WELLS FARGO Wealth & Investment Management

Private Wealth

Consumer Deposit Products Disclosure

This brochure is intended for use together with the Deposit Account Agreement and Consumer Account Fee and Information Schedule. Private Wealth offers products and services through Wells Fargo Bank, N.A., Member FDIC, and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

General

In this Consumer Deposit Products Disclosure brochure, “you” and “your” refer to the owner and, where applicable, each co-owner of a consumer deposit account and “the Bank” refers to Wells Fargo, N.A. at which your account is maintained. This brochure is intended for use together with the Bank’s companion brochures, “Deposit Account Agreement” and “Consumer Account Fee and Information Schedule.” Together, these terms and conditions form a binding contract and make up the entire agreement between you and the Bank regarding your deposit account. Together, the terms and conditions contained in the above- described documents are referred to as this “Agreement.”

You agree to pay the Bank for its services in accordance with this brochure. Account-related services obtained through an affiliate bank are subject to the fees disclosed in its then current Fee and Information schedule. Fees and expenses described in this brochure may be deducted from your account and may, at the Bank’s option, be charged against your account during a statement cycle other than the one to which they relate. If your account is closed, you will continue to be responsible for any fees that may have accrued, any Items deposited to or drawn against your account before or after it is closed, and any fees and expenses related to those Items. If the Bank incurs any costs or expenses enforcing this Agreement, you will pay those costs and expenses.

Please note: This Agreement contains the terms of the dispute resolution program to be followed in the event of a dispute between you and the Bank. These terms are set forth in the Deposit Account Agreement in the section entitled “Resolving disputes through arbitration.” Please read them carefully. Under this program, at the request of you or the Bank, disputes must be resolved by an arbitration proceeding before a neutral arbitrator. If arbitration is requested, you do not have the right to a jury or court trial to resolve the dispute.

It is never the Bank’s intention to violate any applicable usury or interest rate laws. The Bank does not agree or intend to contract for, charge, take, reserve or receive (collectively “charge or collect”), any amount in the nature of interest, a fee, penalty or other charge which would in any way or event (including demand, pre-payment or acceleration) cause the Bank to charge or collect more than the maximum the Bank would be permitted to charge or collect by applicable law. Any such excess interest or unauthorized fee will, notwithstanding anything stated to the contrary, be applied first to reduce the true indebtedness, if any, and any excess amounts will be refunded.

The Bank reserves the right to convert or discontinue accounts or services without notice unless notice is required by law, or to make alternative arrangements. Unless otherwise indicated, charges for other accounts or services are not included as part of the monthly service fee for accounts.

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. We may close an account with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.

- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.

- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

Escheatment: If you do not contact us about your dormant account or initiate an account-related activity within the time period specified by applicable state unclaimed property laws (generally three or five years), Wells Fargo will close your account and deliver your account funds to that state. This process is known as escheat. Account statements will no longer be accessible through online banking. To receive your account funds, you must file a claim with the state. For Private Banking Interest Checking accounts only: About two months before escheat of the checking account, we'll delink all accounts, and any benefits associated with your Private Bank Interest Checking account will no longer apply. See the Consumer Schedule for benefits impact. To reinstate your Private Bank Interest Checking account and associated benefits, you must contact us before your checking account escheats.

The Bank reserves the right to modify this brochure anytime for changes, additions, deletions, errors or omissions and assumes no liability for printing or typographical errors.

There may be additional accounts and services the Bank offers that are not included in this brochure. Please contact the Bank if you need another type of account or service and the Bank will be happy to help you.

Private Bank Checking Accounts

Private Bank Interest Checking: An FDIC insured interest-bearing account that has no monthly service fee and requires no minimum balance.

Minimum Opening Deposit	Monthly Service Fee	Check Writing	Check Fee
Not applicable	No Fee	Yes	No Fee

Check Image Statements

- **Premium -** 5 check images (front and back of checks) Available at no charge
- **Classic -** 10 check images (front of checks only) Available at no charge

Interest

- Earned on entire daily collected balance
- Compounded daily, paid monthly
- Variable rate subject to change at Bank's discretion

Non-Wells Fargo ATM fee - U.S. and International No Wells Fargo fee; unlimited

Note: Non-Wells Fargo ATMs are ATMs that are not owned or operated by Wells Fargo or are not prominently branded with the Wells Fargo name and logo. The non-Wells Fargo ATM operator or network may charge a fee.

