

Pennsylvania

Consumer Account Addenda

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Together we'll go far



Consumer Account Fee And Information Schedule Addenda

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

Opportunity Package Changes, Effective November 15, 2014

In the section of the Schedule titled "Wells Fargo Opportunity PackageSM" under sub-section "Debit card and ATM card" the bullet "No ATM deposits are accepted (teller and electronic deposits only)" is deleted.

Overdraft and returned item fee changes, Effective September 17, 2014

In the section of the Schedule titled "Service fees" under sub-section "Overdraft items and returned items (Non-Sufficient Funds/NSF)" the chart is deleted and replaced with the following.

All states Overdraft items and returned items (Non-Sufficient Funds/NSF)	\$35 per item
All states Wells Fargo Teen Checking account (limit of two per day)	\$15 per item

Changes to Money Market Savings Bonus Interest Rates, Effective September 15, 2014

In the sections of the Schedule titled "Wells Fargo Money Market SavingsSM Account" under "Interest" the last bullet "Earn a bonus interest rate when linked to a Wells Fargo Preferred Checking account, Wells Fargo At Work Checking account, Way2Save Checking account, Wells Fargo College Checking account, or the PMA Package with the PMA Premier Checking account. If the account is no longer linked to any of these checking accounts the bonus rate will discontinue and change to the current rate the Bank is offering," will be changed to the following:

- Earn a bonus interest rate when linked to the PMA Package with the PMA Premier Checking account. If the account is no longer linked to this account the bonus rate will discontinue and change to the current rate the Bank is offering.
For all other accounts the interest rate on the Wells Fargo Money Market Savings account will change to the current rate the Bank is offering.

In the sections of the Schedule titled "Wells Fargo Preferred Package" and "Wells Fargo At WorkSM Package," under "Account description" the last bullet "Bonus interest rate on a linked Wells Fargo Money Market Savings account" will be deleted and the interest rate on the Wells Fargo Money Market Savings account will change to the current rate the Bank is offering.

Changes to the High Yield Savings Opening Deposit and Monthly Service Fee, Effective September 15, 2014

In the section of the Schedule titled "Wells Fargo High Yield Savings Account" the sub-sections "Opening deposit" and "Monthly service fee" are deleted and replaced with the following:

Opening deposit

\$50 minimum

(Wells Fargo Phone BankSM and Wells Fargo Online[®] Banking: \$25 minimum)

Monthly service fee

The \$10 monthly service fee will be waived if you maintain a \$3,500 minimum daily balance.

Worldwide Military Banking Program, Effective August 11, 2014

The section of the Schedule titled "Wells Fargo Worldwide Military Banking Program" is deleted and replaced with the following:

Wells Fargo Worldwide Military Banking Program

Program description

Provides financial services to customers actively serving or retired from the military or veterans receiving compensation for service related disability from the VA – military customers.

Accounts and services

Military customers are eligible for the Wells Fargo At Work Package, including the Wells Fargo At WorkSM Checking account (or any other accounts and services offered by Wells Fargo) by meeting the requirements of the Worldwide Military Banking Program. To receive these benefits and others designated under the Worldwide Military Banking Program, the customer must have a military non-civilian direct deposit¹ applied to his/her account monthly.

Other benefits

No Wells Fargo access fees for four ATM cash withdrawal transactions (U.S. and international) per statement cycle at ATMs outside of the Wells Fargo ATM network.²

Eligibility

- You must be actively serving in the U.S. military, retired or a disabled veteran and
- You must receive a qualifying non-civilian direct deposit¹ from DOD/DFAS (Department of Defense/Defense Finance and Accounting Service) or VA/VBA (Department of Veterans Affairs/Veterans Benefits Administration) or U.S. Department of the Treasury into your checking account monthly in order to be eligible to receive benefits of the Worldwide Military Banking Program. You will not be eligible for Worldwide Military Banking benefits **until** the non-civilian direct deposit has been deposited into your checking account. You will receive your program benefits 45 days after your non-civilian direct deposit is deposited into your account.
- If your status changes, and a non-civilian direct deposit is no longer deposited each statement cycle into your checking account, you will no longer be eligible for the Worldwide Military Banking Program and your checking account will no longer have benefits under this program. In that event, the Bank's standard terms and fees set forth in the Consumer Account Fee and Information Schedule applicable to your checking account shall apply.

Opening deposit

Military customers require a \$25 opening deposit with a qualifying non-civilian direct deposit.

¹ A qualifying non-civilian direct deposit is a direct deposit of your salary or pension, electronically deposited into your account by DOD/DFAS or VA/VBA or U.S. Department of the Treasury. Transfers from one account to another, or deposits made at a banking location or ATM do not qualify as a direct deposit.

² Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by terms of your account).

PMA Account Conversions, Effective July 1, 2014

This Addendum does not apply to Private Banking PMA Package customers.

In the section of the Schedule titled "Wells Fargo PMA® Package" the following is added after the "Monthly service fee/Minimum balance" section:

PMA Account Conversions

IMPORTANT: Unless you have at least \$10,000 in qualifying relationship balances in accounts linked to your PMA Package on the last day of the third monthly statement cycle after your PMA Package was opened, the Bank will terminate your PMA Package, delink all accounts from the relationship and convert your PMA Premier Checking account to the Wells Fargo ValueSM Checking account, a non-interest earning account with lower monthly service fee waiver requirements (See the section titled "Wells Fargo Value Checking Account" in this Schedule for complete details about this account). If the PMA Package relationship is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's current applicable rate or fee.

How to reach Wells Fargo, Effective July 1, 2014

In the sections of the Schedule titled "Services-Wells Fargo Phone BankSM-Access numbers" and "How to reach Wells Fargo" the ways to contact Wells Fargo are deleted and replaced with the following:

How to reach Wells Fargo	
Wells Fargo Online	wellsfargo.com or 1-800-956-4442
Wells Fargo Phone Bank SM	1-800-TO-WELLS (1-800-869-3557) Telecommunications Relay Services calls accepted.
Spanish-speaking customers	1-877-PARA-WFB (1-877-727-2932)
Chinese-speaking customers	1-800-288-2288
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Wells Fargo PMA® Package	1-800-742-4932 1-800-600-4833 (TTY/TDD)
IRAs/ESAs and SEP-IRAs	1-800-BEST-IRA (1-800-237-8472)
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

PMA Package Statement Information, Effective July 1, 2014

In the section of the Schedule titled "Wells Fargo PMA® Package" under sub-section "Other household accounts" the "Statement information" section is deleted and replaced with the following:

Statement information

- Other household account(s) can be linked to the PMA Package in either a detail or summary level format
- If detail level format – all information regarding the linked account will be included in the combined PMA statement in detail and no standalone account statement will be created for the linked account. The owner of the linked account will be responsible for verifying the accuracy of the account information on the combined PMA statement.
- If summary level format – account information will be included in the combined PMA statement in summary and a standalone account statement will be created for the linked account.
- Other household account(s) in which the owners aren't on your primary PMA checking account can only be linked to the PMA Package in a summary level format. A separate detailed monthly statement will be produced for each of these accounts and delivered directly to the respective account owners. The balance in other household accounts will continue to contribute towards your PMA qualification balance.

Coupons and bonds, Effective July 1, 2014

In the section of the Schedule titled "Service fees" the sub-section "Collections – coupon and bonds" is changed as follows:

Collections – coupons and bonds

(Service available for Wells Fargo customers only)

Clipped coupon redemption	No Charge
Municipal bond redemption	No Charge

Important information regarding the availability of the Wells Fargo Checking Accounts, Effective May 19, 2014

(Effective in Arizona, Florida, North Carolina, and South Carolina.)

The sections of the Schedule titled "Wells Fargo Way2Save® Checking Package," and "College Combo®," and all references to "Way2Save Checking Package," "Way2Save Checking account," "College Combo," and "College Checking" are deleted.

The section of the Schedule titled "Wells Fargo ValueSM Checking" is deleted.

Important Information Regarding the Availability of the Wells Fargo Everyday Checking Account.

The Wells Fargo Everyday Checking Account is available to customers in Arizona, Florida, North Carolina, and South Carolina. Please refer to the document entitled "Consumer Account Fee and Information Schedule" for account details.

Important Changes, Effective May 1, 2014

In the section of the Schedule titled "Wells Fargo Way2Save® Savings Account," "Wells Fargo Opportunity SavingsSM Account," "Wells Fargo High Yield Savings Account," and "Wells Fargo Money Market SavingsSM Account" under sub-section "Checks and transactions" the second (2nd) bullet and the corresponding footnote are deleted and replaced with the following:

- Transactions
 - Certain withdrawal and transfer transactions are limited¹ by Regulation D and the Bank to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply). You may be assessed an excess activity fee for each withdrawal or transfer that exceeds the limit.
 - Excess activity fee \$15 per withdrawal or transfer
Maximum 3 excess activity fees per monthly statement period (exceptions to the statement period may apply).

¹ Regulation D and the Bank limit certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to the account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

In the section of the Schedule titled "Important information about cards linked to consumer savings accounts" footnote one (1) is deleted and replaced with the following:

¹ Regulation D and the Bank limit certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to the account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

In the section of the Schedule titled “Service fees” the subsection “Excess activity fee for savings accounts” is deleted and replaced with the following:

Excess activity fee for savings accounts

Certain withdrawal and transfer transactions are limited by Regulation D and the Bank to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply). You may be assessed an excess activity fee for each withdrawal or transfer that exceeds the limit. Please refer to your specific account (in the *Consumer Account Fee and Information Schedule*) for complete details.

\$15 per withdrawal or transfer Maximum 3 excess activity fees per monthly statement period (exceptions to the statement period may apply).

Stop Payment Changes, Effective April 7, 2014

In the section of the Schedule titled “Service fees” the sub-section “Stop payments” is deleted and replaced with the following:

Stop payments

Request stop payments online or by phone for *paper item* (check) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:

- ACH item - company name, account number, ACH merchant ID and/or company ID and amount of item - \$31 each
- *Paper item* - Name of payee, account number, *paper item* number or range of *paper item* numbers, *paper item* date and amount of item - \$31 each

Consumer Account Agreement Addenda

These Addenda amend the *Consumer Account Agreement* ("Agreement"). All terms defined in the Agreement will have the same meaning when used in these Addenda. If there is a conflict between the Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

Funds Availability Policy, Effective November 15, 2014

In the section of the Agreement titled "Funds availability policy" the sub-section "Additional rules for Opportunity Checking® and Opportunity SavingsSM account" is deleted in its entirety.

In the section of the Agreement titled "Funds availability policy" the sub-section "Delays on other funds" is deleted and replaced with the following:

Delays on other funds

Funds from any deposit (cash or checks) into accounts domiciled in Iowa and Nebraska made at eligible non-Wells Fargo ATMs in those same states will not be available until the third business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified on our machines as "Wells Fargo". Opportunity Checking and Opportunity Savings accounts are not eligible to make deposits at non-Wells Fargo ATMs.

Daily Limits, Effective October 29, 2014

In the section of the Agreement titled "ATM transactions and point-of-sale purchases" under sub-section "Daily limits" the following two bullets are added:

- *Card* transactions are subject to a daily limit for ATM withdrawals and cash-like withdrawals (such as cash advances and money transfers), and a daily limit for purchases.
- Your actual daily limits for debit card transactions may vary depending on our experience with you. In certain circumstances, we may authorize debit card transactions that will cause you to exceed your daily purchase limit. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors.

Important changes to deposits, available balances, and debit card overdraft services, Effective September 17, 2014

In the section of the Agreement titled "Deposits to your account" the sub-section "When deposits are credited to your account" is deleted and replaced with the following:

When deposits are credited to your account

All over-the-counter deposits or ATM deposits to your account which are received before the Bank's established cutoff time on any *business day* will be credited (and will be considered deposited) to your account as of the close of business that day, and will be reflected in that day's ledger balance for your account. All other deposits will be processed in accordance with the written agreements governing such deposits or, if there is no written agreement, banking practice. All check deposits received after the Bank's established cutoff time on a *business day* or at any time on a day which is not a *business day* will be credited (and will be considered deposited) to your account at the end of the next *business day*. Certain "pending" deposits, specifically a cash deposit or a transfer from another account, that are made **after** the displayed cutoff time (where the deposit was made) will be included in our nightly processing to pay your transactions if they are made **before** we start our nightly process. These "pending" deposits will be credited (posted) to your account at our next nightly batch process and will reflect that date in your transaction record.

In the section of the Agreement titled "Withdrawals from your account" under sub-section "Determining your account's *available balance*" the first two paragraphs are modified as follows:

Your *available balance* is the most current record we have about the funds that are available for withdrawal from your account. In determining whether you have sufficient funds to cover a transaction in our nightly processing, we will consider all transactions that have posted to your account, any holds that may be in place on deposits you have made, and pending transactions (such as pending debit card purchases or ATM withdrawals) that the Bank has authorized but that have not yet posted to your account.

Please note it is still possible for you to overdraw your account even though the *available balance* appears to show there are sufficient funds to cover a transaction that you want to make. The *available balance* does not reflect all your outstanding checks, automatic bill payments (such as ACH and recurring debit card transactions) that you have authorized, or other transactions that have not been paid from your account. For example, when you write a check, the payee may not present the check to us for payment on the same day, so the outstanding check will not be reflected in your *available balance* since it has not yet been received by the Bank.

The Bank will include check and ACH transactions that are received by the Bank during the day as "pending" transactions that reduce your intra-day available balance. If you do not have sufficient funds in your account when these transactions are processed for payment from your account, these transactions may be paid into overdraft or returned unpaid.

