



Clear Access Banking 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
\$5 ¹	N/A	\$0 at Wells Fargo ATMs \$2.50 at non-Wells Fargo ATMs (U.S.) ² \$5 at non-Wells Fargo ATMs (Int'l) ²	N/A	N/A
ATM balance inquiry fee		\$0 at Wells Fargo ATMs \$2.50 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 22 other types of fees. Here are some of them:

Wire Transfer fee	\$15.00 ² incoming domestic \$16.00 ^{2,4} incoming international U.S./foreign currency \$30.00 ² outgoing domestic
International debit card purchase transaction fee	3% of transaction amount ^{2,3}

Your Clear Access Banking consumer deposit account is FDIC-insured up to applicable limits.

Find the full details and conditions for all consumer deposit account fees and services in the [Deposit Account Agreement, Consumer Account Fee and Information Schedule, and Addenda](#).

¹ You may avoid this fee if the primary account owner is 13 -24 years old. (Primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and who, therefore, has tax responsibility for the account. When an individual primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee. There may be other ways to avoid the monthly service fee. If the primary owner of an existing Clear Access BankingSM changes, it may take up to 45 days after the change is made to avoid the monthly service fee based on age).

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

³ We will charge this fee for each purchase you make with your debit card in a foreign currency that a network converts into a U.S. dollar amount.

⁴ In addition to any applicable fees, Wells Fargo makes money when it converts 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 Wells Fargo for several considerations including, without limitation, costs incurred, market risks, and our desired return. The exchange rate we provide to you may be different from exchange rates you see elsewhere. 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.