

Brokerage Cash Services

With Wells Fargo Advisors and Brokerage Cash Services, you have convenient access to mobile, online, and traditional money movement features to make investing easier.

Brokerage Access Online

- Enroll in online documents including account statements, trade confirmations, tax documents/annual summaries, and electronic notification of shareholder communications
- Provides access to account balances, transactions, and positions
- Offers powerful tools including watchlists, market alerts, and security screeners
- In-depth investment, market, and economic information including real-time quotes and research

Brokerage features

- Uninvested cash balances may be swept to program banks for federal deposit insurance up to \$250,000 per bank (See Cash Sweep Program Disclosure Statement for additional details)
- A comprehensive enhanced statement with cost basis reporting and customizable choices
- Online Annual Summary with a recap of Visa and check transactions and deposit and withdrawal activity

1. Availability may be affected by your mobile device's coverage area. Your mobile carrier's message and data rates may apply.
2. A \$250,000 balance qualifier may be required for some accounts to be eligible for ATM waivers. Ask your financial advisor for details.
3. Margin borrowing may not be suitable for all investors. When clients use margin, they are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities held in the account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, the client will be required to deposit additional securities and/or cash in the account or securities in the account may be sold. Clients are not entitled to choose which securities in their accounts are sold. The sale of their pledged securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax

Online banking and mobile features

- Cash transfers between Brokerage accounts and other eligible checking and savings accounts at Wells Fargo and other financial institutions
- Ability to make mobile check deposits is available in the Wells Fargo Mobile app using supported Apple® and Android™ devices¹
- Online and mobile wire transfers
- Online and mobile bill pay
- Zelle® to send and receive money

Traditional cash management features

- Direct deposit for payroll, Social Security, and government payments
- Access to cash at Wells Fargo ATMs with no fee. Domestic refunds of up to five non-Wells Fargo service fees each month²
- Margin line of credit for overdraft protection and convenient loan access based on marginable securities³
- Unlimited checkwriting with free checks and reorders⁴
- Platinum ATM/Visa® Debit Card⁵

advisors. An increase in interest rates will affect the overall cost of borrowing. Wells Fargo Advisors and its affiliates are not tax or legal advisors. Margin strategies are not suitable for retirement accounts. Clients should carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

4. Checkwriting and check order fees apply to business accounts. Other applicable account and service fees may apply. "Check" means a payable through draft that is similar in appearance and function to a traditional check but is written and processed from your brokerage account.
5. Cards issued in certain states may not have the ability to make PIN-based transactions. Up to five monthly ATM domestic surcharge refunds. If an ATM is used that is not Wells Fargo's, a fee may apply.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Features at-a-glance

Feature	Brokerage cash services
Online and mobile banking with cash transfers	Transfer cash between Brokerage accounts with enhanced cash services and other eligible checking, savings, and investment accounts at Wells Fargo and other financial institutions.
Mobile services with mobile check deposit feature	Available through Wells Fargo Mobile app using supported Apple® and Android™ devices. Daily and monthly limits apply.
Online and mobile wire transfers	Domestic and International wire transfers available, fees may apply. ⁶
Checkwriting with free WFA checks	Optional checkwriting feature available. ⁷
Transfer money online and mobile with Zelle®	Send and receive money with Zelle®. Transfer limits and eligible account types vary.
WFA Platinum VISA debit card /ATM access	Optional Visa card available. ATM Withdrawal and Debit Card purchase limits apply. ⁵
Online annual summary	Yes, with recap of Visa and check transactions, deposits and withdrawals, and quarterly fees.

5. Cards issued in certain states may not have the ability to make PIN-based transactions. Up to five monthly ATM domestic surcharge refunds. If an ATM is used that is not Wells Fargo's, a fee may apply.

6. Limits and fees for certain wires may apply.

7. Checkwriting and check order fees apply to business accounts. Other applicable account and service fees may apply. "Check" means a payable through draft that is similar in appearance and function to a traditional check but is written and processed from your brokerage account.

Contact information

- **Client Services** — 1-800-266-6263