In the section of the Agreement titled "*Overdrafts*; security interest; the Bank's right to setoff" under sub-section "*Overdrafts* and Non-Sufficient Funds/NSF" the first bullet under "Important details" is modified as follows:

- There is **no fee** if your account is overdrawn **during the day** and you make a sufficient deposit or transfer before the posted "cutoff" time on the same *business day*. Deposits are subject to our funds availability policy. Certain "pending" deposits, specifically a cash deposit or a transfer from another account, that are made after the displayed cutoff time (where the deposit was made) will be included if they are made before we start our nightly process.

The Bank's right to require notice, Effective September 1, 2014

In the section of the Agreement titled "Withdrawals from your account" sub-section "The Bank's right to require notice" is deleted and replaced with the following:

The Bank's right to require notice

If your account is a savings account, then in accordance with Regulation D, the Bank reserves the right to require seven days written notice before you withdraw money from your account.

Order of posting changes, Effective August 11, 2014

In the section of the Agreement titled "Withdrawals from your account" under sub-section "Order of posting; categories of items" the last bullet is modified as follows:

- Checks and automatic payments (also known as ACH) will be sorted by date and time received by the Bank. If the date and time are the same, these transactions will be sorted by lowest to highest dollar amount. The time recorded as received by the Bank may reflect a time zone of an operations center that is in a different time zone than your account.

In the section of the Agreement titled "Withdrawals from your account" the sub-section "Relation between posting order and overdrafts/returned items" is deleted and replaced with the following:

Relation between posting order and overdrafts/returned items

On any given *business day*, if we receive more than one *item* for payment and if we determine there are sufficient funds to pay one or more but not all of the *items*, then the number of *items* paid and the *overdraft* and returned *item* fees assessed could be affected by the order that we choose to post those *items*.

Important Changes, Effective May 1, 2014

In the section of the Agreement titled "Interest-earning accounts" the sub-section "Savings account transaction limits" is deleted and replaced with the following:

Regulation D savings account transaction limit and other limited activity

Regulation D and the Bank limit certain types of withdrawals and transfers from savings or money market accounts to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using our automated banking service or speaking with a banker on the phone
- Transfer or payments through online, mobile, and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to your account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

An excess activity fee (see the *Consumer Account Fee and Information Schedule*) is assessed for transactions exceeding the limit stated above. If the limit is exceeded on more than an occasional basis, the Bank may be required to convert the savings account to a checking account, which would discontinue any overdraft protection it might be providing to another account, or close the account.

If the withdrawal and transfer limit is reached, we may decline withdrawals and transfers for the remainder of the monthly statement period to help you avoid a fee and account conversion or closure.

In the section of the Agreement titled "Other electronic fund transfer services" under sub-section "Electronic payments" the section "Limitations" is deleted and replaced with the following:

Limitations

There are no limitations on the amount or frequency of debits that you may make from your checking account. If, however, you make payments from your savings account, any limitation on withdrawals applicable to savings accounts will apply. See the section entitled "Regulation D savings account transaction limit and other limited activity" in the "Interest-earning accounts" section within the *Consumer Account Agreement*.

In the section of the Agreement titled "Other electronic fund transfer services" under sub-section "Preauthorized transfers" the section "Limitations" is deleted and replaced with the following:

Limitations

The Bank provides you with separate notice of any limit on the amount you may transfer at any single time or on any given day, or of any limit on the number of transfers you can make from your checking account. The limit on the number of transfers you can make from your savings account is described in "Regulation D savings account transaction limit and other limited activity" in the "Interest-earning accounts" section within the *Consumer Account Agreement*.

In the section of the Agreement titled “Wells Fargo Phone BankSM” the sub-section “Limitations” is deleted and replaced with the following:

Limitations

The limitations on the number of transfers you can make from your savings accounts are described in the section of the *Consumer Account Agreement* entitled “Regulation D savings account transaction limit and other limited activity” in the “Interest-earning accounts” section.

Using your *card* through a mobile device, Effective April 7, 2014

In the section of the Agreement titled “ATM transactions and point-of-sale purchases” under sub-section “Point-of-sale purchases” the following is added:

Using your *card* through a mobile device

If you make *card* transactions through a mobile device, the terms of the Agreement apply with the same effect and coverage, including (i) any limitations the Bank places on the frequency or dollar amount of your *card* transactions and (ii) your rights and responsibilities for unauthorized transactions.

As used in this Agreement, “mobile device” means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your *card* or *card* number (“electronic card information”) and use that electronic card information to make *card* transactions. The words “we,” “us,” “our,” and “Bank” refer to Wells Fargo Bank, N.A.

- **Securing your mobile device.** If you use your *card* through a mobile device, you should secure the mobile device the same as you would your cash, checks, credit cards, and other valuable information. The Bank encourages you to password protect or lock your mobile device to help prevent an unauthorized person from using it. Please notify us promptly if your mobile device containing electronic card information is lost or stolen. You may contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
- **Mobile carrier fees.** Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your *card* through a mobile device.
- **Data sharing and transmission.** *Card* transactions made through a mobile device may involve the electronic transmission of your *card* information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive electronic card information in connection with your *card* transaction. Third parties may also receive information about your mobile device when you use it to make a *card* transaction. When you use your *card* through a mobile device, information about your mobile device may be transmitted to us.
- **Termination of mobile use.** The Bank may, at any time, partially or fully restrict your ability to make *card* transactions through a mobile device. If you want to remove electronic card information from your mobile device, please contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
- **Debit Card Overdraft Service.** A *card* transaction made through a mobile device is a one-time debit card transaction. To the extent that you are using your consumer debit card through a mobile device and have added Debit Card *Overdraft* Service to your account (if eligible for this service), this election also applies to transactions made through your mobile device. Any resulting *overdrafts* are subject to an *overdraft* fee as provided for in the Consumer Account Agreement and the Consumer Account Fee and Information Schedule.

Wells Fargo EasyPay Card Terms and Conditions Addenda

These Addenda amend the *Wells Fargo EasyPay Card Terms and Conditions* ("Terms"). All definitions defined in the Terms will have the same meaning when used in these Addenda. If there is a conflict between the Addenda and the Terms, these Addenda will control. Except as expressly amended by these Addenda, the Terms remain in full force and effect.

Important information regarding the availability of the Wells Fargo EasyPay Card, Effective April 7, 2014

The Wells Fargo EasyPay Card is available to customers in Delaware, Pennsylvania, and Washington. Please refer to the document entitled "*Wells Fargo EasyPay Card Terms and Conditions*" for more detailed card information. To view the Wells Fargo EasyPay Card Terms and Conditions, visit wellsfargo.com/prepaid (links to the terms provided in the footnotes section).

Important changes, Effective August 1, 2014

In the section of the Terms and Conditions titled "How to access funds from your Card" the following is added:

- c. **Make transactions through a Mobile Device:** Subject to your *available balance* and the applicable daily limit for your Card, you may choose to make Card transactions through a Mobile Device.
- If you make Card transactions through a Mobile Device, these Terms apply with the same effect and coverage. As used in these Terms, "Mobile Device" means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your Card or Card number ("Electronic Card Information") and use that Electronic Card Information to make Card transactions.
 - If you use your Card through a Mobile Device, you should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. Bank encourages you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it. Please notify Bank promptly if your Mobile Device containing Electronic Card Information is lost or stolen. You may contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
 - Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your Card through a Mobile Device. Card transactions made through a Mobile Device may involve the electronic transmission of your Card information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive Electronic Card Information in connection with your Card transaction. Third parties may also receive information about your Mobile Device when you use it to make a Card transaction. When you use your Card through a Mobile Device, information about your Mobile Device may be transmitted to Bank.
 - Bank may, at any time, partially or fully restrict your ability to make Card transactions through a Mobile Device. If you want to remove Electronic Card Information from your Mobile Device, please contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).

In the section of the Terms titled "Funds availability policy" the first paragraph is deleted and replaced with the following:

The Bank's policy is to make funds from your check deposits to your *prepaid subaccount* available to you on the first *business day* after the day we receive your deposit. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$200 of a day's check deposits made through a Wells Fargo ATM will be available on the day we receive the deposit. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the first *business day* after the day we receive the transfer. Once they are available, you can withdraw the funds in cash using your Card and we will use the funds to settle transactions against your *prepaid subaccount* and to pay fees and expenses that you have incurred. (Effective September 16, 2014 the reference to "Incoming wire transfers" is deleted from this paragraph.)

Effective September 16, 2014, the following sentence is added to the section titled "How to add funds to your Card" under sub-section "c":

Wire transfers (domestic and international) cannot be loaded to your Card.

Effective October 29, 2014, the following definition for "Limit" is added to the "Definitions" section of the Terms:

Limits: Card transactions are subject to a daily *limit* for ATM withdrawals and cash-like withdrawals (e.g. cash advances), and a daily *limit* for purchases, which are separately communicated to you by Bank. For purposes of the daily *limits* only, a day is the 24-hour period from midnight to midnight, Pacific Time. If a transaction is initiated in another time zone, it will be processed when Bank receives it.

Effective October 29, 2014, the following is added to the last paragraph of the section of the Terms titled "How to access funds from your Card":

Your actual daily limits may vary depending on our experience with you. In certain circumstances, we may authorize transactions that will cause you to exceed your daily purchase limit. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors.

Addendum to the Consumer Overdraft Services Brochure

This Addendum amends the *Consumer Overdraft Services Brochure* ("Brochure"). All terms defined in the Brochure will have the same meaning when used in this Addendum. If there is a conflict between the Addendum and the Brochure, this Addendum will control. Except as expressly amended by this Addendum, the Brochure remain in full force and effect.

Overdraft and returned item fee changes, Effective September 17, 2014

Footnote six (6) of the Brochure is deleted and replaced with the following:

⁶ About Overdrafts and Overdraft Fees

- Our overdraft fee, whether the overdraft is by check, ATM withdrawal, debit card transaction or other electronic means, is \$35
- You will be charged no more than 4 overdraft and returned item fees per day. You must immediately bring your account to a positive balance
- 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
- Debit card transactions that you have established for recurring payment (such as utilities or club memberships) may continue to be authorized at our discretion, even if you do not sign up for Debit Card Overdraft Service

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

Last page of the Addenda.

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 Fee and Information Schedule.

How deposits and withdrawals are processed	
Posting order – the order your deposits and withdrawals are processed	Transactions are generally posted each business day in this order: • First – deposits 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 received by the Bank and 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 (Hold Policy) – when your deposits will be made available	Cash deposit: same business day
	Electronic direct deposits/wire transfers: same business day
	Check deposit: depending on the item, funds are generally available on the next business day (second business day for Opportunity Checking accounts). • 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 business day after your deposit • We will notify you of the hold and when the funds will be made available to you 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. We may delay availability of funds for one additional day for checks deposited at a Bank location in Alaska if the checks are drawn on a bank not located in Alaska.

A guide to your common checking account fees

Overdraft services fees	
Overdraft and returned item fees*	All states except Alaska and California \$35 per item Alaska only \$25 if this is your 1st time within the prior 12 months, otherwise \$31 per item California only \$25 if this is your 1st time within the prior 12 months, otherwise \$35 per item Note (applicable to all states): • 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 4 overdraft and returned item fees will be charged on any business day • No overdraft fees if at the end of the business day, your account is overdrawn by \$5 or less 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 linked overdraft protection account	\$12.50 per transfer from your linked savings account Note: Transfers will count towards the maximum number of six withdrawals or transfers per monthly period from your savings or money market account per Regulation D and Bank requirements. See the “Other common fees” section for excess activity fees on your savings accounts. \$12.50 per advance from an eligible linked line of credit account (no fee if linkage is to a PMA® Premier Checking account) 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.

Debit Card Overdraft Service*

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 Services: 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.

* Our 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.

A guide to your common checking account fees

ATM fees	
Cash withdrawals at Wells Fargo ATMs	\$0
Cash withdrawals at non-Wells Fargo ATMs in the U.S.**	\$2.50 per withdrawal Note: Additional fees charged by the ATM owner or operator will apply.
Cash withdrawals at non-Wells Fargo ATMs outside of the U.S.	\$5 per withdrawal Note: Additional fees charged by the ATM owner or operator will apply.

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

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 Dispute Resolution Program 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.

** Fees 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.

These addenda govern consumer deposit accounts maintained at Wells Fargo Bank, N.A. in Pennsylvania.

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Pennsylvania

Suplementos de Cuentas al Consumidor

Suplementos del Programa de Cuotas e Información de la Cuenta al Consumidor

- Cambios al paquete Opportunity Package, Vigente a partir del 15 de noviembre de 2014
- Cambios a las *partidas sobregiradas y partidas devueltas*, Vigente a partir del 17 de septiembre de 2014
- Cambios en la tasa de interés con prima en la cuenta Money Market Savings, Vigente a partir del 15 de septiembre de 2014
- Cambios en el Depósito Inicial y al Cargo Mensual por Servicio de la Cuenta High Yield Savings, Vigente a partir del 15 de septiembre de 2014
- Programa Worldwide Military Banking, Vigente a partir del 11 de agosto de 2014
- Conversiones de la cuenta PMA, Vigente a partir del 1 de julio de 2014
- Cómo comunicarse con Wells Fargo, Vigente a partir del 1 de julio de 2014
- Información sobre el estado de cuenta del Paquete PMA, Vigente a partir del 1 de julio de 2014
- Cupones y bonos, Vigente a partir del 1 de julio de 2014
- Información importante acerca de la disponibilidad de las Cuentas de Cheques de Wells Fargo, Vigente a partir del 19 de mayo de 2014
- Cambios importantes, Vigente a partir del 1 de mayo de 2014
- Cambios a Suspensión de Pagos, Vigente a partir del 7 de abril de 2014

Suplementos al Contrato de Cuenta al Consumidor

- Política sobre disponibilidad de fondos, Vigente a partir del 15 de noviembre de 2014
- Límites diarios, Vigente a partir del 29 de octubre de 2014
- Cambios importantes en los depósitos, al saldo disponible, y al servicio para sobregiros de tarjeta de débito, Vigente a partir del 17 de septiembre de 2014
- El derecho del Banco de exigir notificación, Vigente a partir del 1 de septiembre de 2014
- Cambios a la orden de asiento, Vigente a partir del 11 de agosto de 2014
- Cambios importantes, Vigente a partir del 1 de mayo de 2014
- El uso de su *tarjeta* a través de un dispositivo móvil, Vigente a partir del 7 de abril de 2014

Suplementos de los Términos y Condiciones de la Tarjeta Wells Fargo EasyPay

- Información importante acerca de la disponibilidad de la Tarjeta Wells Fargo EasyPay, Vigente a partir del 7 de abril de 2014
- Cambios importantes, Vigente a partir del 1 de agosto de 2014

Suplemento del Folleto de Servicios para Sobregiros al Consumidor

Este documento incluye la versión autorizada en inglés de cada suplemento enumerado.

