

[HOME](#)[HOW IT WORKS](#)[ABOUT](#)[HELP](#)[I'm Interested](#)

Now available in select regions Try the ¹Greenhouse app for iPhone

New accountholders who meet qualifications may be eligible for a
\$50 bonus²

[I'm Interested](#)

Our app's pretty sweet, but the bonus makes it even sweeter. Here's how it works.

- **Download and apply.** Download the app (we'll check your U.S. ZIP code eligibility first) and apply for the two Greenhouse accounts with a minimum opening deposit of \$25. Accounts are subject to approval.
- **Use your accounts.** Within 60 days of account opening, complete 7 or more posted qualified transactions², like making a debit card purchase or paying a bill through the Greenhouse app. See important details below.
- **Enjoy your bonus.** Your bonus will be deposited into your new Set Aside Account within 45 days after all requirements are met.

The *Greenhouse*SM app comes with two deposit accounts: one for bills and one for day-to-day spending, plus a debit card that's linked to your Spending Account for purchases.

[HOME](#)[HOW IT WORKS](#)[ABOUT](#)[HELP](#)[I'm Interested](#)

- Tell us about your bills, and we'll help you manage them all in one place.
- This way, you can free up your mind for other things.



Spend confidently

With two accounts working together, it's harder to accidentally spend your bill money.

- You can even set a weekly spending limit to help control your debit card purchases.
- We'll help you avoid spending more than you have in your account – but if you do, there are no overdraft fees.³



Stay on track

We're with you every step of the way.

- You know your goals and your expenses.
- We'll let you know when money comes in, remind you about bills, and help you stay caught up.

Plus the service you expect from your bank

- ✓ 24/7 support
- ✓ Visa[®] debit card with 24/7 fraud monitoring
- ✓ No fees to withdraw cash from Wells Fargo ATMs

[HOME](#)[HOW IT WORKS](#)[ABOUT](#)[HELP](#)[I'm Interested](#)

See how the Greenhouse accounts compare to other Wells Fargo accounts with our [account comparison guide \(PDF\)](#).

How does it work?



> [Transcript](#)

No more guessing how much money you have left to spend after you cover your bills.

You'll open two accounts that work together, and the app will help you stay on track.

We'll help you avoid spending more than you have in your account – but if you do, there are no overdraft fees.³

All this for no monthly service fee when you open your accounts during the limited rollout period.⁶

[See How It Works](#)

[HOME](#)[HOW IT WORKS](#)[ABOUT](#)[HELP](#)[I'm Interested](#)

A bank account that doesn't require overdraft fees or a trip to your local branch seems like a dream. Wells Fargo is making it a reality."

The Greenhouse app will "help manage financial affairs before the customer gets into trouble."



Your bank, in the palm of your hand

[I'm Interested](#)

1. The Greenhouse app requires an iPhone 6 or higher. Please refer to the [Supported Browsers and Operating Systems](#) page for mobile iOS details. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

2. **Bonus Eligibility**

- a current owner on a Wells Fargo consumer checking account
- a Wells Fargo team member
- a recipient of a consumer checking bonus in the past 12 months (limit one bonus per customer)

Bonus Qualifications

- Download the app and open the two required *Greenhouse* accounts (a Set Aside Account and a Spending Account) on or before 7/31/2019. Minimum opening deposit is \$25.
- Within 60 days of account opening, complete a total of 7 or more **posted** qualified transactions from your *Greenhouse* accounts. **Each of these transactions must post during the initial 60-day period to be counted toward the total of 7 or more.**

Transactions received after the applicable cutoff time or on a non-business day (Saturday, Sunday and federal holidays) are posted on the next business day.

- Qualified transactions include any mix of the following:
 - Debit card transaction (a debit card purchase or debit card payment of a bill) of at least \$5
 - **Included:** Debit card purchases include PIN, signature, online, phone, and mobile wallet purchases. Debit card payments include one-time and recurring payments of bills made with your debit card.
 - **Not included:** Any transaction at an ATM (Wells Fargo or non-Wells Fargo). Automated Clearing House (ACH) transactions are also not included in the debit card transaction category. ACH transactions are set up using your checking account number and routing number.
 - Zelle® transaction from the *Greenhouse* app of at least \$5
 - Bill Pay transaction from the *Greenhouse* app of at least \$25
- Offer cannot be:
 - Paid without a valid U.S. Taxpayer Identification Number (W-9)
 - Reproduced, purchased, sold, transferred, or traded
 - Combined with any other consumer deposit offer

Bonus Payment

- We will deposit the \$50 bonus into your Set Aside Account within 45 days after eligibility and qualifications have been met.
- The Set Aside Account must remain open in order to receive the bonus payment.
- You are responsible for any federal, state, or local taxes due on this bonus payment. We will report the payment as income to the tax authorities if required by applicable law. If you have questions, please consult a tax advisor.

Offer subject to change and may be discontinued at any time, without prior notice.

3. If it appears your account doesn't have enough money to cover a charge, the transaction won't go through.

4. Transactions typically occur in minutes between registered *Zelle* users. If your recipient is not yet registered with *Zelle*, the payment may take up to 2 business days to be delivered after the recipient completes registration. Available to almost anyone with a U.S.-based bank account. For your protection, *Zelle* should only be used for sending money to people you know and trust. Sending money through *Zelle* is similar to making a payment in cash. Your mobile carrier's message and data rates may apply.

[HOME](#) [HOW IT WORKS](#) [ABOUT](#) [HELP](#) [I'm Interested](#)

... may apply.

6. Customers who open their Greenhouse accounts during the limited rollout period will not be charged a Greenhouse monthly service fee as long as their Greenhouse accounts remain open.

Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

[Privacy, Cookies, Security & Legal](#) | [Ad choices](#)

© 1999 - 2019 Wells Fargo. All rights reserved. Member FDIC.