



Business Account Addenda

Business Account Fee and Information Schedule Addenda

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Business Account Fee And Information Schedule Addenda

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

IOLTA program change: Discontinue Alabama Civil Justice Foundation, Effective May 1, 2025

In the section of the Business Schedule titled “Specialized Accounts,” the subsection titled “IOLTA, Analyzed IOLTA, and RETA” is deleted and replaced with the following:

IOLTA, Analyzed IOLTA, and RETA

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

In the section of the Business Schedule titled “Specialized Accounts,” the subsection titled “IOLTA and RETA State-specific program names” is deleted and replaced with the following:

IOLTA and RETA State-specific program names

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

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

Analyzed Initial Monthly Maintenance Fee Waiver, Effective March 1, 2025

In the section of the Business Schedule titled “Overview & Key Terms,” under subsection titled “Analyzed accounts,” the paragraph “Initial monthly maintenance fee waiver: We’ll waive the first monthly maintenance fee, for the first statement period, following the opening of an analyzed account.” is deleted and replaced with the following:

Initial monthly maintenance fee waiver: We’ll waive the first monthly maintenance fee, for the first statement period, following the opening of an analyzed account (unless the account is closed within the same month in which it was opened).

Optimize Business Checking - Enhanced reporting option, Effective January 1, 2025

In the section of the Business Schedule titled “Optimize Business Checking & Analyzed Business Checking,” under subsection titled “Optimize Business Checking benefits,” section titled “Contact a banker to setup the Treasury Management products and services you need:” is deleted and replaced with the following:

Contact a banker to setup the Treasury Management products and services you need:

- Administration
- ACH Fraud Filter
- Online Automated Clearing House (ACH) Services
- Desktop Deposit® and Desktop Deposit Adjustments
- Information Reporting – Plus Data plan (Includes everything in the Core Data Plan [balance, statements, transactions, and alerts] and ACH origination and ACH return/notice of change [NOC] with additional access to view Preview day data and images.)
- Zero Balance Account
- Wires

Up to five outgoing Wires per statement period and \$15 for each additional. Wires outgoing types included:

- Wire out domestic. Outgoing U.S. dollar (USD) wire debiting a Wells Fargo account, initiated in Vantage (freeform or templated).
- Wire out cross border U.S. dollar (USD). Outgoing cross border USD wire debiting a Wells Fargo account, initiated in Vantage (freeform or templated).
- Wire out cross border foreign exchange. Outgoing cross border foreign currency wire (freeform or templated) initiated via Vantage settling to a Wells Fargo account^{1,2}

1. Fees may be charged by third parties or other banks, in addition to those described above.

2. Whether or not the wire transfer fee is waived, Wells Fargo makes money when it converts one currency to another for you. The exchange rate used is set by Wells Fargo, includes a markup and may be different than exchange rates you see elsewhere. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the “Applicable exchange rate” and “Incoming international wire transfers” sections of the Deposit Account Agreement.

Small Business Fee Changes, Effective January 1, 2025

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

Checks	Check cashing: non-customers cashing business checks drawn on Wells Fargo	\$10
	Personalized temporary checks (counter checks)	\$3 per sheet of three checks
	Check printing (prices vary by quantity, style, and design)	Varies

Wire Transfer Updates, Effective October 11, 2024

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

	Wire in via correspondent bank – U.S./foreign currency (analyzed accounts)	\$7 per transfer		
		Domestic	International	
Wire transfers checking and savings accounts Incoming or outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by Wells Fargo and the receiving Bank. ^{6,7}	Incoming		U.S. currency	Foreign currency
	Non-analyzed accounts	No fee	No fee	No fee
	Analyzed accounts	\$15 each	\$15 each	\$15 each
	Outgoing			
	Digital wire	\$25 each	\$25 each	\$25 each
	Branch	\$40 each	\$40 each	\$40 each
	Standing transfer order (non-analyzed accounts)	\$25 each	\$25 each	\$25 each
Standing transfer order (analyzed accounts)	\$18 each	\$30 each	NA	
Wire transfer fees charged by third parties or other banks	Third parties or other banks may charge fees in addition to those described above			

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

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

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

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

Overdraft fees

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

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

Cashed/deposited item unpaid for any reason, Effective July 23, 2024

In the section of the Business Schedule titled "Service Fees," subsection titled "Cashed/deposited item unpaid for any reason," is deleted and replaced with the following:

Cashed/deposited item unpaid for any reason
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No fee

Deposit Account Agreement Addenda

These Addenda change the Deposit 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 these Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

Availability of Funds Updates, Effective June 4, 2025

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Longer delays may apply,” the second paragraph “Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the first business day after the day of your deposit.” is deleted and replaced with the following:

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Longer delays may apply,” the second bullet “You deposit checks totaling more than \$5,525 on any one day.” is deleted and replaced with the following:

- You deposit checks totaling more than \$6,725 on any one day.

In the section of the Agreement titled “Availability of Funds Policy,” subsection titled “Special rules for new accounts” is deleted and replaced with the following:

Special rules for new accounts

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day’s check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.
- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day’s total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

ACH Transfer Updates, Effective May 15, 2025

In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Your ability to withdraw funds,” the first paragraph “Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day’s check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred. For ACH debit entries (which debit your non-Wells Fargo account and credit your Wells Fargo account), Wells Fargo Bank may hold those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account.” is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day’s check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

In the section of the Agreement titled “Fund Transfer Disclosures – General,” subsection titled “ACH transactions” is deleted and replaced with the following:

ACH transactions

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we – in our sole discretion – believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

Wells Fargo Campus Card Updates, Effective May 1, 2025

Note: Starting May 1, 2025, customers will no longer be able to open or link a new Wells Fargo Campus Card to consumer checking and/or savings accounts.

Nightly Depository, Effective March 15, 2025

In the section of the Agreement titled “Depositing Funds,” subsection titled “Our right to decline deposits” is deleted and replaced with the following:

Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. We do not accept cash deposits into a consumer deposit account through the night depository. Use of the night depository is for business deposits only.

If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

In the section of the Agreement titled “Depositing Funds,” the following is added:

Night Depository

(Business accounts only)

Use of the nightly depository is limited to business deposits only.

END OF ADDENDA

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

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

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