This document includes the official English version of each listed addenda.

Una guía a tus cuotas y cargos comunes de la cuenta de cheques

AVISO IMPORTANTE: EL INGLÉS ES EL IDIOMA QUE REGISTRARÁ LA RELACIÓN ENTRE USTED Y EL BANCO. PROPORCIONAMOS ESTA TRADUCCIÓN AL ESPAÑOL DEL PROGRAMA DE CUOTAS E INFORMACIÓN DE LA CUENTA AL CONSUMIDOR PARA SU CONVENIENCIA. SIN EMBARGO, EN CASO DE UNA DISCREPANCIA ENTRE EL TEXTO EN INGLÉS Y LA TRADUCCIÓN AL ESPAÑOL, CONSIDERAREMOS LA VERSIÓN AL INGLÉS COMO LA VERSIÓN DEFINITIVA, A MENOS QUE UNA LEY, REGLA, O REGLAMENTO ESTATAL O FEDERAL EXIJA UN RESULTADO DIFERENTE.

Juntos llegaremos lejos



Suplementos del Programa de Cuotas e Información de la Cuenta al Consumidor

Estos Suplementos modifican el *Programa de Cuotas e Información de la Cuenta al Consumidor* ("Programa"). Todos los términos definidos en el Programa tendrán el mismo significado cuando se usan en este Suplemento. Si existe un conflicto entre el Suplemento y el Programa, este Suplemento prevalecerá. Con excepción de lo expresamente enmendado en este Suplemento, el Programa se mantiene en pleno vigor y vigencia.

Cambios al paquete Opportunity Package, Vigente a partir del 15 de noviembre de 2014

En la sección del Programa titulada "Paquete Wells Fargo Opportunity PackageSM" bajo la sub-sección "Tarjeta de débito y tarjeta ATM" se suprime el punto "No se aceptan depósitos en ATM (sólo depósitos por caja y electrónicos)."

Cambios a las *partidas sobregiradas* y *partidas devueltas*, Vigente a partir del 17 de septiembre de 2014

En la sección del Programa titulada "Cargos por servicio" en la sub-sección "Partidas sobregiradas y partidas devueltas (Fondos Insuficientes/NSF)" se suprime la tabla y se remplazan con lo siguiente:

Todos los estados Partidas sobregiradas y partidas devueltas (Fondos insuficientes/NSF)	\$35 por <i>partida</i>
Todos los estados Cuenta Wells Fargo Teen Checking (límite de dos por día)	\$15 por <i>partida</i>

Cambios en la tasa de interés con prima en la cuenta Money Market Savings, Vigente a partir del 15 de septiembre de 2014

En las secciones del Programa tituladas "Cuenta Wells Fargo Money Market SavingsSM" bajo "Intereses" el último punto "Devenga una tasa de interés con prima cuando se vincula a una cuenta Wells Fargo Preferred Checking, cuenta Wells Fargo At Work Checking, cuenta Way2Save Checking, cuenta Wells Fargo College Checking, o el Paquete PMA con la cuenta PMA Premier Checking. Si la cuenta ya no está vinculada a ninguna de estas cuentas de cheques, se suspenderá la tasa de interés con prima y cambiará a la tasa actual que ofrece el Banco," se cambiará a lo siguiente:

- Devenga una tasa de interés con prima cuando se vincula al Paquete PMA con la cuenta Wells Fargo PMA Premier Checking. Si la cuenta ya no está vinculada a esta cuenta, se suspenderá la tasa de interés con prima y cambiará a la tasa actual que ofrece el Banco.
Para todas las demás cuentas la tasa de interés sobre la cuenta Wells Fargo Money Market Savings cambiará a la tasa actual que ofrece el banco.

En las secciones del Programa tituladas "Paquete Wells Fargo Preferred" y "Paquete Wells Fargo At WorkSM" bajo "Descripción de la cuenta" el último punto "Tasa de interés con prima en una cuenta Wells Fargo Money Market Savings vinculada" se suprime y la tasa de interés sobre la cuenta Wells Fargo Money Market Savings cambiará a la tasa actual que ofrece el Banco.

Cambios en el Depósito Inicial y al Cargo Mensual por Servicio de la Cuenta High Yield Savings, Vigente a partir del 15 de septiembre de 2014

En la sección del Programa titulada "Cuenta Wells Fargo High Yield Savings" se suprimen las sub-secciones "Depósito inicial" y "Cargo mensual por servicio" y se reemplazan con lo siguiente:

Depósito inicial

Mínimo de \$50

(Wells Fargo Phone BankSM y Operaciones Bancarias por Internet de Wells Fargo [Wells Fargo Online[®] Banking]: mínimo de \$25)

Cargo mensual por servicio

Se le eximirá del pago del cargo mensual por servicio de \$10 si mantiene un saldo diario mínimo de \$3,500

Programa Worldwide Military Banking, Vigente a partir del 11 de agosto de 2014

La sección del Programa titulada "Programa Wells Fargo Worldwide Military Banking" se suprime y se reemplaza con lo siguiente:

Programa Wells Fargo Worldwide Military Banking

Descripción del programa

Brinda *servicios* financieros a clientes en el servicio activo de las fuerzas armadas o que están jubilados de las fuerzas armadas o son veteranos que reciben de la VA indemnización por discapacidad relacionada con el servicio - clientes militares.

Cuentas y *servicios*

Los clientes militares son elegibles para el Paquete Wells Fargo At Work, incluida la cuenta Wells Fargo At WorkSM Checking (u otras cuentas y *servicios* ofrecidos por Wells Fargo) si cumplen los requisitos del Programa Worldwide Military Banking. Para recibir estos beneficios y otros designados en virtud del Programa Worldwide Military Banking, el cliente deberá tener un depósito directo no civil militar¹ aplicado a su cuenta mensualmente.

Otros beneficios

No se aplican cuotas por acceso de Wells Fargo por cuatro transacciones de retiro en efectivo desde cajeros automáticos ATM (en los Estados Unidos e internacionales) por ciclo de estado de cuenta en cajeros automáticos ATM que no pertenecen a la red de Wells Fargo.²

Derecho a participar

- Estar sirviendo activamente en las fuerzas armadas, estar jubilado de las fuerzas armadas o ser un veterano discapacitado y
- Deberá recibir un depósito directo no civil que califique¹ de DOD/DFAS (Departamento de Defensa/Servicios de Finanzas y Contables de Defensa) o el VA/VBA (Departamento de Asuntos para Veteranos/Administración de Beneficios para Veteranos) o el Departamento del Tesoro de los EE.UU. en su cuenta de cheques mensualmente a fin de ser elegible para recibir los beneficios del Programa Worldwide Military Banking. Usted no será elegible para recibir los beneficios del Programa Worldwide Military Banking **hasta que** el depósito directo no civil haya sido depositado en su cuenta de cheques. Recibirá los beneficios del programa en el transcurso de los 45 días después de que su depósito directo no civil se deposite en su cuenta.
- Si cambia su estatus, y ya no se realiza un depósito directo no civil en su cuenta de cheques en cada ciclo de estado de cuenta, usted ya no será elegible para el Programa Worldwide Military Banking y su cuenta de cheques ya no tendrá los beneficios en virtud de este programa. En ese caso, se aplicarán los términos y condiciones, y las cuotas y cargos habituales del Banco establecidos en el Programa de Cuotas e Información de la Cuenta al Consumidor aplicable a su cuenta de cheques.

Deposito inicial

Los clientes militares deberán realizar un depósito inicial de \$25 con un depósito directo no civil que reúne las condiciones.

¹ Un depósito directo no civil que reúne las condiciones es un depósito directo de su sueldo o pensión, depositados electrónicamente a su cuenta por DOD/DFAS o VA/VBA, o el Departamento del Tesoro de los EE.UU. Las transferencias de una cuenta a otra, o los depósitos realizados en una sucursal o ATM, no se consideran un depósito directo.

² Se aplican cuotas impuestas por los propietarios y operadores de ATM que no pertenecen a Wells Fargo (salvo que se le exima del pago de dichas cuotas por los términos y condiciones de su cuenta).

Conversiones de la cuenta PMA, Vigente a partir del 1 de julio de 2014

Este Suplemento no se aplica a los clientes del Paquete PMA del Banco Privado.

En la sección del Programa titulada “Paquete Wells Fargo PMA[®]” se agrega lo siguiente después de la sección “Cargo mensual por *servicio*/Saldo mínimo”:

Conversiones de la cuenta PMA

IMPORTANTE: A menos que usted tenga al menos \$10,000 en saldos de relación que reúnen las condiciones en las cuentas vinculadas a su Paquete PMA en el último día del tercer ciclo de estado de cuenta mensual después de la fecha en que se abrió su Paquete PMA, el Banco terminará su Paquete PMA, discontinuará toda vinculación de las cuentas de la relación PMA y convertirá su cuenta PMA Premier Checking en la cuenta Wells Fargo Value CheckingSM, una cuenta que no devenga intereses y que tiene requisitos más bajos para eximirse del pago del cargo mensual por *servicio*. (Consulte la sección titulada “Cuenta Wells Fargo Value Checking” en este Programa para detalles completas sobre esta cuenta.) Si se termina la relación del Paquete PMA, la tasa de interés con prima en todas las cuentas de ahorros elegibles, y descuentos o exoneraciones de cargos en otros productos y servicios se discontinuarán y se volverán a la tasa o cargo actual correspondiente del Banco.

Cómo comunicarse con Wells Fargo, Vigente a partir del 1 de julio de 2014

En las secciones del Programa tituladas “Servicios-Wells Fargo Phone BankSM-Números de acceso” y “Cómo comunicarse con Wells Fargo” las formas para comunicarse con Wells Fargo se suprimen y se reemplazan con lo siguiente:

Cómo comunicarse con Wells Fargo	
Wells Fargo Online	wellsfargo.com ó 1-800-956-4442
Wells Fargo Phone Bank SM	1-800-TO-WELLS (1-800-869-3557) Wells Fargo acepta llamadas de Servicios de Retransmisión de Telecomunicaciones.
Cliente de habla hispana	1-877-PARA-WFB (1-877-727-2932)
Clientes que hablan chino	1-800-288-2288
TTY/TDD para clientes sordos e hipoacúsicos	1-800-877-4833
Paquete Wells Fargo PMA [®]	1-800-742-4932 1-800-600-4833 (TTY/TDD)
Cuentas IRA/ESA y SEP-IRA	1-800-BEST-IRA (1-800-237-8472)
Clientes fuera de EE.UU.	Visite wellsfargo.com/help/international-access-codes para ver una lista de nuestros códigos de acceso internacional

Información sobre el estado de cuenta del Paquete PMA, Vigente a partir del 1 de julio de 2014

En la sección del Programa titulada “Paquete Wells Fargo PMA®” bajo sub-sección “Otras cuentas de la unidad familiar” se suprime la sección “Información sobre el estado de cuenta” y se reemplaza con lo siguiente:

Información sobre el estado de cuenta

- Otra(s) cuenta(s) de la unidad familiar puede(n) vincularse al Paquete PMA ya sea en formato de nivel de detalle o de resumen
- En caso de formato de nivel de detalle – toda la información relacionada con la cuenta vinculada se incluirá en el estado de cuenta combinado del Paquete PMA en detalle y no se creará ningún estado de cuenta individual para la cuenta vinculada. El titular de la cuenta vinculada será responsable de verificar la exactitud de la información de la cuenta en el estado de cuenta combinado del Paquete PMA.
- En caso de formato de nivel de resumen – la información de la cuenta se incluirá en el estado de cuenta combinado del Paquete PMA en resumen y se creará un estado de cuenta individual para la cuenta vinculada.
- Otra(s) cuenta(s) de la unidad familiar en la(s) cual(es) los titulares no figuren en su cuenta de cheques principal del Paquete PMA únicamente podrá(n) vincularse al Paquete PMA en formato de nivel de resumen. Se producirá un estado de cuenta mensual detallado por separado para cada una de estas cuentas y ello se enviará directamente a los respectivos titulares de la cuenta. El saldo en otras cuentas de la unidad familiar continuarán a contribuir a alcanzar el requisito de saldo de su Paquete PMA.

Cupones y bonos, Vigente a partir del 1 de julio de 2014

En la sección del Programa titulada “Cargos por servicio” se modifica la sub-sección “Cobranzas – cupones y bonos” a lo siguiente:

Cobranzas – cupones y bonos

(Servicio disponible para clientes de Wells Fargo solamente)

Redención de cupón desprendido sin cuotas

Redención de bono municipal sin cuotas

Información importante acerca de la disponibilidad de las Cuentas de Cheques de Wells Fargo, Vigente a partir del 19 de mayo de 2014 (Vigente en Arizona, Florida, North Carolina, y South Carolina.)

