



Everyday Checking account disclosure

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Monthly fee	Per purchase fee	ATM withdrawal fee	Cash reload fee	Overdraft fee
\$10 ^{*,1}	N/A	\$0 at Wells Fargo ATMs \$2.50 at non-Wells Fargo ATMs (U.S.) ^{*,2} \$5 at non-Wells Fargo ATMs (Int'l) ²	N/A	\$35 ^{*,2} per item
ATM balance inquiry fee		\$0 at Wells Fargo ATMs \$2.50 at non-Wells Fargo ATMs ²		
Customer service fee (automated or live agent)		N/A		
Inactivity fee (after 12 months with no transactions)		N/A		

Wells Fargo charges 23 other types of fees. Here are some of them:

Wire Transfer fee	\$15 each ^{*,2,4} incoming \$25 each ^{*,2,4} outgoing Digital \$40 each ^{*,2,4} outgoing Branch/Voice Channel
International debit card purchase transaction fee	3% of transaction amount ^{2,3}

Your Everyday Checking consumer deposit account is FDIC-insured up to applicable limits.

*Everyday Checking accounts linked to an open, active Wells Fargo Campus CardSM from a participating college or university are eligible for the following additional benefits during each fee period:

- **No Monthly Service Fee** charged.*
- **No Wells Fargo fees for up to 4 cash withdrawals from non-Wells Fargo ATMs in the U.S.***
(Fees charged by non-Wells Fargo ATM owner/operator may apply.)
- **No fee charged for 1 overdraft***
- **Courtesy refund of 1 incoming domestic or international wire transfer fee*⁴**

* Campus Card fee benefits will take effect within 45 days following the linkage of your Campus Card to an Everyday Checking account and will end 60 days after your Campus Card is no longer linked to the account. The Bank's standard Everyday Checking account terms and fees will apply when the Campus Card is no longer linked. Visit wellsfargo.com/campuscard for more information.

Find the full details and conditions for all consumer deposit account fees and services in the [Deposit Account Agreement, Consumer Account Fee and Information Schedule, and Addenda](#).

1. You may avoid this fee by linking your Wells Fargo Campus CardSM to your Everyday Checking account. You may also avoid this fee if the primary account owner is 17 – 24 years old. (Primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. When an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. There may be other ways to avoid the monthly service fee. If the primary owner of an existing Everyday Checking account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age).
2. You may avoid this fee depending on how and where the account or card is used.
3. We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.
4. 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 transfer" sections of the Deposit Account Agreement.



Clear Access Banking account disclosure

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Monthly fee	Per purchase fee	ATM withdrawal fee	Cash reload fee	Overdraft fee
\$5 ¹	N/A	\$0 at Wells Fargo ATMs \$2.50 at non-Wells Fargo ATMs (U.S.) ² \$5 at non-Wells Fargo ATMs (Int'l) ²	N/A	N/A
ATM balance inquiry fee		\$0 at Wells Fargo ATMs \$2.50 at non-Wells Fargo ATMs ²		
Customer service fee (automated or live agent)		N/A		
Inactivity fee (after 12 months with no transactions)		N/A		

Wells Fargo charges 20 other types of fees. Here are some of them:

Wire Transfer fee	\$15 each ^{*,2,4} incoming \$25 each ^{2,4} outgoing Digital \$40 each ^{2,4} outgoing Branch/Voice Channel
International debit card purchase transaction fee	3% of transaction amount ^{2,3}

Your Clear Access Banking consumer deposit account is FDIC-insured up to applicable limits.

*Clear Access Banking accounts linked to an open, active Wells Fargo Campus CardSM from a participating college or university are eligible for the following additional benefits during each fee period:

- **No Monthly Service Fee** charged.*
- **No Wells Fargo fees for up to 4 cash withdrawals from non-Wells Fargo ATMs in the U.S.***
(Fees charged by non-Wells Fargo ATM operators or networks may apply.)
- **Courtesy refund of 1 incoming domestic or international wire transfer fee^{*,4}**

* Campus Card fee benefits will take effect within 45 days following the linkage of your Campus Card to a Clear Access Banking account and will end 60 days after your Campus Card is no longer linked to the account. The Bank's standard Clear Access Banking account terms and fees will apply when the Campus Card is no longer linked. Visit wellsfargo.com/campuscard for more information.

Find the full details and conditions for all consumer deposit account fees and services in the [Deposit Account Agreement, Consumer Account Fee and Information Schedule, and Addenda](#).

1. You may avoid this fee by linking your Wells Fargo Campus CardSM to your Clear Access Banking account. You may also avoid this fee if the primary account owner is 13 – 24 years old. (Primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number is assigned to the account and who, therefore, has tax responsibility for the account. When an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. There may be other ways to avoid the monthly service fee. If the primary owner of an existing Clear Access Banking account changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age).
2. You may avoid this fee depending on how and where the account or card is used.
3. We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.
4. 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 transfer" sections of the Deposit Account Agreement.

All information applies to Clear Access Banking accounts only. Information is accurate as of July 10, 2023.

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