



Link your UNC Card<sup>1</sup> to a Wells Fargo Clear Access Banking<sup>SM</sup> or Everyday Checking account<sup>2</sup> for banking convenience.

University of Northern Colorado and Wells Fargo have teamed up to offer you optional banking convenience with your linked UNC Card. Use it as your official student ID, for campus privileges, and for your day-to-day financial needs on and off campus when it's linked to a [Wells Fargo checking](#) account, with two account options ideal for students. Enjoy no-fee access to Wells Fargo ATMs nationwide, including the Wells Fargo ATMs on campus. Make purchases using your Personal Identification Number (PIN) with your linked UNC Card. Faculty and staff are also eligible to participate. Take advantage of this optional benefit today.

Visit [wellsfargo.com/unco](https://wellsfargo.com/unco) for more details.

The Wells Fargo Campus Card Program offers a convenient way to access your money on and off campus, plus exclusive benefits for students, faculty, and staff with a linked eligible Wells Fargo checking account. See more details about how we're making college life a little easier, and find out more by watching our video about the [Campus Card Program](#).

Link your UNC Card to a Wells Fargo Clear Access Banking<sup>SM</sup> account for these exclusive benefits<sup>3</sup> during each fee period:

- No monthly service fee charged.
- No Wells Fargo fees for up to four cash withdrawals from non-Wells Fargo ATMs in the U.S.<sup>4</sup>
- Courtesy refund of one incoming wire transfer fee.<sup>5</sup>

Link your UNC Card to an Everyday Checking account to receive the same benefits<sup>3</sup> during each fee period, as well as:

- No fee charged for one overdraft.<sup>6</sup>

## Access to additional services such as:

- The [Wells Fargo Mobile® app](#)<sup>7</sup> to check account activity, deposit checks<sup>8</sup>, transfer funds<sup>9</sup>, pay bills, send money with Zelle®<sup>10</sup>, and set up push notifications, text, or alerts<sup>11</sup> to stay informed of your account activity.
- Learn how to find scholarships, pay for school, manage money, understand credit, and more at [CollegeSTEPS®](#).

1. The UNC Card is an official school ID and a Wells Fargo Campus Card when linked to a Wells Fargo checking account.

2. Minimum opening deposit is \$25. Monthly service fee for the Everyday Checking account is \$10 and can be avoided when the primary account owner is 17 through 24 years old. Monthly service fee for the Clear Access Banking account is \$5 and can be avoided when the primary account owner is 13 through 24 years old. When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. Everyday Checking and Clear Access Banking customers have other way(s) to avoid the monthly service fee. Customers between 13 and 16 years old must open the Clear Access Banking account with an adult co-owner. See a Wells Fargo banker or the Consumer Account Fee and Information Schedule available at [wellsfargo.com/depositdisclosures](https://wellsfargo.com/depositdisclosures) for more information about other fees that may apply and options to avoid the monthly service fee.

3. These benefits will take effect within 45 days following the linkage of your Campus Card to a Clear Access Banking or Everyday Checking account. Your account must be linked to an open, active Wells Fargo Campus Card to remain eligible and receive these benefits. Benefits will end 60 days after your Campus Card is no longer linked and the Bank's standard Clear Access Banking or Everyday Checking account terms and fees apply. For more information, please refer to the [Wells Fargo Consumer Account Fee and Information Schedule](#) or see a Wells Fargo banker.

4. Fees charged by non-Wells Fargo ATM operators or networks may apply.

5. In addition to any applicable fees, Wells Fargo makes money when we convert one currency to another currency for you. The exchange rate used when Wells Fargo converts 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. The exchange rate Wells Fargo provides 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. Wells Fargo is your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.

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 additional information related to Wires and foreign currency wires, please see Wells Fargo's [Online Access Agreement](#).

6. Our overdraft fee for Consumer checking accounts is \$35 per item (whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means). We charge no more than three overdraft fees per business day. Overdraft fees are not applicable to Clear Access Banking<sup>SM</sup> accounts. The payment of transactions into overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is overdrawn or you have had excessive overdrafts. You must promptly bring your account to a positive balance.

7. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

8. Mobile deposit is only available through the Wells Fargo Mobile® app on eligible mobile devices. Deposit limits and other restrictions apply. Some accounts are not eligible for mobile deposit. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. See Wells Fargo's [Online Access Agreement](#) and your applicable business account fee disclosures for other terms, conditions, and limitations.

9. Terms and conditions apply. Setup is required for transfers to other U.S. financial institutions, and verification may take 1 – 3 business days. Customers should refer to their other U.S. financial institutions for information about any potential transfer fees charged by those institutions. Mobile carrier's message and data rates may apply. See Wells Fargo's [Online Access Agreement](#) for more information.

10. Enrollment with Zelle® through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. For your protection, Zelle® should only be used for sending money to friends, family, or others you trust. Neither Wells Fargo nor Zelle® offers a protection program for authorized payments made with Zelle®. The Request feature within Zelle® is only available through Wells Fargo using a smartphone. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. For more information, view the [Zelle® Transfer Service Addendum to the Wells Fargo Online Access Agreement](#). Your mobile carrier's message and data rates may apply. Account fees (e.g., monthly service, overdraft) may apply to Wells Fargo account(s) with which you use Zelle®.

11. Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Wells Fargo may provide financial support to University of Northern Colorado for services associated with the UNC Card.  
Wells Fargo Bank, N.A. Member FDIC.