Se suprimen las secciones del Programa tituladas “Paquete Wells Fargo Way2Save® Checking,” y “College Combo®,” y todas las menciones de “Paquete Way2Save Checking,” “cuenta Way2Save Checking,” “College Combo,” y “College Checking.”

Se suprime la sección del Programa titulada “Wells Fargo ValueSM Checking.”

Información importante sobre la disponibilidad de la Cuenta Wells Fargo Everyday Checking.

La Cuenta Wells Fargo Everyday Checking está disponible a los clientes en Arizona, Florida, North Carolina, y South Carolina. Consulte el document titulado “Programa de Cuotas e Información de la Cuenta al Consumidor” para los detalles de la cuenta.

Cambios importantes, Vigente a partir del 1 de mayo de 2014

En las secciones del Programa tituladas “Cuenta Wells Fargo Way2Save® Savings,” “Cuenta Wells Fargo Opportunity SavingsSM,” “Cuenta Wells Fargo High Yield Savings,” y “Cuenta Wells Fargo Money Market SavingsSM” bajo la subsección “Cheques y transacciones” se suprimen el segundo(2º) punto y la nota de pie correspondiente y se reemplazan con lo siguiente:

- Transacciones
 - Ciertas transacciones de retiros y transferencias de limitan¹ por el Reglamento D y el Banco a un total combinado de seis (6) por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta). Es posible que se le imponga un cargo por exceso de actividad por cada retiro o transferencia que exceda el límite.
 - Cargo por exceso de actividad \$15 por retiro o transferencia Máximo de 3 cargos por exceso de actividad por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta).

¹ El Reglamento D y el Banco limitan ciertos tipos de retiros y transferencias desde una cuenta de ahorros o cuenta del mercado monetario a un total combinado de seis (6) por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta).

Limitado por el Reglamento D:

- Transferencias por teléfono utilizando nuestro servicio bancario automatizado o hablando con un representante bancario por teléfono
- Transferencias o pagos mediante operaciones bancarias por Internet, servicios bancarios móviles y servicios bancarios por texto (incluyendo pago de cuentas)
- Transferencias a una cuenta de cheques para cobertura de protección contra *sobregiros*
- Transferencias y retiros preautorizados (incluyendo transferencias y retiros recurrentes y de única vez)
- Pagos a terceros tales como cheques, giros u otras transacciones similares (contados cuando se asientan a la cuenta y no cuando están girados)
- Compras realizadas con tarjeta de débito o tarjeta ATM que se asientan a la cuenta de ahorros

Limitado por el Banco:

- Transferencias y pagos a las tarjetas de crédito, líneas de crédito y préstamos de Wells Fargo
- Giros electrónicos que sean realizados en persona, por teléfono, o por Internet

No se limitan:

Con la excepción de los giros electrónicos descritos arriba, no existe límite en retiros o transferencias realizados en persona en un ATM o una sucursal de Wells Fargo, ni en ningún tipo de depósito.

En la sección del Programa titulada “Información importante sobre tarjetas vinculadas a cuentas de ahorros al consumidor” se suprime la nota de pie uno (1) y se reemplaza con lo siguiente:

¹ El Reglamento D y el Banco limitan ciertos tipos de retiros y transferencias desde una cuenta de ahorros o cuenta del mercado monetario a un total combinado de seis (6) por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta).

Limitado por el Reglamento D:

- Transferencias por teléfono utilizando nuestro servicio bancario automatizado o hablando con un representante bancario por teléfono
- Transferencias o pagos mediante operaciones bancarias por Internet, servicios bancarios móviles y servicios bancarios por texto (incluyendo pago de cuentas)
- Transferencias a una cuenta de cheques para cobertura de protección contra *sobregiros*
- Transferencias y retiros preautorizados (incluyendo transferencias y retiros recurrentes y de única vez)
- Pagos a terceros tales como cheques, giros u otras transacciones similares (contados cuando se asientan a la cuenta y no cuando están girados)
- Compras realizadas con tarjeta de débito o tarjeta ATM que se asientan a la cuenta de ahorros

Limitado por el Banco:

- Transferencias y pagos a las tarjetas de crédito, líneas de crédito y préstamos de Wells Fargo
- Giros electrónicos que sean realizados en persona, por teléfono, o por Internet

No se limitan:

Con la excepción de los giros electrónicos descritos arriba, no existe límite en retiros o transferencias realizados en persona en un ATM o una sucursal de Wells Fargo, ni en ningún tipo de depósito.

En la sección del Programa titulada “Cargos por servicio” se suprime la sub-sección “Cargo por exceso de actividad para cuentas de ahorros” y se reemplaza con lo siguiente:

Cargo por exceso de actividad para cuentas de ahorros

Ciertas transacciones de retiros y transferencias de limitan por el Reglamento D y el Banco a un total combinado de seis (6) por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta). Es posible que se le imponga un cargo por exceso de actividad por cada retiro o transferencia que exceda el límite. Para más detalles, consulte su cuenta específica (vea el *Programa de Cuotas e Información de la Cuenta al Consumidor*).

\$15 por retiro o transferencia Máximo de 3 cargos por exceso de actividad por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta).

Cambios a Suspensión de Pagos, Vigente a partir del 7 de abril de 2014

En la sección del Programa titulada “Cargos por servicio” se suprime la sub-sección “Suspensión de pagos” y se reemplaza con lo siguiente:

Suspensión de pagos

Solicite suspensión de pagos por Internet o por teléfono para una *partida de papel* (cheque) o una *partida* preautorizada de la ACH (Cámara de Compensación Automatizada); usted tendrá que proporcionar lo siguiente:

- *Partida* ACH – Nombre de la compañía, número de cuenta, número de identificación de ACH de la compañía y/o del comerciante y la suma de la *partida* - \$31 cada una
- *Partida de papel* – Nombre del portador, número de cuenta, número de la *partida de papel* o una serie de números de *partidas de papel*, la fecha de la *partida de papel*, y la suma de la *partida* - \$31 cada una

Consumer Account Fee And Information Schedule Addenda

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

Opportunity Package Changes, Effective November 15, 2014

In the section of the Schedule titled "Wells Fargo Opportunity PackageSM" under sub-section "Debit card and ATM card" the bullet "No ATM deposits are accepted (teller and electronic deposits only)" is deleted.

Overdraft and returned item fee changes, Effective September 17, 2014

In the section of the Schedule titled "Service fees" under sub-section "Overdraft items and returned items (Non-Sufficient Funds/NSF)" the chart is deleted and replaced with the following.

All states Overdraft items and returned items (Non-Sufficient Funds/NSF)	\$35 per item
All states Wells Fargo Teen Checking account (limit of two per day)	\$15 per item

Changes to Money Market Savings Bonus Interest Rates, Effective September 15, 2014

In the sections of the Schedule titled "Wells Fargo Money Market SavingsSM Account" under "Interest" the last bullet "Earn a bonus interest rate when linked to a Wells Fargo Preferred Checking account, Wells Fargo At Work Checking account, Way2Save Checking account, Wells Fargo College Checking account, or the PMA Package with the PMA Premier Checking account. If the account is no longer linked to any of these checking accounts the bonus rate will discontinue and change to the current rate the Bank is offering," will be changed to the following:

- Earn a bonus interest rate when linked to the PMA Package with the PMA Premier Checking account. If the account is no longer linked to this account the bonus rate will discontinue and change to the current rate the Bank is offering.
For all other accounts the interest rate on the Wells Fargo Money Market Savings account will change to the current rate the Bank is offering.

In the sections of the Schedule titled "Wells Fargo Preferred Package" and "Wells Fargo At WorkSM Package," under "Account description" the last bullet "Bonus interest rate on a linked Wells Fargo Money Market Savings account" will be deleted and the interest rate on the Wells Fargo Money Market Savings account will change to the current rate the Bank is offering.

Changes to the High Yield Savings Opening Deposit and Monthly Service Fee, Effective September 15, 2014

In the section of the Schedule titled "Wells Fargo High Yield Savings Account" the sub-sections "Opening deposit" and "Monthly service fee" are deleted and replaced with the following:

Opening deposit

\$50 minimum

(Wells Fargo Phone BankSM and Wells Fargo Online[®] Banking: \$25 minimum)

Monthly service fee

The \$10 monthly service fee will be waived if you maintain a \$3,500 minimum daily balance.

Worldwide Military Banking Program, Effective August 11, 2014

The section of the Schedule titled "Wells Fargo Worldwide Military Banking Program" is deleted and replaced with the following:

Wells Fargo Worldwide Military Banking Program

Program description

Provides financial services to customers actively serving or retired from the military or veterans receiving compensation for service related disability from the VA – military customers.

Accounts and services

Military customers are eligible for the Wells Fargo At Work Package, including the Wells Fargo At WorkSM Checking account (or any other accounts and services offered by Wells Fargo) by meeting the requirements of the Worldwide Military Banking Program. To receive these benefits and others designated under the Worldwide Military Banking Program, the customer must have a military non-civilian direct deposit¹ applied to his/her account monthly.

Other benefits

No Wells Fargo access fees for four ATM cash withdrawal transactions (U.S. and international) per statement cycle at ATMs outside of the Wells Fargo ATM network.²

Eligibility

- You must be actively serving in the U.S. military, retired or a disabled veteran and
- You must receive a qualifying non-civilian direct deposit¹ from DOD/DFAS (Department of Defense/Defense Finance and Accounting Service) or VA/VBA (Department of Veterans Affairs/Veterans Benefits Administration) or U.S. Department of the Treasury into your checking account monthly in order to be eligible to receive benefits of the Worldwide Military Banking Program. You will not be eligible for Worldwide Military Banking benefits **until** the non-civilian direct deposit has been deposited into your checking account. You will receive your program benefits 45 days after your non-civilian direct deposit is deposited into your account.
- If your status changes, and a non-civilian direct deposit is no longer deposited each statement cycle into your checking account, you will no longer be eligible for the Worldwide Military Banking Program and your checking account will no longer have benefits under this program. In that event, the Bank's standard terms and fees set forth in the Consumer Account Fee and Information Schedule applicable to your checking account shall apply.

Opening deposit

Military customers require a \$25 opening deposit with a qualifying non-civilian direct deposit.

¹ A qualifying non-civilian direct deposit is a direct deposit of your salary or pension, electronically deposited into your account by DOD/DFAS or VA/VBA or U.S. Department of the Treasury. Transfers from one account to another, or deposits made at a banking location or ATM do not qualify as a direct deposit.

² Fees charged by non-Wells Fargo ATM owner/operator apply (unless waived by terms of your account).

PMA Account Conversions, Effective July 1, 2014

This Addendum does not apply to Private Banking PMA Package customers.

In the section of the Schedule titled "Wells Fargo PMA® Package" the following is added after the "Monthly service fee/Minimum balance" section:

PMA Account Conversions

IMPORTANT: Unless you have at least \$10,000 in qualifying relationship balances in accounts linked to your PMA Package on the last day of the third monthly statement cycle after your PMA Package was opened, the Bank will terminate your PMA Package, delink all accounts from the relationship and convert your PMA Premier Checking account to the Wells Fargo ValueSM Checking account, a non-interest earning account with lower monthly service fee waiver requirements (See the section titled "Wells Fargo Value Checking Account" in this Schedule for complete details about this account). If the PMA Package relationship is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services will discontinue and revert to the Bank's current applicable rate or fee.

How to reach Wells Fargo, Effective July 1, 2014

In the sections of the Schedule titled "Services-Wells Fargo Phone BankSM-Access numbers" and "How to reach Wells Fargo" the ways to contact Wells Fargo are deleted and replaced with the following:

How to reach Wells Fargo	
Wells Fargo Online	wellsfargo.com or 1-800-956-4442
Wells Fargo Phone Bank SM	1-800-TO-WELLS (1-800-869-3557) Telecommunications Relay Services calls accepted.
Spanish-speaking customers	1-877-PARA-WFB (1-877-727-2932)
Chinese-speaking customers	1-800-288-2288
TTY/TDD for deaf and hard-of-hearing customers	1-800-877-4833
Wells Fargo PMA® Package	1-800-742-4932 1-800-600-4833 (TTY/TDD)
IRAs/ESAs and SEP-IRAs	1-800-BEST-IRA (1-800-237-8472)
Customers outside the U.S.	Visit wellsfargo.com/help/international-access-codes to view a list of our International Access Codes.

PMA Package Statement Information, Effective July 1, 2014

In the section of the Schedule titled "Wells Fargo PMA® Package" under sub-section "Other household accounts" the "Statement information" section is deleted and replaced with the following:

Statement information

- Other household account(s) can be linked to the PMA Package in either a detail or summary level format
- If detail level format – all information regarding the linked account will be included in the combined PMA statement in detail and no standalone account statement will be created for the linked account. The owner of the linked account will be responsible for verifying the accuracy of the account information on the combined PMA statement.
- If summary level format – account information will be included in the combined PMA statement in summary and a standalone account statement will be created for the linked account.
- Other household account(s) in which the owners aren't on your primary PMA checking account can only be linked to the PMA Package in a summary level format. A separate detailed monthly statement will be produced for each of these accounts and delivered directly to the respective account owners. The balance in other household accounts will continue to contribute towards your PMA qualification balance.

Coupons and bonds, Effective July 1, 2014

In the section of the Schedule titled "Service fees" the sub-section "Collections – coupon and bonds" is changed as follows:

Collections – coupons and bonds

(Service available for Wells Fargo customers only)

Clipped coupon redemption	No Charge
Municipal bond redemption	No Charge

Important information regarding the availability of the Wells Fargo Checking Accounts, Effective May 19, 2014

(Effective in Arizona, Florida, North Carolina, and South Carolina.)

