

WELLS FARGO

National Bank On Standards 2021-2022	Wells Fargo
CFE certified account	
	<i>Account Name</i>
Type of Account	<i>Clear Access Banking</i>
	Checkless
Core Features	
Free Visa, MasterCard, or other debit card	√
Opening deposit \$25 or less	\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	\$5; waived for primary owners 24 years old or under
No overdraft fee	√
No account activation, closure, dormancy, inactivity, or low balance fees	√
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	√
Free/unrestricted telephone banking access w live support	√
Free/unrestricted in-network ATM access	√
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	\$2.50 USD
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	√
Free bill pay by bank (or 4 free money orders or cashier checks per month)	√
Free check cashing (on checks issued by that bank)	√
Free online/mobile account management and alerts (if offered)	√
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	√
Insured deposits by FDIC or NCUSIF	√
Strongly Recommended Features	
Only deny new customers for past instances of actual fraud	√
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	√
Free online account opening and deposits	√
Free linked savings account and account transfers	Can link to Way2Save: savings and transfer money. \$5 MSF with options to waive including auto-transfers and primary owners under 18
No holds on deposits from government, payroll, and same bank checks	Electronic deposits, incoming wires, cash deposited at teller window or WF ATM; generally, first \$400 of the day's paper check deposits.
Money orders for \$1.70 or less	\$5
Competitively priced remittances (international wire) (\$5 - \$20)	Wire transfers \$15-\$30. Also, Wells Fargo ExpressSend Service for competitively priced remittances.
Credit-building services and products available	N/A