information Schedule.

How deposits and withdrawals are processed	
Posting order – the order your deposits and withdrawals are processed	<p>Transactions are generally posted each business day in this order:</p> <ul style="list-style-type: none"> • First – deposits or incoming transfers received before the deposit cutoff time that day • Second – your withdrawals (such as ATM and debit card transactions) that have been received for payment from your account. Transactions are sorted by date and time the transaction was conducted or for some transactions the time assigned by our system; if date and time are the same, we post lowest to highest dollar amount. • Third – checks and automatic payments (ACH) by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount
Deposit availability – when your deposits will be made available	Cash deposit: same business day
	Electronic direct deposits/incoming wire transfers: same business day
	<p>Check deposits: Funds are generally available on the first business day after the day we receive your deposits. For check deposits made at a Wells Fargo location or ATM, up to \$400 may be available on the day of the deposits.</p> <p>If we place a hold on a check, the first \$200 will be available on the next business day. The remaining balance will be available no later than the seventh or eighth¹ business day after the day of your deposit. We will notify you of the hold and when the funds will be made available to you.</p> <p>Note: Deposits made before the cutoff time for each store and Wells Fargo ATM will be processed that day. Deposits made after the cutoff time are treated as made on the next business day.</p>

¹We may delay availability of funds for one additional day for checks deposited at a Wells Fargo location in Alaska if the checks are drawn on a bank not located in Alaska.

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Overdraft services fees

Overdraft and returned item fees ²	<p>\$35 per item</p> <p>Note:</p> <ul style="list-style-type: none">• No overdraft fee will be assessed on ATM and everyday debit card transactions unless Debit Card Overdraft Service is added to the account• No more than four overdraft and returned item fees will be charged on any business day• No overdraft fees if at the end of our nightly processing, both your ending daily account balance and your available balance are overdrawn by \$5 or less and there are no items returned for insufficient funds after all transactions have posted• No extended or continuous overdraft fee
Overdraft Protection transfer/advance fees – when you are enrolled we will transfer/advance available funds from your account(s) linked for Overdraft Protection	<p>\$12.50 per transfer from your linked savings account</p> <p>Note: Transfers from a savings account will count toward the Regulation D and Wells Fargo combined total limit of six withdrawals and transfers per monthly fee period. See the “Other common fees” section for excess activity fees if the transaction limit is exceeded on your savings accounts.</p> <p>\$12.50 per advance from an eligible linked line of credit account (no fee if linkage is to a <i>PMA</i>® Premier Checking account)</p> <p>You may be able to use your credit card as overdraft protection. To learn more about the advance fees, please see your Credit Card Agreement.</p>

Debit Card Overdraft Service²

When you add this service, your ATM and everyday debit card transactions may be approved at the Bank’s discretion when you do not have enough money in your checking or linked overdraft protection account to cover your transaction. This service is not available on all accounts.

Option 1 – Your account does not come with Debit Card Overdraft Service: If you do not add this service and you do not have enough money in your account, your ATM or everyday debit card transaction will be declined and no overdraft fee will be charged on these transactions.

Option 2 – If you add this option: If you add Debit Card Overdraft Service and an ATM or an everyday debit card transaction overdraws your account, the fees will be the same as listed in the “Overdraft and returned item fees” section.

²Our overdraft fee may apply whether the overdraft is by check, ATM withdrawal, debit card, electronic transaction or other means. 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 not in good standing or you have had excessive overdrafts. You must immediately bring your account to a positive balance.

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ATM fees	
Cash withdrawals at Wells Fargo ATMs	\$0
Cash withdrawals at non-Wells Fargo ATMs in the U.S. ³	\$2.50 per withdrawal Note: Fees charged by non-Wells Fargo ATM owners/operators apply (unless waived by your account terms).
Cash withdrawals at non-Wells Fargo ATMs outside of the U.S.	\$5 per withdrawal Note: Fees charged by non-Wells Fargo ATM owners/operators apply (unless waived by your account terms).

Other common fees	
Access to <i>Wells Fargo Online</i> [®] Banking with Bill Pay	\$0
Cashier's check ³	\$10 each
Cashed/Deposited returned item	\$12 per item – for items returned unpaid to Wells Fargo for any reason
Check printing ³	Varies
Excess activity fee (applied to savings accounts)	\$15 per withdrawal or transfer – if you exceed the Regulation D and Wells Fargo combined total limit of six withdrawals and transfers from your savings account per monthly fee period (maximum three fees per monthly fee period)
International debit card purchase transaction fee	3% of transaction amount
Money Order (up to \$1,000) ³	\$5 each
Online bank statements	\$0
Online check images – images of checks you've written	\$0
Stop Payment ³	\$31 each
Wire Transfer ³	\$15 for incoming domestic/internal transfer (unless waived by your account terms) \$30 for outgoing domestic/internal transfer (unless waived by your account terms)

Dispute resolution
If you have a dispute with the Bank, and we are not able to resolve the dispute informally, you agree that the dispute will be resolved through an arbitration process further detailed in the “Resolving disputes through arbitration” section of the Consumer Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

³Fees may be waived or discounted based on the type of account you have. Talk to a banker for additional details.

This summary of fees is applicable to consumer deposit accounts maintained at Wells Fargo Bank.

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