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.

<table>
<thead>
<tr>
<th>Monthly fee</th>
<th>Per purchase fee</th>
<th>ATM withdrawal fee</th>
<th>Cash reload fee</th>
<th>Overdraft fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10&lt;sup&gt;1&lt;/sup&gt;</td>
<td>N/A</td>
<td>$0 in-network</td>
<td>N/A</td>
<td>$35&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2.50 out-of-network&lt;sup&gt;2&lt;/sup&gt; in the U.S.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**ATM balance inquiry fee**
- $0 at Wells Fargo ATMs
- $2 at non-Wells Fargo ATMs<sup>2</sup>

**Customer service fee (automated or live agent)**
- N/A

**Inactivity fee (after 12 months with no transactions)**
- N/A

**Wells Fargo charges 14 other types of fees. Here are some of them:**

| Wire Transfer fee | $15.00<sup>2</sup> incoming domestic  
|                  | $30.00<sup>2</sup> outgoing domestic |
| Overdraft Protection fee | $12.50<sup>2</sup> |

**Your Everyday Checking consumer deposit account is eligible for FDIC insurance.**

<sup>1</sup> You may avoid this fee by linking your Wells Fargo Campus Card<sup>SM</sup> to your Everyday Checking account. You may also avoid this fee if the primary account owner is 17 through 24 years old. On the primary account owner’s 25th birthday, the account is automatically subject to the monthly service fee unless you meet one of the other options to avoid it.

<sup>2</sup> You may avoid this fee depending on how and where the account or card is used.

For more information about this account, you can find it here: [Everyday Checking common fees](#)

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

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All information applies to Everyday Checking accounts only. Information is accurate as of November 30, 2018.

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

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