The sections of the Schedule titled "Wells Fargo Way2Save® Checking Package," and "College Combo®," and all references to "Way2Save Checking Package," "Way2Save Checking account," "College Combo," and "College Checking" are deleted.

The section of the Schedule titled "Wells Fargo ValueSM Checking" is deleted.

Important Information Regarding the Availability of the Wells Fargo Everyday Checking Account.

The Wells Fargo Everyday Checking Account is available to customers in Arizona, Florida, North Carolina, and South Carolina. Please refer to the document entitled "Consumer Account Fee and Information Schedule" for account details.

Important Changes, Effective May 1, 2014

In the section of the Schedule titled "Wells Fargo Way2Save® Savings Account," "Wells Fargo Opportunity SavingsSM Account," "Wells Fargo High Yield Savings Account," and "Wells Fargo Money Market SavingsSM Account" under sub-section "Checks and transactions" the second (2nd) bullet and the corresponding footnote are deleted and replaced with the following:

- Transactions
 - Certain withdrawal and transfer transactions are limited¹ by Regulation D and the Bank to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply). You may be assessed an excess activity fee for each withdrawal or transfer that exceeds the limit.
 - Excess activity fee \$15 per withdrawal or transfer
Maximum 3 excess activity fees per monthly statement period (exceptions to the statement period may apply).

¹ Regulation D and the Bank limit certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to the account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

In the section of the Schedule titled "Important information about cards linked to consumer savings accounts" footnote one (1) is deleted and replaced with the following:

¹ Regulation D and the Bank limit certain types of withdrawals and transfers from a savings or money market account to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using automated banking service or speaking with a banker on the phone
- Transfers or payments through online, mobile and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to the account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

In the section of the Schedule titled “Service fees” the subsection “Excess activity fee for savings accounts” is deleted and replaced with the following:

Excess activity fee for savings accounts

Certain withdrawal and transfer transactions are limited by Regulation D and the Bank to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply). You may be assessed an excess activity fee for each withdrawal or transfer that exceeds the limit. Please refer to your specific account (in the *Consumer Account Fee and Information Schedule*) for complete details.

\$15 per withdrawal or transfer Maximum 3 excess activity fees per monthly statement period (exceptions to the statement period may apply).

Stop Payment Changes, Effective April 7, 2014

In the section of the Schedule titled “Service fees” the sub-section “Stop payments” is deleted and replaced with the following:

Stop payments

Request stop payments online or by phone for *paper item* (check) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:

- ACH item - company name, account number, ACH merchant ID and/or company ID and amount of item - \$31 each
- *Paper item* - Name of payee, account number, *paper item* number or range of *paper item* numbers, *paper item* date and amount of item - \$31 each

Suplementos al Contrato de Cuenta al Consumidor

Estos Suplementos modifican el *Contrato de Cuenta al Consumidor* ("Contrato"). Todos los términos definidos en el Contrato tendrán el mismo significado cuando se usen en este Suplemento. Si existe un conflicto entre el Suplemento y el Contrato, este Suplemento prevalecerá. Excepto por las modificaciones expresamente dispuestas en el presente Suplemento, el Contrato continuará en pleno vigor y vigencia.

Política sobre disponibilidad de fondos, Vigente a partir del 15 de noviembre de 2014

En la sección del Contrato titulada "Política sobre disponibilidad de fondos" se suprime la sub-sección "Reglas adicionales para las cuentas Opportunity Checking® y Opportunity SavingsSM."

En la sección del Contrato titulada "Política sobre disponibilidad de fondos" se suprime la sub-sección "Demoras en otros fondos" y de reemplaza con lo siguiente:

Demoras en otros fondos

Los fondos de todo depósito (efectivo o cheques) en cuentas domiciliadas en Iowa y Nebraska realizado en los cajeros automáticos ATM elegibles que no pertenecen a Wells Fargo en dichos estados no estarán disponibles hasta el tercer día laborable después del día de su depósito. Esta regla no se aplica a los cajeros automáticos ATM que nos pertenecen ni a los que manejamos. Todos los cajeros automáticos ATM que nos pertenecen o que manejamos se identifican como "Wells Fargo". La cuenta Opportunity Checking y la cuenta Opportunity Savings no son elegibles para hacer depósitos en cajeros automáticos que no pertenecen a Wells Fargo.

Límites diarios, Vigente a partir del 29 de octubre de 2014

En la sección del Contrato titulada "Transacciones en cajeros automáticos ATM y compras en el lugar de venta" bajo la sub-sección "Límites diarios" se agregan los próximos dos puntos:

- Las transacciones con *tarjeta* están sujetas a un límite diario para retiros en cajeros automáticos ATM y retiros equivalentes a efectivo (como los adelantos en efectivo y las transferencias de dinero), y un límite diario para las compras.
- Sus límites diarios reales para las transacciones con tarjeta de débito podrían variar en función de nuestra experiencia con usted. En ciertas circunstancias, es posible que autoricemos transacciones con tarjeta de débito que provocarán que usted exceda su límite de compra diaria. Sus límites diarios están sujetos a revisión periódica y están sujetos a cambios basados en el historial y actividad de la cuenta y otros factores.

Cambios importantes en los depósitos, al saldo disponible, y al servicio para sobregiros de tarjeta de débito, Vigente a partir del 17 de septiembre de 2014

En la sección del Contrato titulada "Depósitos en su cuenta" se suprime la sub-sección "Cuándo se acreditan los depósitos a su cuenta" y se reemplaza con lo siguiente:

Cuándo se acreditan los depósitos a su cuenta

Todos los depósitos presentados en el mostrador o en los cajeros automáticos ATM que se reciban antes de la hora de corte establecida por el Banco en cualquier *día laborable* se acreditarán (y se considerarán depositados) en su cuenta al cierre de las operaciones de ese día, y se reflejarán en el libro mayor de dicho día para su cuenta. Los demás depósitos se procesarán en conformidad con los contratos escritos que rigen tales depósitos o, en caso de no contar con uno, según la práctica bancaria. Todos los depósitos de cheques recibidos después de la hora de corte establecida por el Banco en un día laborable o en cualquier momento de un *día no laborable* se acreditarán (y se considerarán depositados) en su cuenta al final del *día laborable* siguiente. Determinados depósitos "pendientes," específicamente un depósito en efectivo o una transferencia desde otra cuenta, que se realizan **después** de la hora de corte establecida (en el lugar en que el depósito fue realizado) se incluirán en nuestro procesamiento nocturno para fines de pagar sus transacciones si se realizan **antes** del comienzo de nuestro proceso nocturno. Estos depósitos "pendientes" serán acreditados (asentados) a su cuenta en nuestro siguiente procesamiento de lotes nocturno y reflejarán esa fecha en su registro de la transacción.

En la sección del Contrato titulada "Retiros de su cuenta" en la sub-sección "Determinación del *saldo disponible* de su cuenta" los primeros dos párrafos se modifica de la siguiente manera:

Su *saldo disponible* es el registro más actualizado que tenemos sobre los fondos que están disponibles para retiro de su cuenta. Para determinar si usted tiene fondos suficientes para cubrir una transacción en nuestro procesamiento nocturno, tendremos en cuenta todas las transacciones que se hayan asentado en su cuenta, todas las retenciones que puedan haberse implementado sobre depósitos que usted haya hecho, y las transacciones pendientes (como compras con tarjeta de débito o retiros de cajeros automáticos ATM pendientes) que el Banco haya autorizado, pero que todavía no hayan sido asentadas en su cuenta.

Por favor tenga en cuenta que aún es posible que incurra en un *sobregiro* en su cuenta incluso si el *saldo disponible* aparentemente muestra que existen fondos suficientes para cubrir una transacción que desea efectuar. El *saldo disponible* no refleja todos sus cheques pendientes de pago, pagos de cuentas automáticos (como las transacciones de la Cámara de Compensación Automatizada ["ACH" por sus siglas en inglés] y de tarjeta de débito recurrentes) que usted haya autorizado, ni otras transacciones que no hayan sido pagadas desde su cuenta. Por ejemplo, cuando usted libra un cheque, es posible que el beneficiario no nos presente el cheque para el pago ese mismo día, y por eso el cheque pendiente no se reflejará en su *saldo disponible* ya que aún no ha sido recibido por el Banco.

El banco incluirá los cheques y las transacciones por medio de la ACH que son recibidos por el Banco durante el día como transacciones "pendientes" que reducen su *saldo disponible* del día actual. Si usted no tiene fondos suficientes en su cuenta cuando estas transacciones sean procesadas para el pago de su cuenta, estas transacciones pueden ser pagadas en concepto de sobregiro o devueltas sin pagar.

En la sección del Contrato titulada “*Sobregiros; Interés de garantía; Derecho de compensación del Banco*” en la sub-sección “*Sobregiros y Fondos insuficientes/NSF*” el primer punto bajo “*Detalles importantes*” se modifica de la siguiente manera:

- No se aplica **ningún cargo** si su cuenta incurre en estado de *sobregiro* durante el día y usted realiza un depósito o transferencia suficiente en el mismo *día laborable* antes de la hora de corte establecida. Los depósitos están sujetos a nuestra política sobre disponibilidad de fondos. Determinados depósitos “pendientes,” específicamente un depósito en efectivo o una transferencia desde otra cuenta, que se realizan después de la hora de corte establecida (en el lugar en que el depósito fue realizado) se incluirán si se hacen antes de empezar nuestro procesamiento nocturno.

El derecho del Banco de exigir notificación, Vigente a partir del 1 de septiembre de 2014

En la sección del Contrato titulada “*Retiros de su cuenta*” se suprime la sub-sección “*El derecho del Banco de exigir notificación*” y se reemplaza con lo siguiente:

El derecho del Banco de exigir notificación

Si su cuenta es una cuenta de ahorros, en conformidad con el Reglamento D, el Banco se reserva el derecho de exigirle una notificación escrita con siete días de antelación antes de que usted retire dinero de su cuenta.

Cambios a la orden de asiento, Vigente a partir del 11 de agosto de 2014

En la sección del Contrato titulada “*Retiros de su cuenta*” en la sub-sección “*Orden de asiento; Categorías de partidas*” se modifica el último punto de la siguiente manera:

- Cheques y pagos automáticos (también conocido como ACH, por sus siglas en inglés) se ordenarán de acuerdo con la fecha y hora en que el Banco las recibe. Si la fecha y la hora son las mismas, estas transacciones se ordenarán en función del monto en dólares más bajo al más alto. La fecha registrada como recibida por el banco podría reflejar una zona horaria de un centro de operaciones que está en una zona horaria distinta a la de su cuenta.

En la sección del Contrato titulada “*Retiros de su cuenta*” se suprime la sub-sección “*Relación entre el orden de asiento y los sobregiros/las partidas devueltas*” y se reemplaza con lo siguiente:

Relación entre el orden de asiento y los sobregiros/las partidas devueltas

En cualquier *día laborable*, si recibimos más de una *partida* para el pago y si determinamos que existen fondos suficientes para pagar una o más pero no todas las *partidas*, entonces la cantidad de *partidas pagadas* y los cargos por *sobregiro* y por *partidas devueltas* impuestos podrían verse afectados por el orden en el que elijamos asentar dichas *partidas*.

Cambios importantes, Vigente a partir del 1 de mayo de 2014

En la sección del Contrato titulada “*Cuentas que devengan intereses*” se suprime la sub-sección “*Limitaciones sobre las transacciones en la cuenta de ahorros*” y se reemplaza con lo siguiente:

Limitación sobre las transacciones en la cuenta de ahorros en virtud del Reglamento D y otras actividades limitadas

El Reglamento D y el Banco limitan ciertos tipos de retiros y transferencias desde una cuenta de ahorros o cuenta del mercado monetario a un total combinado de seis (6) por período de estado de cuenta mensual (podrían aplicarse excepciones al período de estado de cuenta):

Limitado por el Reglamento D:

- Transferencias por teléfono utilizando nuestro servicio bancario automatizado o hablando con un representante bancario por teléfono
- Transferencias o pagos mediante operaciones bancarias por Internet, servicios bancarios móviles y servicios bancarios por texto (incluyendo pago de cuentas)
- Transferencias a una cuenta de cheques para cobertura de protección contra *sobregiros*
- Transferencias y retiros preautorizados (incluyendo transferencias y retiros recurrentes y de única vez)
- Pagos a terceros tales como cheques, giros o transacciones similares (contados cuando se asientan a su cuenta y no cuando están girados)
- Compras realizadas con tarjeta de débito o tarjeta ATM que se asientan a la cuenta de ahorros

Limitado por el Banco:

- Transferencias y pagos a las tarjetas de crédito, líneas de crédito y préstamos de Wells Fargo
- Giros electrónicos que sean realizados en persona, por teléfono, o por Internet

No se limitan:

Con la excepción de los giros electrónicos descritos arriba, no existe límite en retiros o transferencias realizados en persona en un ATM o una sucursal de Wells Fargo, ni en ningún tipo de depósito.

Se tasará un cargo por exceso de actividad (consulte el *Programa de Cuotas e Información de la Cuenta al Consumidor*) por transacciones que superen el límite mencionado arriba. Si se supera el límite en más de un base ocasional, es posible que el Banco sea requerido convertir la cuenta de ahorros en una cuenta de cheques, lo cual discontinuaría cualquier protección contra *sobregiros* que dicha cuenta proporcione a otra cuenta, o cerrar la cuenta.

