



WELLS
FARGO

WELLS FARGO MEMBERSHIP[®] BANKING

Stake your claim to greater value with Wells Fargo Bank. Wells Fargo Membership banking services makes your banking easier and more cost-effective. This special benefit is made available by Wells Fargo.

Free Checking with Direct Deposit¹

- Convenient, safer and faster — you don't have to make a special trip to the bank to deposit your paycheck or worry about a deposit being lost, stolen or delayed.
- Interest-earning** checking account on days that balance is \$500 or more.
- FREE** ATM & Check Card².
- FREE** Wells Fargo exclusive checks.
- FREE** single-signer American Express[®] Travelers Cheques.
- FREE** personal money orders.
- Unlimited** check writing with no per-check charges.
- FREE** Check Safekeeping or Checks Returned with Monthly Statement for \$2.50 per month.
- Unlimited** Wells Fargo ATM use for deposits, withdrawals, transfers and balance inquiries.
- FREE**, unlimited, automated Touch-Tone Banking Service.
- FREE** Wells Fargo Online[®] Banking— wellsfargo.com.

Save on Home Equity Loans and Lines of Credit²

- Discount on annual percentage rate on a new home equity loan or line of credit and personal loans or lines with automatic payment.

Save on Home Mortgage Loans²

- Receive a special offer when you take out a Wells Fargo first mortgage or refinance.

No Annual Fee Wells Fargo Visa[®] Credit Card²

- Enjoy a low introductory APR.
- Free balance transfer.
- Link your Wells Fargo Visa[®] to your checking account for Overdraft Protection.

Superior Convenience...You can bank wherever and whenever you like, in any number of ways

- FREE WELLS FARGO ONLINE[®] BANKING WITH TWO MONTHS FREE BILL PAY³**
Wells Fargo is the nation's leader in Internet banking. At wellsfargo.com you can check account balances and transactions, transfer funds, pay bills, track credit card charges, find a loan and more—all online.
- WELLS FARGO PHONE BANKSM**
Banking by phone at Wells Fargo means access to your accounts by phone, 24 hours a day, with either automated or personal assistance⁴.
- WELLS FARGO ATMs**
Take advantage of 24-hour banking, seven days a week at one of over 6,000 ATMs in our network. Many of our ATMs offer postage stamps, as well as direct deposit advance functions, which means you can do more banking than ever before.
- WELLS FARGO LOCATIONS**
Bank at any our more than 3,000 banking locations across much of the United States. Plus, make deposit, transfer funds, get cash and even apply for a loan—all from our convenient supermarket banks.

For more information, visit

Wells Fargo, Clovis
75 Shaw Ave., Clovis, CA 93612
(559) 442-6266

¹ Direct Deposit of salary of \$100 or more electronically deposited to your account on a recurring monthly basis.

² Card issuance, loans, lines of credit, and credit cards are subject to qualifications and credit approval. Some restrictions may apply. Offers may change without notice. Must see banker for full details on all discounts.

³ Bill Pay remains free of charge if you have a combined minimum balance of at least \$5,000 in your Wells Fargo personal checking and savings accounts. Otherwise, Bill Pay is \$6.95 per month for 25 payments. Each additional payment is \$0.40.

⁴ Fees may apply.