U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

Reimbursed fees charged by non-Wells Fargo ATM operators or networks Yes; unlimited

Note: When the amount of the fee charged by the non-Wells Fargo operator or network is not provided to Wells Fargo, Private Bank Interest Checking customers will receive a $4.00 reimbursement per cash withdrawal

International purchase transaction fee No fee; unlimited

Note: For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.

Safe Deposit Box Discount where available $35 discount

Note: The contents of a safe deposit box are not insured by the FDIC or by Wells Fargo Bank, N.A. If you wish to insure the contents of your Box, you will need to purchase an appropriate insurance policy from an insurance company of your choice.

Outgoing international or domestic wire transfers Wells Fargo fee waived

Note: In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used is set by Wells Fargo and includes a markup and may be different than exchange rates you see elsewhere. For additional information related to Wires and foreign currency wires, please see the Online Access Agreement elsewhere. For additional information related to Wires and foreign currency wires, please see the Online Access Agreement or applicable service documentation.

Outgoing domestic wires that contain incorrect information may be subject to multiple fees assessed by the Bank.

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

Service Fees

The Private Bank Interest Checking account does not have a monthly service fee. Please refer to the Consumer Account Fee and Information Schedule and this brochure for other fees that may apply.

Private Bank Interest Checking Additional Benefits

To qualify for certain benefits detailed below, **you must link** eligible accounts to your Private Bank Interest Checking account.

Clients with Private Bank Interest Checking are eligible for the following:

- Relationship Interest Rate on eligible linked CDs and savings accounts.
- 2% discount on exchange rate for foreign currency purchases when the customer purchases foreign currency online at wellsfargo.com, or at a Wells Fargo branch.
- Waived monthly service fee on select linked checking and savings accounts
- No fee for Wells Fargo cashier's checks or money orders

Note: If your Private Bank Interest Checking account is closed or an account is delinked from the Private Bank Interest Checking account, then effective immediately, Private Bank Interest Checking account benefits no longer apply, including benefits to your linked accounts. You will no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked account will revert to the Bank's current applicable interest rate or fee at that time.

Note: The Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For time accounts, the change will occur upon renewal. To receive the Relationship Interest Rate/Relationship APY, the eligible savings or time account must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, or switching a linked account to an eligible savings account, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. Time Accounts must be linked at account open and at every renewal.

Note: This benefit applies only to foreign currency cash. It does not apply to foreign currency drafts, checks, or wire transfers. The benefit applies to the exchange rate for foreign currency purchases, when you purchase foreign currency online at wellsfargo.com, or through a Wells Fargo branch. You'll also receive the benefit when you purchase or sell foreign currency at a Wells Fargo branch. 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 listed in the Consumer Schedule. 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

Private Bank Interest Checking Statement

We make available to you your Private Bank Interest Checking statement on or about the seventh business day of the following month and provide either Detail Level (if eligible) or Summary Level information on your linked accounts in your statement. If you request that we link your qualifying accounts on the last business day of the month, then we'll include that account information on the following month's statement.

If you receive Summary Level information for an account linked to your Private Bank Interest Checking account, then you'll continue to receive your separate regular Detail Level statement for that account.

Choosing Accounts to Display on Your Private Bank Interest Checking Statement

You may link your sole or jointly owned qualifying accounts to your Private Bank Interest Checking account to help you avoid some fees and get pricing discounts and other benefits. A qualifying account may be linked to only one Private Bank Interest Checking account.

You may link or delink your qualifying accounts through online banking, by speaking with a banker, or by calling the number at the top of your statement.

Your account information may be made available to any other owner on any of the linked accounts. If the Private Bank Interest Checking account to which your other accounts are linked closes for any reason, then all remaining eligible accounts will also be delinked from the Private Bank Interest Checking account. If any account linked to your Private Bank Interest Checking account becomes dormant, that account will be delinked and any benefits will no longer apply (including any fee discount or waiver or special interest rate). If we determine your accounts are no longer eligible for linking, we may delink them and we're not required to notify you if we do.

Closing a Private Bank Interest Checking Account or Delinking Accounts

When you ask us to close your Private Bank Interest Checking account, we may take up to three days to process your request. If your Private Bank Interest Checking account is closed or an account is delinked from the program, then effective immediately, your Private Bank Interest Checking benefits no longer apply, including benefits to your linked accounts. You'll no longer receive discounts, options to avoid fees on other products or services, or the Relationship Interest Rate; for time accounts (CDs), this change will occur at renewal. Your delinked account will revert to the Bank's current applicable interest rate or fee at that time.