Si se alcanza el límite de retiros y transferencias, es posible que rechacemos retiros y transferencias para el resto del período del estado de cuenta mensual para ayudarle evitar un cargo, la conversión de la cuenta, o el cierre de la misma.

En la sección del Contrato titulada “Otros servicios de transferencias electrónicas de fondos” bajo la sub-sección “Pagos electrónicos” se suprime la sección “Limitaciones” y se reemplaza con lo siguiente:

Limitaciones

No existen limitaciones sobre la cantidad o la frecuencia de los débitos que pueden realizarse de su cuenta de cheques. Sin embargo, si se efectúan pagos desde su cuenta de ahorros, se aplicarán las limitaciones sobre retiros aplicables a las cuentas de ahorros. Consulte la sección titulada “Limitación sobre las transacciones en la cuenta de ahorros en virtud del Reglamento D y otras actividades limitadas” en la sección “Cuentas que devengan intereses” del *Contrato de Cuenta al Consumidor*.

En la sección del Contrato titulada “Otros servicios de transferencias electrónicas de fondos” bajo la sub-sección “Transferencias preautorizadas” se suprime la sección “Limitaciones” y se reemplaza con lo siguiente:

Limitaciones

El Banco le suministrará una notificación por separado de todo límite sobre la suma que puede transferir de una sola vez o en una fecha determinada, o de todo límite sobre el número de transferencias que pueden realizarse desde su cuenta de cheques. El límite al número de transferencias que se pueden realizar desde su cuenta de ahorros se describe en el *Contrato de Cuenta al Consumidor* en la sección titulada “Limitación sobre las transacciones en la cuenta de ahorros en virtud del Reglamento D y otras actividades limitadas” bajo la sección “Cuentas que devengan intereses”.

En la sección del Contrato titulada “Wells Fargo Phone BankSM” se suprime la sub-sección “Limitaciones” y se reemplaza con lo siguiente:

Limitaciones

Las limitaciones sobre el número de transferencias que se pueden realizar desde sus cuentas de ahorros se describen en el *Contrato de Cuenta al Consumidor* en la sección titulada “Limitación sobre las transacciones en la cuenta de ahorros en virtud del Reglamento D y otras actividades limitadas” bajo la sección “Cuentas que devengan intereses”.

El uso de su tarjeta a través de un dispositivo móvil, Vigente a partir del 7 de abril de 2014

En la sección del Contrato titulada “Transacciones en cajeros automáticos ATM y compras en el lugar de venta” bajo la sub-sección “Compras en el lugar de venta” se agrega lo siguiente:

El uso de su tarjeta a través de un dispositivo móvil

Si usted realiza transacciones con la *tarjeta* a través de un dispositivo móvil, los términos y condiciones del Contrato se aplican con el mismo efecto y cobertura, incluyendo (i) toda limitación que el Banco imponga con respecto a la frecuencia o la cantidad en dólares de sus transacciones con la *tarjeta* y (ii) sus derechos y responsabilidades con respecto a las transacciones no autorizadas.

De acuerdo con su uso en este contrato, “dispositivo móvil” significa un teléfono inteligente, tableta o cualquier otro dispositivo de comunicación manual o portátil que le permite almacenar o presentar electrónicamente su *tarjeta* o número de *tarjeta* (“información de tarjeta electrónica”) y utilizar dicha información de tarjeta electrónica para realizar transacciones con la *tarjeta*. Las palabras “nosotros”, “nos”, “nuestro(a)”, “nuestros(as)” y “Banco” hacen referencia a Wells Fargo Bank, N.A.

- **Cómo proteger su dispositivo móvil.** Si utiliza su *tarjeta* a través de un dispositivo móvil, debe proteger el dispositivo móvil del mismo modo que lo haría con su dinero en efectivo, cheques, tarjetas de crédito y otra información valiosa. El Banco le recomienda que proteja con contraseña o bloquee su dispositivo móvil para ayudar a evitar que una persona no autorizada lo utilice. Notifíquenos de inmediato si pierde o le roban su dispositivo móvil que contiene información de tarjeta electrónica. Puede comunicarse con Wells Fargo Phone Bank al 1-800-TO-WELLS (1-800-869-3557).
- **Tarifas de compañías de servicios móviles.** Tenga en cuenta que su compañía de servicios móviles podría cobrarle tarifas por servicio de mensajería y datos, u otros cargos, cuando use su *tarjeta* a través de un dispositivo móvil.
- **El intercambio de datos y transmisión.** Transacciones con la *tarjeta* realizadas a través de un dispositivo móvil pueden involucrar la transmisión electrónica de la información de su *tarjeta* por redes inalámbricas y de computadora. Otros terceros, como comerciantes, redes de asociaciones de tarjetas, compañías de servicios móviles, operadores de billeteras móviles, fabricantes de dispositivos móviles y proveedores de aplicaciones de software, podrían utilizar y recibir información de tarjeta electrónica en relación con su transacción con la *tarjeta*. Otros terceros también podrían recibir información sobre su dispositivo móvil cuando lo utiliza para realizar una transacción con la *tarjeta*. Cuando utiliza su *tarjeta* a través de un dispositivo móvil, información sobre su dispositivo móvil podría ser transmitida al Banco.
- **Terminación del uso móvil.** El Banco podrá, en cualquier momento, restringir parcial o totalmente su capacidad para realizar transacciones con la *tarjeta* a través de un dispositivo móvil. Si desea eliminar información de tarjeta electrónica de su dispositivo móvil, comuníquese con Wells Fargo Phone Bank al 1-800-TO-WELLS (1-800-869-3557).
- **Servicio para Sobregiros de Tarjeta de Débito.** Una transacción con la *tarjeta* realizada a través de un dispositivo móvil es una transacción con tarjeta de débito realizada por única vez. En la medida en que esté utilizando su tarjeta de débito al consumidor a través de un dispositivo móvil y que haya agregado el Servicio para Sobregiros de Tarjeta de Débito a su cuenta (si reúne las condiciones para este servicio), esta elección también se aplica a transacciones realizadas a través de su dispositivo móvil. Todos los *sobregiros* resultantes están sujetos a un cargo por *sobregiro* según lo establecido en el Contrato de Cuenta al Consumidor y el Programa de Cuotas e Información de la Cuenta al Consumidor.

Consumer Account Agreement Addenda

These Addenda amend the *Consumer Account Agreement* ("Agreement"). All terms defined in the Agreement will have the same meaning when used in these Addenda. If there is a conflict between the Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

Funds Availability Policy, Effective November 15, 2014

In the section of the Agreement titled "Funds availability policy" the sub-section "Additional rules for Opportunity Checking® and Opportunity SavingsSM account" is deleted in its entirety.

In the section of the Agreement titled "Funds availability policy" the sub-section "Delays on other funds" is deleted and replaced with the following:

Delays on other funds

Funds from any deposit (cash or checks) into accounts domiciled in Iowa and Nebraska made at eligible non-Wells Fargo ATMs in those same states will not be available until the third business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified on our machines as "Wells Fargo". Opportunity Checking and Opportunity Savings accounts are not eligible to make deposits at non-Wells Fargo ATMs.

Daily Limits, Effective October 29, 2014

In the section of the Agreement titled "ATM transactions and point-of-sale purchases" under sub-section "Daily limits" the following two bullets are added:

- *Card* transactions are subject to a daily limit for ATM withdrawals and cash-like withdrawals (such as cash advances and money transfers), and a daily limit for purchases.
- Your actual daily limits for debit card transactions may vary depending on our experience with you. In certain circumstances, we may authorize debit card transactions that will cause you to exceed your daily purchase limit. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors.

Important changes to deposits, available balances, and debit card overdraft services, Effective September 17, 2014

In the section of the Agreement titled "Deposits to your account" the sub-section "When deposits are credited to your account" is deleted and replaced with the following:

When deposits are credited to your account

All over-the-counter deposits or ATM deposits to your account which are received before the Bank's established cutoff time on any *business day* will be credited (and will be considered deposited) to your account as of the close of business that day, and will be reflected in that day's ledger balance for your account. All other deposits will be processed in accordance with the written agreements governing such deposits or, if there is no written agreement, banking practice. All check deposits received after the Bank's established cutoff time on a *business day* or at any time on a day which is not a *business day* will be credited (and will be considered deposited) to your account at the end of the next *business day*. Certain "pending" deposits, specifically a cash deposit or a transfer from another account, that are made **after** the displayed cutoff time (where the deposit was made) will be included in our nightly processing to pay your transactions if they are made **before** we start our nightly process. These "pending" deposits will be credited (posted) to your account at our next nightly batch process and will reflect that date in your transaction record.

In the section of the Agreement titled "Withdrawals from your account" under sub-section "Determining your account's *available balance*" the first two paragraphs are modified as follows:

Your *available balance* is the most current record we have about the funds that are available for withdrawal from your account. In determining whether you have sufficient funds to cover a transaction in our nightly processing, we will consider all transactions that have posted to your account, any holds that may be in place on deposits you have made, and pending transactions (such as pending debit card purchases or ATM withdrawals) that the Bank has authorized but that have not yet posted to your account.

Please note it is still possible for you to overdraw your account even though the *available balance* appears to show there are sufficient funds to cover a transaction that you want to make. The *available balance* does not reflect all your outstanding checks, automatic bill payments (such as ACH and recurring debit card transactions) that you have authorized, or other transactions that have not been paid from your account. For example, when you write a check, the payee may not present the check to us for payment on the same day, so the outstanding check will not be reflected in your *available balance* since it has not yet been received by the Bank.

The Bank will include check and ACH transactions that are received by the Bank during the day as "pending" transactions that reduce your intra-day available balance. If you do not have sufficient funds in your account when these transactions are processed for payment from your account, these transactions may be paid into overdraft or returned unpaid.

In the section of the Agreement titled "**Overdrafts; security interest; the Bank's right to setoff**" under sub-section "**Overdrafts and Non-Sufficient Funds/NSF**" the first bullet under "Important details" is modified as follows:

- There is **no fee** if your account is overdrawn **during the day** and you make a sufficient deposit or transfer before the posted "cutoff" time on the same *business day*. Deposits are subject to our funds availability policy. Certain "pending" deposits, specifically a cash deposit or a transfer from another account, that are made after the displayed cutoff time (where the deposit was made) will be included if they are made before we start our nightly process.

The Bank's right to require notice, Effective September 1, 2014

In the section of the Agreement titled "Withdrawals from your account" sub-section "The Bank's right to require notice" is deleted and replaced with the following:

The Bank's right to require notice

If your account is a savings account, then in accordance with Regulation D, the Bank reserves the right to require seven days written notice before you withdraw money from your account.

Order of posting changes, Effective August 11, 2014

In the section of the Agreement titled "Withdrawals from your account" under sub-section "Order of posting; categories of items" the last bullet is modified as follows:

- Checks and automatic payments (also known as ACH) will be sorted by date and time received by the Bank. If the date and time are the same, these transactions will be sorted by lowest to highest dollar amount. The time recorded as received by the Bank may reflect a time zone of an operations center that is in a different time zone than your account.

In the section of the Agreement titled "Withdrawals from your account" the sub-section "Relation between posting order and overdrafts/returned items" is deleted and replaced with the following:

Relation between posting order and overdrafts/returned items

On any given *business day*, if we receive more than one *item* for payment and if we determine there are sufficient funds to pay one or more but not all of the *items*, then the number of *items* paid and the *overdraft* and returned *item* fees assessed could be affected by the order that we choose to post those *items*.

Important Changes, Effective May 1, 2014

In the section of the Agreement titled "Interest-earning accounts" the sub-section "Savings account transaction limits" is deleted and replaced with the following:

Regulation D savings account transaction limit and other limited activity

Regulation D and the Bank limit certain types of withdrawals and transfers from savings or money market accounts to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply).

Limited by Regulation D:

- Transfers by phone using our automated banking service or speaking with a banker on the phone
- Transfer or payments through online, mobile, and text banking (including bill pay)
- Transfers to a checking account for *overdraft* protection coverage
- Pre-authorized transfers and withdrawals (including recurring and one time)
- Payments to third parties such as checks, drafts, or similar transactions (counted when they are posted to your account and not when they are written)
- Debit or ATM card purchases that post to the savings account

Limited by the Bank:

- Transfers and payments to Wells Fargo credit cards, lines of credit, and loans
- Wires whether made in person, on the telephone, or online

Not limited:

Except wire transfers as described above, there is no limit on withdrawals or transfers made in person at an ATM or Wells Fargo banking location or on any types of deposits.

An excess activity fee (see the *Consumer Account Fee and Information Schedule*) is assessed for transactions exceeding the limit stated above. If the limit is exceeded on more than an occasional basis, the Bank may be required to convert the savings account to a checking account, which would discontinue any overdraft protection it might be providing to another account, or close the account.

If the withdrawal and transfer limit is reached, we may decline withdrawals and transfers for the remainder of the monthly statement period to help you avoid a fee and account conversion or closure.

In the section of the Agreement titled "Other electronic fund transfer services" under sub-section "Electronic payments" the section "Limitations" is deleted and replaced with the following:

Limitations

There are no limitations on the amount or frequency of debits that you may make from your checking account. If, however, you make payments from your savings account, any limitation on withdrawals applicable to savings accounts will apply. See the section entitled "Regulation D savings account transaction limit and other limited activity" in the "Interest-earning accounts" section within the *Consumer Account Agreement*.

In the section of the Agreement titled "Other electronic fund transfer services" under sub-section "Preauthorized transfers" the section "Limitations" is deleted and replaced with the following:

Limitations

The Bank provides you with separate notice of any limit on the amount you may transfer at any single time or on any given day, or of any limit on the number of transfers you can make from your checking account. The limit on the number of transfers you can make from your savings account is described in "Regulation D savings account transaction limit and other limited activity" in the "Interest-earning accounts" section within the *Consumer Account Agreement*.

