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.

Monthly fee	Per purchase fee	ATM withdrawal fee	Cash reload fee	Overdraft fee
$10[1]	N/A	$0 in-network $2.50 out-of-network*,[2] in the U.S.	N/A	$35*,[2] per item

ATM balance inquiry fee	$0 at Wells Fargo ATMs $2 at non-Wells Fargo ATMs[2]
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*,[2] incoming domestic $16.00*,[2] incoming international U.S./foreign currency $30.00[2] outgoing domestic
Overdraft Protection fee/Advance fees	$12.50*,[2] per transfer/advance

Your Everyday Checking consumer deposit account is FDIC-insured up to applicable limits.

***You will receive the following benefits if you link your Wells Fargo Campus Card to your Everyday Checking account:**

- Receive waived monthly service fee[1].
- Receive up to four cash withdrawal transactions at non-Wells Fargo ATMs in the U.S. at no charge by Wells Fargo during each monthly fee period. Note: Fees charged by non-Wells Fargo ATM owners/operators may apply.
- Receive a courtesy refund for one overdraft/non-sufficient funds fee incurred each calendar month.
- Receive a courtesy refund for one incoming domestic or international wire transfer fee incurred each calendar month.
- Receive waived fees for Overdraft Protection Transfers from your linked savings account.
  - Overdraft Protection transfers from a savings account count toward the Regulation D and Wells Fargo combined limit of 6 (six) transfers or withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal over the limit will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account (sole-owned minor accounts may be closed). For additional information, please also refer to your specific account type in the Consumer Account Fee and Information Schedule.

Your Everyday Checking account must be linked to an open, active Wells Fargo Campus Card to remain eligible and receive these additional fee benefits. It may take up to 45 days after linking a Campus Card to an Everyday Checking account to begin receiving them. Your fee benefits will end 60 days after your Everyday Checking account is no longer linked to an open, active Wells Fargo Campus Card. In that event, the bank's standard terms and fees will apply.

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

[1] You may avoid this fee by linking your Wells Fargo Campus Card℠ 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 will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

[2] You may avoid this fee depending on how and where the account or card is used.

All information applies to Everyday Checking accounts only. Information is accurate as of March 1, 2019.

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