Private Bank Checking Accounts

Private Bank Checking: An FDIC insured non-interest-bearing checking account that has no monthly service fee and requires no minimum balance

Minimum Opening Deposit	Monthly Service Fee	Check Writing	Check Fee
Not applicable	No Fee	Yes	No Fee

Check Image Statements

- **Premium -** 5 check images (front and back of checks) Available at no charge
- **Classic -** 10 check images (front of checks only) Available at no charge

Interest Not Applicable

Non-Wells Fargo ATM fee - U.S. and International No Wells Fargo fee; unlimited

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U.S. includes the 50 states and the District of Columbia, as well as the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Minor Outlying Islands, and U.S. Virgin Islands.

Reimbursed fees charged by non-Wells Fargo ATM operators or networks Yes; unlimited

Note: When the amount of the fee charged by the non-Wells Fargo operator or network is not provided to Wells Fargo, Private Bank Interest Checking customers will receive a $4.00 reimbursement per cash withdrawal

International purchase transaction fee No fee; unlimited

Note: For each debit card purchase in a foreign currency that a network converts into a U.S. dollar amount.

Safe Deposit Box Discount where available $35 discount

Note: The contents of a safe deposit box are not insured by the FDIC or by Wells Fargo Bank, N.A. If you wish to insure the contents of your Box, you will need to purchase an appropriate insurance policy from an insurance company of your choice.

Outgoing international or domestic wire transfers Wells Fargo fee waived

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Overdraft Protection

Service Description

The Bank offers optional Overdraft Protection to cover your transactions if you don't have enough money in your checking account.

- You can link up to two eligible Wells Fargo accounts (one savings and one credit account) to one Wells Fargo checking account for Overdraft Protection.
- If you link two accounts, you may tell us which account to use first to transfer/advance funds. If you do not specify an order, we will first transfer funds from your linked savings account.
- There is no fee for an Overdraft Protection transfer or advance into a personal checking account, but interest will accrue from the date of each advance for advances from linked credit accounts.

For more information about Overdraft Protection and overdraft services, in general, please review the Deposit Account Agreement, Consumer Account Fee & Information Schedule, and Important Information About Overdrafts document you received when you opened your account.

Private Bank Consumer Savings Accounts

Private Bank Market Rate Savings Account: A variable rate, liquid savings account offering competitive market rate of interest and check writing privileges

Minimum Opening Deposit	Monthly Service Fee	Check Writing
Not applicable	No Fee	Yes

Interest

- Earned on entire daily collected balance
- Compounded daily, paid monthly
- Variable rate subject to change at Bank's discretion

Non-Wells Fargo ATM fee - U.S. and International No Wells Fargo fee; unlimited

Note: Non-Wells Fargo ATMs are ATMs that are not owned or operated by Wells Fargo or are not prominently branded with the Wells Fargo name and logo. The non-Wells Fargo ATM operator or network may charge a fee.

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Reimbursed fees charged by non-Wells Fargo ATM operators or networks Yes; unlimited

Note: When the amount of the fee charged by the non-Wells Fargo operator or network is not provided to Wells Fargo, Private Bank Interest Checking customers will receive a $4.00 reimbursement per cash withdrawal

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Private Wealth Service Team

As a client of Private Wealth, whether you need to move funds between accounts, make a payment, order a credit card, or if you have questions about online banking, call the Private Wealth Service Team at 877-646-8560. Our dedicated and experienced specialists can provide a wide range of support including:

- Banking
- Investments
- Online and bill pay
- Credit and debit card
- Loans and lines of credit
- Travel notifications
- The call is always toll free from anywhere--even internationally.

Additional Benefits Available for clients of Private Wealth

Note: If you are no longer a client of Private Wealth, the additional benefits shown in this section will not apply.

- Complimentary Private Wealth exclusive checks and Private Wealth debit card
- Access to the Private Wealth Service Team
- 2% Foreign Currency purchase discount
- Preferred exchange rate for international wires sent in foreign currency

We appreciate your business

For additional information about other Private Wealth services, please call the Private Wealth Service Team at (877) 646- 8560.