In the section of the Agreement titled “Wells Fargo Phone BankSM” the sub-section “Limitations” is deleted and replaced with the following:

Limitations

The limitations on the number of transfers you can make from your savings accounts are described in the section of the *Consumer Account Agreement* entitled “Regulation D savings account transaction limit and other limited activity” in the “Interest-earning accounts” section.

Using your *card* through a mobile device, Effective April 7, 2014

In the section of the Agreement titled “ATM transactions and point-of-sale purchases” under sub-section “Point-of-sale purchases” the following is added:

Using your *card* through a mobile device

If you make *card* transactions through a mobile device, the terms of the Agreement apply with the same effect and coverage, including (i) any limitations the Bank places on the frequency or dollar amount of your *card* transactions and (ii) your rights and responsibilities for unauthorized transactions.

As used in this Agreement, “mobile device” means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your *card* or *card* number (“electronic card information”) and use that electronic card information to make *card* transactions. The words “we,” “us,” “our,” and “Bank” refer to Wells Fargo Bank, N.A.

- **Securing your mobile device.** If you use your *card* through a mobile device, you should secure the mobile device the same as you would your cash, checks, credit cards, and other valuable information. The Bank encourages you to password protect or lock your mobile device to help prevent an unauthorized person from using it. Please notify us promptly if your mobile device containing electronic card information is lost or stolen. You may contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
- **Mobile carrier fees.** Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your *card* through a mobile device.
- **Data sharing and transmission.** *Card* transactions made through a mobile device may involve the electronic transmission of your *card* information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive electronic card information in connection with your *card* transaction. Third parties may also receive information about your mobile device when you use it to make a *card* transaction. When you use your *card* through a mobile device, information about your mobile device may be transmitted to us.
- **Termination of mobile use.** The Bank may, at any time, partially or fully restrict your ability to make *card* transactions through a mobile device. If you want to remove electronic card information from your mobile device, please contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
- **Debit Card Overdraft Service.** A *card* transaction made through a mobile device is a one-time debit card transaction. To the extent that you are using your consumer debit card through a mobile device and have added Debit Card *Overdraft* Service to your account (if eligible for this service), this election also applies to transactions made through your mobile device. Any resulting *overdrafts* are subject to an *overdraft* fee as provided for in the Consumer Account Agreement and the Consumer Account Fee and Information Schedule.

Suplementos de los Términos y Condiciones de la Tarjeta Wells Fargo EasyPay

Estos Suplementos modifican los *Términos & Condiciones de la Tarjeta Wells Fargo EasyPay* ("Términos"). Todos las definiciones definidas en los Términos tendrán el mismo significado cuando se usen en estos Suplementos. Si existe un conflicto entre los Suplementos y los Términos, estos Suplementos prevalecerán. Con excepción de lo expresamente enmendado en estos Suplementos, los Términos se mantiene en pleno vigor y vigencia.

Información importante acerca de la disponibilidad de la Tarjeta Wells Fargo EasyPay, Vigente a partir del 7 de abril de 2014

La Tarjeta Wells Fargo EasyPay está disponible a los clientes en Delaware, Pennsylvania, y Washington. Consulte el documento titulado "*Términos y Condiciones de la Tarjeta Wells Fargo EasyPay*" para más información detallada sobre la tarjeta. Para ver los Términos y Condiciones de la Tarjeta Wells Fargo EasyPay, visite wellsfargo.com/prepago (enlaces a los términos previstos en la sección de notas al pie).

Cambios importantes, Vigente a partir del 1 de agosto de 2014

En la sección de los Términos y Condiciones titulada "*Cómo acceder a los fondos de su Tarjeta*" se agrega lo siguiente:

- c. **Realice transacciones a través de un Dispositivo Móvil:** Sujeto a su *saldo disponible* y al límite diario aplicable para su *Tarjeta*, usted puede optar por realizar transacciones con la *Tarjeta* a través de un Dispositivo Móvil.
- Si usted realiza transacciones con la *Tarjeta* a través de un Dispositivo Móvil, estos Términos se aplican con el mismo efecto y cobertura. De acuerdo con su uso en estos Términos, "Dispositivo Móvil" significa un teléfono inteligente, tableta o cualquier otro dispositivo de comunicación manual o portátil que le permite almacenar o presentar electrónicamente su *Tarjeta* o número de *Tarjeta* ("Información de Tarjeta Electrónica") y utilizar dicha Información de Tarjeta Electrónica para realizar transacciones con la *Tarjeta*.
 - Si utiliza su *Tarjeta* a través de un Dispositivo Móvil, debe proteger el Dispositivo Móvil del mismo modo que lo haría con su dinero en efectivo, cheques, tarjetas de crédito y otra información valiosa. El Banco le recomienda que proteja con contraseña o bloquee su Dispositivo Móvil para ayudar a evitar que una persona no autorizada lo utilice. Notifique al Banco de inmediato si pierde o le roban su Dispositivo Móvil que contiene Información de Tarjeta Electrónica. Puede comunicarse con Wells Fargo Phone Bank al 1-800-TO-WELLS (1-800-869-3557).
 - Tenga en cuenta que su compañía de servicios móviles podría cobrarle tarifas por servicio de mensajería y datos, u otros cargos, cuando use su *Tarjeta* a través de un Dispositivo Móvil. Transacciones con la *Tarjeta* realizadas a través de un Dispositivo Móvil pueden involucrar la transmisión electrónica de la información de su *Tarjeta* por redes inalámbricas y de computadora. Otros terceros, como comerciantes, redes de asociaciones de tarjetas, compañías de servicios móviles, operadores de billeteras móviles, fabricantes de dispositivos móviles y proveedores de aplicaciones de software, podrían utilizar y recibir Información de Tarjeta Electrónica en relación con su transacción con la *Tarjeta*. Otros terceros también podrían recibir información sobre su Dispositivo Móvil cuando lo utiliza para realizar una transacción con la *Tarjeta*. Cuando utiliza su *Tarjeta* a través de un Dispositivo Móvil, información sobre su Dispositivo Móvil puede ser transmitida al Banco.
 - El Banco podrá, en cualquier momento, restringir parcial o totalmente su capacidad para realizar transacciones con la *Tarjeta* a través de un Dispositivo Móvil. Si desea eliminar Información de Tarjeta Electrónica de su Dispositivo Móvil, comuníquese con Wells Fargo Phone Bank al 1-800-TO-WELLS (1-800-869-3557).

En la sección de los Términos titulada "*Política sobre disponibilidad de fondos*" se suprime el primer párrafo y se reemplaza con lo siguiente:

La política del Banco consiste en poner los fondos de sus depósitos de cheques a su *subcuenta prepagada* a su disposición el primer *día laborable* posterior al día en que recibimos su depósito. Los giros electrónicos recibidos, depósitos directos electrónicos, efectivo depositado en la ventanilla de un cajero y en un cajero automático *ATM* de Wells Fargo, y los primeros \$200 de los depósitos de cheques en un día realizados a través de un cajero automático *ATM* de Wells Fargo, estarán disponibles el día en que recibimos el depósito. Determinadas transferencias electrónicas de abono, tales como las que son efectuadas a través de las redes de tarjetas o los sistemas de transferencias de fondos, estarán disponibles el primer *día laborable* después del día en que recibimos la transferencia. Una vez que estén disponibles, usted podrá retirar los fondos en efectivo utilizando su *Tarjeta* y el Banco utilizará los fondos para pagar transacciones contra su *subcuenta prepagada* y para pagar las cuotas, cargos y gastos en los que usted haya incurrido. (**Vigente a partir del 16 de septiembre de 2014 se suprime en este párrafo toda referencia con respecto a "Giros electrónicos recibidos".**)

Vigente a partir del 16 de septiembre de 2014, se agrega la siguiente frase en la sección titulada "*Cómo agregar fondos a su Tarjeta*" bajo la sub-sección "c":

Giros electrónicos (nacionales e internacionales) no pueden cargarse a su *Tarjeta*.

Vigente a partir del 29 de octubre de 2014, se agrega la siguiente definición para "Límites" en la sección "Definiciones" de los Términos:

Límites: Las transacciones con *tarjeta* están sujetas a un *límite* diario para retiros en *ATM* y retiros equivalentes a efectivo (por ejemplo, adelantos en efectivo), y un *límite* diario para las compras, que el Banco le comunicarán por separado. Para fines del *límite* diario únicamente, un día es el período de 24 horas desde la medianoche hasta la medianoche, hora del Pacífico. Si se inicia una transacción en otra zona horaria, será procesado cuando el Banco la recibe.

Vigente a partir del 29 de octubre de 2014, se agrega lo siguiente al último párrafo de la sección titulada "*Cómo acceder a los fondos de su Tarjeta*":

Sus *límites* actuales diarios puede variar dependiendo de nuestra experiencia con usted. En ciertas circunstancias, es posible que autoricemos transacciones que provocarán que se exceda su *límite diario* de compra. Sus *límites* diarios están sujetos a revisión periódica y están sujetos a cambios basados en el historial de la cuenta, la actividad de la misma, y otros factores.

Wells Fargo EasyPay Card Terms and Conditions Addenda

These Addenda amend the *Wells Fargo EasyPay Card Terms and Conditions* ("Terms"). All definitions defined in the Terms will have the same meaning when used in these Addenda. If there is a conflict between the Addenda and the Terms, these Addenda will control. Except as expressly amended by these Addenda, the Terms remain in full force and effect.

Important information regarding the availability of the Wells Fargo EasyPay Card, Effective April 7, 2014

The Wells Fargo EasyPay Card is available to customers in Delaware, Pennsylvania, and Washington. Please refer to the document entitled "*Wells Fargo EasyPay Card Terms and Conditions*" for more detailed card information. To view the Wells Fargo EasyPay Card Terms and Conditions, visit wellsfargo.com/prepaid (links to the terms provided in the footnotes section).

Important changes, Effective August 1, 2014

In the section of the Terms and Conditions titled "How to access funds from your Card" the following is added:

- c. **Make transactions through a Mobile Device:** Subject to your *available balance* and the applicable daily limit for your Card, you may choose to make Card transactions through a Mobile Device.
- If you make Card transactions through a Mobile Device, these Terms apply with the same effect and coverage. As used in these Terms, "Mobile Device" means a smartphone, tablet, or any other hand held or wearable communication device that allows you to electronically store or electronically present your Card or Card number ("Electronic Card Information") and use that Electronic Card Information to make Card transactions.
 - If you use your Card through a Mobile Device, you should secure the Mobile Device the same as you would your cash, checks, credit cards, and other valuable information. Bank encourages you to password protect or lock your Mobile Device to help prevent an unauthorized person from using it. Please notify Bank promptly if your Mobile Device containing Electronic Card Information is lost or stolen. You may contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).
 - Please note that your mobile carrier may charge you message and data rates, or other fees, when you use your Card through a Mobile Device. Card transactions made through a Mobile Device may involve the electronic transmission of your Card information across wireless and computer networks. Third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may use and receive Electronic Card Information in connection with your Card transaction. Third parties may also receive information about your Mobile Device when you use it to make a Card transaction. When you use your Card through a Mobile Device, information about your Mobile Device may be transmitted to Bank.
 - Bank may, at any time, partially or fully restrict your ability to make Card transactions through a Mobile Device. If you want to remove Electronic Card Information from your Mobile Device, please contact the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).

In the section of the Terms titled "Funds availability policy" the first paragraph is deleted and replaced with the following:

The Bank's policy is to make funds from your check deposits to your *prepaid subaccount* available to you on the first *business day* after the day we receive your deposit. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$200 of a day's check deposits made through a Wells Fargo ATM will be available on the day we receive the deposit. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the first *business day* after the day we receive the transfer. Once they are available, you can withdraw the funds in cash using your Card and we will use the funds to settle transactions against your *prepaid subaccount* and to pay fees and expenses that you have incurred. (Effective September 16, 2014 the reference to "Incoming wire transfers" is deleted from this paragraph.)

Effective September 16, 2014, the following sentence is added to the section titled "How to add funds to your Card" under sub-section "c":

Wire transfers (domestic and international) cannot be loaded to your Card.

Effective October 29, 2014, the following definition for "Limit" is added to the "Definitions" section of the Terms:

Limits: Card transactions are subject to a daily *limit* for ATM withdrawals and cash-like withdrawals (e.g. cash advances), and a daily *limit* for purchases, which are separately communicated to you by Bank. For purposes of the daily *limits* only, a day is the 24-hour period from midnight to midnight, Pacific Time. If a transaction is initiated in another time zone, it will be processed when Bank receives it.

Effective October 29, 2014, the following is added to the last paragraph of the section of the Terms titled "How to access funds from your Card":

Your actual daily limits may vary depending on our experience with you. In certain circumstances, we may authorize transactions that will cause you to exceed your daily purchase limit. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors.

Suplemento del Folleto de Servicios para Sobregiros al Consumidor

Este Suplemento modifica el *Folleto de Servicios para Sobregiros al Consumidor* ("Folleto"). Todos los términos definidos en el Folleto tendrán el mismo significado cuando se usan en este Suplemento. Si existe un conflicto entre el Suplemento y el Folleto, este Suplemento prevalecerá. Con excepción de lo expresamente enmendado en este Suplemento, el Folleto se mantienen en pleno vigor y vigencia.

