

Important terms and conditions for the Wells Fargo® Way2Save® savings account

Availability

Currently the Wells Fargo® Way2Save® Savings account is only offered in Washington and Minnesota.

Premium Interest Rate

The premium interest rate and Annual Percentage Yield for an eligible *Way2Save* account can be earned within the first 13 months from account opening only, according to specified tiers, once a qualified recurring transfer posts to your Wells Fargo Way2Save account.

The Annual Percentage Yield (APY) for the first tier which includes balances up to \$500.99 will be 3.00%. Balances that exceed \$500.99 will receive an APY of 0.05%. The APY will be effective the first statement cycle following the first qualified recurring transfer posted to the Way2Save account.

Qualified recurring transfers include a daily transfer of \$1 or more each business day, a monthly transfer of \$25 or more or the *Save As You GoSM* transfer option which will transfer \$1 from your Wells Fargo checking account to your linked Way2Save account for every eligible Wells Fargo check card purchase, Wells Fargo Online Bill Payment and automatic payment. After the 13 month period the APY will revert to the standard rate for the Way2Save account, APYs are accurate as of 10/25/09.

The Way2Save account is a variable rate account and the rate is subject to change after account opening. A minimum \$100 opening deposit is required. Fees may reduce earnings. You may receive the Premium Interest and Bonus on only one Way2Save Account.

Bonus

The Way2Save bonus will be credited to your Way2Save account 13 months after it is opened. In order to receive the bonus, your Way2Save account must be open at the time the bonus is credited. The amount of bonus will be 3% of the lesser of:

- The total dollar amount of qualified automatic transfers and Save As You Go transfers, up to a maximum of \$385 transferred per month, made during the first 13 months from the account opening, OR
- The Way2Save account balance at the time the bonus is credited.

The maximum Way2Save bonus you can receive is \$150. The bonus can change or be terminated at the Bank's discretion.

Together we'll go far

