WELLS FARGO

What you need to know about overdrafts and overdraft fees

Important information about overdrafts

An overdraft occurs when you do not have enough money available in your account to cover a transaction (based on your account's available balance[1]) but we pay it anyway.

We can cover your overdrafts in three different ways:

1. We have Standard Overdraft Coverage[2] that comes with your account. Details are included in the section below.
2. We also offer overdraft protection, which allows you to link your Wells Fargo checking account to an eligible savings account or eligible credit card, which may be less expensive than our Standard Overdraft Coverage or Debit Card Overdraft Service. To learn more, ask us about these plans.
3. We offer an optional Debit Card Overdraft Service[3] that you can opt-in to that lets you choose how we handle your ATM and everyday (one-time) debit card transactions.

This notice explains our Standard Overdraft Coverage.

What is the Standard Overdraft Coverage that comes with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (such as recurring debit card and ACH payments)

We will not authorize and pay overdrafts for the following types of transactions unless you opt-in to the Debit Card Overdraft Service:

- ATM transactions
- Everyday debit card transactions (such as one-time debit card and ATM card purchases)

We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned unpaid. We do not assess a fee for declined or returned transactions. Standard Overdraft Coverage can be removed at any time by contacting a Wells Fargo Banker.

What fees will the bank charge if it pays my overdraft?

Under our Standard Overdraft Coverage and Debit Card Overdraft Service:

- We may charge you a fee of $35 each time we pay an overdraft. There is a limit of three overdraft fees per day.

What if I want Wells Fargo to authorize and pay overdrafts on my ATM and everyday debit card transactions?

You can add Debit Card Overdraft Service anytime by calling us at 1-800-TO-WELLS (1-800-869-3557), signing on to Wells Fargo Online® Banking from a computer or tablet (search Overdraft Services), visiting a Wells Fargo ATM (select More Choices), or speaking to a banker at any Wells Fargo branch. Schedule a branch appointment at wellsfargo.com/locator. You can remove the service at any time.

1. Available balance is the most current record we have about the funds that are available for your use or withdrawal. It includes all deposits and withdrawals that have been posted to your account, then adjusts for any holds on recent deposits and any pending transactions that are known to the Bank. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.
2. Our Standard Overdraft Coverage does not apply to Clear Access Banking accounts. Optional overdraft services, such as Overdraft Protection and Debit Card Overdraft Service, are not available for Clear Access Banking accounts. Other fees may apply, and it is possible for the account to have a negative balance. Please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement for details. Standard Overdraft Coverage is a discretionary service that may be removed by the bank for a variety of reasons, including excessive overdrafts or returned items.
3. Debit Card Overdraft Service only applies to everyday (one-time) debit card and ATM transactions. Debit Card Overdraft Service does not apply to checks and other transactions such as ACH and recurring debit card transactions (for example, utilities or health club memberships). The bank may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply. You may add or remove Debit Card Overdraft Service at any time. If you are not enrolled in Debit Card Overdraft Service and there isn't enough available money in your checking account or accounts linked for Overdraft Protection, your ATM and everyday (one-time) debit card transactions will be declined. Not available for certain accounts, such as Clear Access Banking accounts, or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the bank for a variety of reasons, including excessive overdrafts or returned items.

For Consumer Deposit Accounts Only

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