Cambios a las *partidas sobregiradas* y *partidas devueltas*, Vigente a partir del 17 de septiembre de 2014

La note de pie seis (6) del Folleto se suprime y se remplacea con lo siguiente:

⁶ Información sobre los Sobregiros y los Cargos por Sobregiro

- Nuestro cargo por sobregiro es de \$35, ya sea que el sobregiro se produjo mediante cheque, retiro en un cajero automático ATM, transacción con la tarjeta de débito, u otro medio electrónico
- No se le cobrarán más de 4 cargos por sobregiro o por partida devuelta por día. Deberá hacer que su cuenta vuelva a tener saldo positivo de inmediato
- El pago de las transacciones en concepto de sobregiro es un servicio discrecional y el banco se reserva el derecho de no pagar. Por ejemplo, generalmente el banco no paga sobregiros si su cuenta no está al día con todas las obligaciones de la misma, o si ha tenido demasiados sobregiros
- Las transacciones con tarjeta de débito que haya establecido para el pago recurrente (como servicios públicos o membresías de clubes) podrán seguir siendo autorizadas a nuestro criterio, incluso si no se inscribe en el Servicio para Sobregiros de Tarjeta de Débito

La información en este folleto está sujeta a cambio. Determinados productos no están disponibles en todos los estados. Consulte los contratos de cuenta correspondientes para los términos y condiciones actuales.

Addendum to the Consumer Overdraft Services Brochure

This Addendum amends the *Consumer Overdraft Services Brochure* ("Brochure"). All terms defined in the Brochure will have the same meaning when used in this Addendum. If there is a conflict between the Addendum and the Brochure, this Addendum will control. Except as expressly amended by this Addendum, the Brochure remain in full force and effect.

Overdraft and returned item fee changes, Effective September 17, 2014

Footnote six (6) of the Brochure is deleted and replaced with the following:

⁶ About Overdrafts and Overdraft Fees

- Our overdraft fee, whether the overdraft is by check, ATM withdrawal, debit card transaction or other electronic means, is \$35
- You will be charged no more than 4 overdraft and returned item fees per day. You must immediately bring your account to a positive balance
- 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
- Debit card transactions that you have established for recurring payment (such as utilities or club memberships) may continue to be authorized at our discretion, even if you do not sign up for Debit Card Overdraft Service

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

Última página de los Suplementos.

Una guía a tus cuotas y cargos comunes de la cuenta de cheques

En Wells Fargo, nos comprometemos a proporcionar la información que necesitas para ayudarte administrar tu cuenta. Desarrollamos este resumen para asistirte entender algunas de las cuotas y cargos más comunes que puedan aplicar a tu cuenta de cheques. Para una lista completa de las cuotas y cargos e información más detallada sobre la cuenta, consulta el Contrato de Cuenta al Consumidor y el Programa de Cuotas e Información de la Cuenta al Consumidor de Wells Fargo.

Cómo se procesan los depósitos y retiros	
Orden de asiento: el orden en que se procesan tus depósitos y retiros	Por lo general, se asientan las transacciones cada día laborable en este orden: • Primero – los depósitos recibidos antes de la hora de corte para depósitos de ese día. • Segundo – tus retiros (tales como las transacciones realizadas con la tarjeta ATM y la tarjeta de débito) que han sido recibidos para el pago desde tu cuenta. Se ordenan las transacciones de acuerdo con la fecha y hora en que el Banco las recibe y si la fecha y hora son las mismas, las asentamos en función del monto en dólares más bajo al monto en dólares más alto. • Tercero – cheques y pagos automáticos (ACH por sus siglas en inglés) de acuerdo con la fecha y hora en que el Banco las recibe y si la fecha y hora son las mismas, las asentamos en función del monto en dólares más bajo al monto en dólares más alto.
Disponibilidad de depósitos (Política de Retención): cuándo los depósitos estarán disponibles	Depósito en efectivo: el mismo día laborable
	Depósitos directos electrónicos/giros electrónicos: el mismo día laborable
	Depósito de cheque: dependiendo de la partida, por lo general los fondos están disponibles el próximo día laborable (el segundo día laborable para las cuentas Opportunity Checking). • Si colocamos una retención sobre un cheque, los primeros \$200 estarán disponibles el día laborable siguiente • El saldo restante estará disponible a más tardar el séptimo día laborable después de tu depósito • Te notificaremos de la retención y cuándo pondremos los fondos a tu disposición Ten en cuenta: Los depósitos realizados antes de la hora de corte para cada sucursal y ATM de Wells Fargo estarán procesados el mismo día. Los depósitos realizados después de la hora de corte se tratan como si fueran realizados el día laborable siguiente. Podemos demorar por un día adicional la disponibilidad de fondos en el caso de cheques depositados en una localidad del Banco en Alaska si los cheques han sido extendidos contra un banco no ubicado en Alaska.

Una guía a tus cuotas y cargos comunes de la cuenta de cheques

Cuotas y cargos por servicios para sobregiros

Cargos por sobregiros y por partidas devueltas*	Todos los estados con excepción de Alaska y California \$35 por partida Alaska solamente \$25 si ésta es tu primera vez en los 12 meses anteriores, de lo contrario \$31 por partida California solamente \$25 si ésta es tu primera vez en los 12 meses anteriores, de lo contrario \$35 por partida Ten en cuenta (Se aplica a todos los estados): • No se cobrará ningún cargo por sobregiro en las transacciones realizadas con tarjeta ATM y las transacciones cotidianas realizadas con la tarjeta de débito salvo que se agregue a la cuenta el Servicio para Sobregiros de Tarjeta de Débito • No se cobrarán más de 4 cargos por sobregiros y por partidas devueltas en cualquier día laborable • Ningún cargo por sobregiro si al fin del día laborable, tu cuenta está sobregirada en \$5 o menos después de que se hayan asentado todas las transacciones • Ningún cargo por sobregiro extendido ni continuo
Cuotas por transferencia/adelanto para Protección contra Sobregiros: Cuando estás inscrito transferiremos/ adelantaremos fondos disponibles desde tu cuenta vinculada para protección contra sobregiros	\$12.50 por transferencia desde tu cuenta de ahorros vinculada Ten en cuenta: Las transferencias se computarán como parte del número máximo de seis retiros o transferencias por período mensual desde tu cuenta de ahorros o cuenta del mercado monetario de acuerdo con el Reglamento D y los requisitos del Banco. Consulta la sección “Otras cuotas y cargos comunes” para conocer el cargo por exceso de actividad en tus cuentas de ahorros. \$12.50 por adelanto desde una cuenta de línea de crédito elegible vinculada (sin cuota si la vinculación está a una cuenta PMA® Premier Checking) Es posible que puedas usar tu tarjeta de crédito para protección contra sobregiros. Para conocer más sobre las cuotas por adelanto, consulta tu Contrato de Tarjeta de Crédito.

*Es posible que se aplique nuestro cargo por sobregiro, sea que el sobregiro se produjo mediante cheque, retiro en un cajero automático ATM, transacción con la tarjeta de débito, u otro medio electrónico. El pago de las transacciones en concepto de sobregiro es un servicio discrecional y el Banco se reserva el derecho de no pagar. Por ejemplo, generalmente el Banco no paga sobregiros si su cuenta no está al día o si ha tenido demasiados sobregiros. Deberá hacer que su cuenta vuelva a tener un saldo positivo de inmediato.

Una guía a tus cuotas y cargos comunes de la cuenta de cheques

Servicio para Sobregiros de Tarjeta de Débito*

Cuando agregas este servicio, se podrán aprobar al criterio del Banco tus transacciones realizadas con la tarjeta ATM y transacciones cotidianas realizadas con la tarjeta de débito cuando no tienes bastante dinero en tu cuenta de cheques o tu cuenta vinculada para protección contra sobregiros para cubrir tu transacción. Este servicio no está disponible en todas las cuentas.

Opción 1 – Tu cuenta no incluye Servicios para Sobregiros de Tarjeta de Débito: Si no agregas este servicio y no tienes suficiente dinero en tu cuenta, se rechazará tu transacción realizada con la tarjeta ATM o transacción cotidiana realizada con la tarjeta de débito y no se cobrará ningún cargo por sobregiro en estas transacciones.

Opción 2 – Si agregas esta opción: Si agregas el Servicio para Sobregiros de Tarjeta de Débito y una transacción realizada con la tarjeta ATM o una transacción cotidiana realizada con la tarjeta de débito sobregira tu cuenta, los cargos serán los mismos que se muestran en la sección “Cargos por sobregiros y por partidas devueltas.”

Cuotas por uso de cajeros automáticos ATM

Retiros en efectivo en ATM de Wells Fargo	\$0
Retiros en efectivo en ATM en EE.UU. que no pertenecen a Wells Fargo**	\$2.50 por cada retiro Ten en cuenta: Se aplicarán cuotas adicionales cobradas por el propietario u operador del ATM.
Retiros en efectivo en ATM en el extranjero que no pertenecen a Wells Fargo	\$5 por cada retiro Ten en cuenta: Se aplicarán cuotas adicionales cobradas por el propietario u operador del ATM.

* Es posible que se aplique nuestro cargo por sobregiro, sea que el sobregiro se produjo mediante cheque, retiro en un cajero automático ATM, transacción con la tarjeta de débito, u otro medio electrónico. El pago de las transacciones en concepto de sobregiro es un servicio discrecional y el Banco se reserva el derecho de no pagar. Por ejemplo, generalmente el Banco no paga sobregiros si su cuenta no está al día o si ha tenido demasiados sobregiros. Deberá hacer que su cuenta vuelva a tener un saldo positivo de inmediato.

** Es posible que haya una exoneración o un descuento en las cuotas y cargos a base del tipo de cuenta que tiene. Hable con un representante bancario para más detalles. Este resumen de cuotas y cargos se aplica a las cuentas de depósito al consumidor que se mantienen en Wells Fargo Bank.

Una guía a tus cuotas y cargos comunes de la cuenta de cheques

Otras cuotas y cargos comunes

Acceso a Operaciones Bancarias por Internet de Wells Fargo (Wells Fargo Online® Banking) con Pago de Cuentas	\$0 para todos los Paquetes de Cuenta de Cheques de Wells Fargo (Wells Fargo Checking Packages®) y Wells Fargo Everyday Checking
Cheque de cajero**	\$10 cada uno
Partida Cobrada/Depositada Devuelta	\$12 por partida, para partidas devueltas a Wells Fargo sin pagar por la razón que sea
Impresión de cheques	Varía
Cargo por Exceso de Actividad (aplicada a las cuentas de ahorros)	\$15 por retiro o transferencia si excede el límite establecido por el Reglamento D y el Banco de seis retiros y transferencias desde tu cuenta de ahorros o cuenta del mercado monetario por período mensual (máximo de 3 cargos por período mensual)
Cuota por compra con tarjeta de débito en el extranjero	3% del importe de la transacción
Giro postal (hasta \$1000)**	\$5 cada uno
Estados de cuenta por Internet	\$0
Imágenes de cheques por Internet; imágenes de cheques que has extendido	\$0
Suspensión de pago	\$31 cada uno
Giro Electrónico	\$15 Giro nacional/interno recibido \$30 Giro nacional/interno enviado

Resolución de Disputas

Si tienes una disputa con el Banco y no logramos resolverla de manera informal, tú convienes en que la disputa se resuelva por medio de un proceso de arbitraje, que se explica más detalladamente en la sección del Programa de resolución de disputas del Contrato de Cuenta al Consumidor. Si un reclamo es elegible para su resolución en un tribunal de causas menores, puedes iniciarlo en dicho tribunal.

**Es posible que haya una exoneración o un descuento en las cuotas y cargos a base del tipo de cuenta que tiene. Hable con un representante bancario para más detalles. Este resumen de cuotas y cargos se aplica a las cuentas de depósito al consumidor que se mantienen en Wells Fargo Bank.

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 Fee and Information Schedule.

How deposits and withdrawals are processed	
Posting order – the order your deposits and withdrawals are processed	Transactions are generally posted each business day in this order: • First – deposits 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 received by the Bank and 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 (Hold Policy) – when your deposits will be made available	Cash deposit: same business day
	Electronic direct deposits/wire transfers: same business day
	Check deposit: depending on the item, funds are generally available on the next business day (second business day for Opportunity Checking accounts). • 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 business day after your deposit • We will notify you of the hold and when the funds will be made available to you 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. We may delay availability of funds for one additional day for checks deposited at a Bank location in Alaska if the checks are drawn on a bank not located in Alaska.

A guide to your common checking account fees

Overdraft services fees	
Overdraft and returned item fees*	All states except Alaska and California \$35 per item Alaska only \$25 if this is your 1st time within the prior 12 months, otherwise \$31 per item California only \$25 if this is your 1st time within the prior 12 months, otherwise \$35 per item Note (applicable to all states): • 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 4 overdraft and returned item fees will be charged on any business day • No overdraft fees if at the end of the business day, your account is overdrawn by \$5 or less 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 linked overdraft protection account	\$12.50 per transfer from your linked savings account Note: Transfers will count towards the maximum number of six withdrawals or transfers per monthly period from your savings or money market account per Regulation D and Bank requirements. See the “Other common fees” section for excess activity fees on your savings accounts. \$12.50 per advance from an eligible linked line of credit account (no fee if linkage is to a PMA® Premier Checking account) 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.

Debit Card Overdraft Service*
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 Services: 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.
* Our 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.

A guide to your common checking account fees

ATM fees	
Cash withdrawals at Wells Fargo ATMs	\$0
Cash withdrawals at non-Wells Fargo ATMs in the U.S.**	\$2.50 per withdrawal Note: Additional fees charged by the ATM owner or operator will apply.
Cash withdrawals at non-Wells Fargo ATMs outside of the U.S.	\$5 per withdrawal Note: Additional fees charged by the ATM owner or operator will apply.

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

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 Dispute Resolution Program 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.

** Fees 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.

Estos suplementos rigen las cuentas de depósito al consumidor que se mantienen en Wells Fargo Bank, N.A. en Pennsylvania.

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