

## Account Opening Bonus Disclosure

### Eligibility Requirements:

- Everyday Checking is the only eligible account for the \$400 bonus when opened online. If you do not qualify for Everyday Checking but do qualify for *Opportunity Checking*<sup>®</sup>, this offer can still be applied to the *Opportunity Checking* account.
- This offer is intended for new checking customers only. You are not eligible for this offer if:
  - You are a current owner of a Wells Fargo consumer checking account
  - You are a Wells Fargo team member
  - You have received a bonus for opening a Wells Fargo consumer checking account within the past 12 months.

### Bonus Requirements:

#### \$400 bonus

- Open a new Everyday Checking account online with a minimum opening deposit of \$25 by July 26, 2019. All account applications are subject to approval.
- Within 150 days of your account open date, receive a cumulative monthly total of \$3,000 in qualifying direct deposits to the checking account opened for this bonus offer for three consecutive months. During this time, your new account balance must be \$1 or more.
  - A *qualifying direct deposit* is the customer's salary, pension, Social Security, or other regular monthly income, electronically deposited to this checking account through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency.
  - *Non-qualifying direct deposits* for purposes of this offer include transfers from one account to another (for example, transfers between your own accounts, or person-to-person transfers using a transfer service such as Zelle<sup>®</sup>), or deposits made at a branch or ATM, or through mobile deposit.

### Bonus Payment:

- We will deposit the bonus into your new checking account within 45 days after meeting all offer requirements.
- The new checking account must remain open in order to receive any earned bonus payments.
- You are responsible for any federal, state, or local taxes due on the bonus, and we will report as income to the tax authorities if required by applicable law. Consult your tax advisor.

### Additional Important Information:

- Offer expires July 26, 2019.
- Offer subject to change and may be discontinued at any time without notice.
- Offer cannot be:
  - Paid without a valid U.S. Taxpayer Identification Number (W-9).
  - Combined with any other consumer deposit offer (limit one bonus per customer/account).
  - Reproduced, purchased, sold, transferred, or traded.

### The Wells Fargo Everyday Checking account monthly service fee is \$10. Minimum opening deposit is \$25.

The monthly service fee can be avoided with **any one** of the following each fee period:

- Maintain a \$1,500 minimum daily balance
- 500 or more in total qualifying direct deposits
  - A qualifying direct deposit is the customer's salary, pension, Social Security, or other regular monthly income, electronically deposited to this checking account through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency.
  - Non-qualifying direct deposits include transfers from one account to another, or deposits made at a branch or ATM, or through mobile deposit.
- 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account each fee period.
  - Included:
    - Debit card purchases include PIN, signature, online, phone, and mobile wallet.
    - Debit card payments include one-time and recurring. Examples: utility bill/gym membership.
  - Not included:
    - Any transaction at an ATM (Wells Fargo or non-Wells Fargo).
    - Automated Clearing House (ACH) transactions. ACH transactions are set up using your checking account number and routing number - NOT a debit card number.
- A linked Wells Fargo Campus ATM or Campus Debit Card.
- The primary account owner is 17 – 24 years old. (On the primary account owner's 25th birthday, the account is automatically subject to the monthly service fee unless you meet one of the other options to avoid the monthly service fee.)

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