WELLS FARGO

Automatic payments authorization agreement

Check the appropriate box: ☐ Enroll ☐ Change ☐ Cancel (For cancellation, complete only Parts 1 and 3)

Part 1: Customer information

Borrower first and last name	**Co-borrower first and last name**		
Address	**City**	**State**	**ZIP**
Phone number			

Part 2: Bank account information

Bank account holder first and last name	**Bank name**
Bank ABA/routing number	**Bank account number**

Account type

☐ Checking (Please include a voided check.)
☐ Savings (No additional documentation is required.)

Please indicate the payment amount you'd like to make each month. **Important:** Automatic payments will continue to withdraw each month even if the account is paid ahead.

☐ Monthly payment amount stated in your contract.
☐ Monthly payment amount stated in your contract **plus** an additional $. to be applied.

Part 3: Wells Fargo Auto account information

Wells Fargo Auto account number

Part 4: Authorization

I authorize Wells Fargo Auto to withdraw the monthly payment amount, or the monthly payment amount plus any additional amount as specified in Part 2, on the due date each month from the bank account referenced above until my Wells Fargo Auto account is paid in full or I otherwise notify Wells Fargo Auto of my intent to cancel or change this authorization. I understand and agree that this authorization is subject to all terms, conditions, and agreements provided on the next page and that I'm a borrower on the Wells Fargo Auto account referenced above, and an authorized signer on the bank account to be debited (Part 2). **I'll continue making monthly payments until the automatic payments start.**

_____

Customer signature Date

Please complete, sign, and return this form to us by mail or fax. See the important terms, conditions, and agreements on the next page and keep for your records.

Mail: Wells Fargo Auto, Exceptions Automatic Payments, MAC N9159-01M, 1801 Park View Dr., First Floor, Shoreview, MN 55126
Fax: 1-844-497-1602

If you have questions, please call us at **1-800-289-8004**, Monday – Thursday, 7:00 a.m. to 10:00 p.m., Friday, 7:00 a.m. to 9:00 p.m., and Saturday, 7:00 a.m. to 5:30 p.m. Central Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Terms, conditions, and agreements

Automatic payments authorization agreement

You're authorizing automatic payments with Wells Fargo Auto. Please note it may take up to two months for the first automatic payment to draft. Continue to make your monthly payment until your Autopay starts. If you cancel your Autopay, or if Wells Fargo Auto cancels it, please make regular monthly payments through one of the payment options available. For a list of payment options, visit **wellsfargo.com/auto-loans/make-payments**.

Payment due date
Your Autopay will continue to withdraw on your payment due date each month until your account is paid in full or until you notify Wells Fargo Auto that you want to cancel or change this authorization. If you change your payment due date, Wells Fargo Auto will withdraw the payment on the new payment due date.

If your payment is due on the 29th, 30th, or 31st of a given month that doesn't have these calendar days, Wells Fargo Auto will withdraw your payment on the last day of that month. If your Autopay is scheduled on a Sunday or holiday, Wells Fargo Auto will withdraw your payment on the next business day. Your payment will be credited to your account on your scheduled due date.

Paying more than the total amount due
When you pay more than the total amount due on or before your payment due date, we'll apply the additional amount to your next monthly payment. This will reduce your payment amount due for the next month. Depending on how much more you pay than the total amount due, your payment due date may advance. Advancing a due date means pushing out your next payment due to the next month or a future month. Your payment will be applied to your total amount due, and any excess will then be applied to the principal. When you pay more than the total amount due, that may reduce the amount of interest you'll pay over the life of the loan. Once your account is paid ahead three months, your due date will no longer advance.

If your payment amount changes for any reason, such as for rate relief under the Servicemembers Civil Relief Act, Wells Fargo Auto will adjust the Autopay amount accordingly.

Returned payments
If an automatic payment is returned unpaid, Wells Fargo Auto will attempt to withdraw the payment from your bank account one more time. Your bank may charge a fee each time your payment is returned to us unpaid. Late fees may be assessed if your payment isn't received on time. If Wells Fargo Auto is ultimately unable to withdraw the automatic payment, make a payment through other means to remain current on your account.

Automatic payment cancellation
To cancel your Autopay schedule, complete and return this form to us by mail or fax. You can also sign on to your account at **wellsfargo.com**, select manage on your payment details screen, and choose delete payment. You should allow at least three business days before your next Autopay date or your payment may still be processed. If you cancel your Autopay and wish to sign up later, you can create a new schedule.

Wells Fargo Auto may cancel your Autopay schedule for any reason, including:

- Auto account becomes 60 days delinquent
- Bank account is closed or invalid
- Funds aren't available after multiple automatic payment withdrawal attempts
- Wells Fargo Auto is unable to complete the automatic payment withdrawal
- Borrower or co-borrower files for bankruptcy protection
- Vehicle associated with the account is deemed a total loss by the insurance company

Changes to automatic payments
To change your automatic payments, complete and return this form to us by mail or fax. You can sign on to your account at **wellsfargo.com** and select manage on your payment details screen. Then simply delete your current schedule and create a new one. You can also call us at **1-800-289-8004**. You should allow at least three business days before your next Autopay date or your payment may still be processed.

Account payoff
If your final payment shown on your monthly statement is less than the amount you've authorized to withdraw, Wells Fargo Auto will process the lesser amount. If you intend to pay off your account early, please cancel your automatic payments at least three days prior to your payment due date.