

All the advantages of Wells Fargo checking, plus a **\$300 thank you bonus*** offer

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We want to invite you to take advantage of this special offer — a \$300 thank you bonus for opening a new, eligible Wells Fargo checking account with qualifying direct deposits.

Explore tools and services to help you meet your financial goals. Plus, you can easily manage your money on the go with Wells Fargo's innovative mobile and online banking features, such as:

- **Help stay in control:** With the Wells Fargo Mobile® app, you can enjoy more control over your banking — from your mobile device.¹
- **Overdraft Rewind®:** Your direct deposit may reverse the previous business day's overdraft or returned item decisions and waive associated fees.²
- **Keep up with your finances:** Set up custom alerts to help notify you of account activities like recent deposits, debit card activity, and low balances.³
- **Deposit checks in a snap:** No need to go to a branch or ATM when you can use your mobile device to deposit checks directly into your account.⁴

\$300
thank you bonus*

Complete these steps and we'll deposit \$300 into your new checking account:*

- 1 You must use your bonus offer code below at account opening when you apply for a new eligible Wells Fargo checking account with a minimum opening deposit of \$25 by September 30, 2021.
- AND
- 2 Receive a total of \$1,000 or more in qualifying direct deposits to the new checking account within 90 calendar days from account opening (the "qualification period").

After the 90-day qualification period, we will deposit the bonus into your new checking account within the following 30 days if you have met all offer requirements. Your new checking account must remain open throughout the qualification period and at the time we attempt to deposit any earned bonus payment. Please note that an account with a zero balance may be closed by us without prior notice, as further described in the Deposit Account Agreement.

Your bonus offer code

This is an exclusive, non-transferable offer. You must be the intended recipient of the direct mail offer.

Use your bonus offer code shown above at account opening by September 30, 2021.



Visit a nearby **Wells Fargo Branch** and provide the bonus offer code in this letter to a banker at the time of account opening.

*IMPORTANT THINGS TO KNOW ABOUT THIS OFFER:

Eligibility Requirements:

- This offer is for new checking customers only. All Wells Fargo consumer checking accounts are eligible for this offer with the exception of checking accounts offered by Wells Fargo Private Bank.
- You must use your bonus offer code at account opening when you apply for a new eligible Wells Fargo checking account.
- You are not eligible for this offer if:
 - o You are a current owner of a Wells Fargo consumer checking account
 - o You have received a bonus for opening a Wells Fargo consumer checking account within the past 12 months
 - o You are a Wells Fargo employee

Bonus Requirements:

- (i) Open a new Wells Fargo consumer checking account with a minimum opening deposit of \$25 by September 30, 2021. All account applications are subject to approval.
- (ii) Within 90 calendar days of account opening (the "qualification period"), receive a total of \$1,000 or more in qualifying direct deposits to your new checking account.
 - **A qualifying direct deposit** is an ACH (Automated Clearing House) automatic electronic deposit of your salary, pension, Social Security, or other regular income into your bank account. Confirm with your employer or the agency or company making these payments that they use the ACH network.
 - Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM **don't qualify as a direct deposit**.

Bonus Payment:

- Once the 90-day qualification period has elapsed, we will determine if you have met the offer requirements, and will deposit any earned bonus into your new checking account within 30 days.
- The new checking account must remain open throughout the 90-day qualification period and at the time we attempt to deposit any earned bonus payment. Please note that an account with a zero balance may be closed by us without prior notice, as further described in the Deposit Account Agreement.
- 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 Terms and Conditions:

- Offer expires September 30, 2021. However, offer may be discontinued or changed at any time prior to the expiration date without notice.

- Offer cannot be:
 - o Paid without a valid U.S. Taxpayer Identification Number (Form W-9 for U.S. persons including a resident alien). Non-resident aliens, signing Form W-8 are not eligible for the offer.
 - o Combined with any other consumer deposit offer (limit one bonus per customer/account).
 - o Reproduced, purchased, sold, transferred, or traded.
- The actions required to earn this bonus are separate and distinct from the options available to you to avoid any applicable monthly service fee for the checking account you opened.

Talk with a banker or see the "Consumer Account Fee and Information Schedule" and "Deposit Account Agreement" available at wellsfargo.com/depositdisclosures for complete checking account details, including the applicable monthly service fee and options to avoid it.

Wells Fargo Private Bank offers products and services through Wells Fargo Bank, N.A., Member FDIC and its various affiliates and subsidiaries. Wells Fargo Bank, N.A. is a bank affiliate of Wells Fargo & Company.

1. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
2. **Overdraft Rewind:** On the morning of every business day, we will review your account to determine if you received an electronic direct deposit after the prior business day's nightly processing. If a direct deposit is received by 9:00 a.m. local time where your account is located (noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection transfer or advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions. Overdraft Rewind® does not reverse the transfer or advance of funds from a linked Overdraft Protection account. The bank receives most direct deposits through the Automated Clearing House (ACH) network before 9:00 a.m. Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the ACH network by your employer or an outside agency. Other deposits, such as check(s), cash, or account transfers received after our nightly account processing, are not included for purposes of Overdraft Rewind.
3. 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.
4. Mobile deposit is only available through the Wells Fargo Mobile® app. 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 wellsfargo.com/online-banking/online-access-agreement/ for other terms, conditions, and limitations.