

You have researched different banks and have decided that Wells Fargo is the best for you as it is convenient to your house and work. Now you are going to apply to Wells Fargo to open a checking account.

1. Define “Overdraft Fees” and overdraft protection:

2. Go to www.wellsfargo.com

3. Click on Banking/Checking accounts. List the three types of accounts in the first row cells below. Then fill in the table with required information.

1.	2.	3.
Advantages:	Advantages:	Advantages:
Monthly service Fee (Explain):	Monthly service Fee (Explain):	Monthly service Fee (Explain):
All ATM Fees (explain):	All ATM Fees (explain):	All ATM Fees (explain):
Checking Overdraft Fees (explain):	Checking Overdraft Fees (explain):	Checking Overdraft Fees (explain):

Fill in the checking account application beginning on the next page.

Are you opening an individual or a joint account?

- ☐ Individual
☐ Joint

Are you opening an individual or a joint account?

If you select Joint, you're confirming that your joint applicant has authorized you to apply for a joint account in both of your names.

Are you a Wells Fargo Online Banking Customer?

- ☐ Yes
☐ No

Are you a Wells Fargo Online Banking Customer?

Wells Fargo customers can sign on for an even faster, prefilled application.

Your agreement to be contacted by us

We may need to contact you during the application process even if you don't finish the application. By selecting **Continue**, you agree that we may contact you at the phone number or email address you provide on the next screen even if you have previously indicated your preference of "do not call" or "do not email" with a government registry or with Wells Fargo. Don't worry; we'll only contact you about your application.

Continue

You are applying for:

- Wells Fargo ValueSM Checking

Other Options

[Complete a Saved Application](#)

Important information

About procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

Your Information

Primary Applicant

Personal Information

Name

Name of Applicant. Required

First Name

MI

Last Name

Social Security Number [Why do we ask for this?](#)

Social Security Number. Required

 - - ☒

I have a Driver's License / State Identification

Applicant's Driver's License or Valid ID. Required

Number

Driver's License or Valid ID [Why do we ask for this?](#)

State Issued

Expiration Date

Expiration Date. Required

 / /

MM/DD/YYYY

☐

I have an alternate form of identification

Date of Birth

Date of Birth. Required

 / /

MM/DD/YYYY

Citizenship [Why do we ask for this?](#)

Citizenship. Required

Foreign Wire Activity [Why do we ask for this?](#)

☐

I plan to use this account to wire funds outside the US

Two countries you will wire funds to.

VC

Contact Information

Email Address [Why do we ask for this?](#)

Phone Number

Phone Number. Required

 - -

Home/Permanent Address. Required

Street Address

[No P.O. Box](#)

City

Home/Permanent Address

State

ZIP Code

☐

I have a different mailing address

Time at Home/Permanent Address. Required

☐

One year or less

☐

More than one year

Time at Home/Permanent Address

Joint Applicant

Personal Information

Name of Applicant. Required

First Name

Name

MI

Last Name

Social Security Number [Why do we ask for this?](#)

Social Security Number. Required

☐


Joint Applicant has a Driver's License

Driver's License or Valid ID [Why do we ask for this?](#)

Joint Applicant's Driver's License or Valid ID. Required

Number

State Issued

Select one 

Expiration Date

Expiration Date. Required / /
MM/DD/YYYY

☐ Joint Applicant has an alternate form of identification

Date of Birth

Date of Birth. Required / /
MM/DD/YYYY

Citizenship [Why do we ask for this?](#)

Joint Applicant Citizenship. Required

Select one 

Contact Information

Email Address [Why do we ask for this?](#)

Phone Number

Phone Number. Required - -

Home/Permanent Address

- ☐ Joint Applicant has a different Home/Permanent Address
- ☐ Joint Applicant has a separate Mailing Address

Time at Home/Permanent Address

Time at Home/Permanent Address. Required ☐ One year or less

☐ More than one year

Customize Your Account

Sign Up for Wells Fargo Online®

- ☐ Yes, I would like free, secure online access to my accounts.

Online Banking

Check balances, view statements, transfer funds, track expenses with My Spending Report with Budget Watch, view paid checks, and more - virtually anytime, anywhere, and with just one username and password.

Bank online confidently with the added protection of our [Online Security Guarantee](#).

Choose Your Checking Account Options

☐ **Yes, I would like to sign up for Bill Pay.**

Make payments online to virtually any company or person in the United States with Bill Pay:

Bill Pay

- Save money on stamps, envelopes, and late fees
- Track your expenses and payments online
- Get email reminders when electronic bills are due

Please note: By signing up for Bill Pay you automatically receive access to Online Banking.

☐ **Yes, I would like to order checks.**

Checks

Save yourself a trip to the bank by ordering Wells Fargo Stagecoach Journey checks for your new account (check ordering fees will apply).

☐ **Yes, I would like Overdraft Protection.**

Overdraft Protection

Overdraft Protection can help you prevent overdrafts and returned items. If a transaction exceeds the balance in your checking account, funds from your linked account will be transferred automatically. A [transfer fee](#) may apply.

Wells Fargo may approve (authorize) your ATM and everyday ("one-time") debit card transactions (such as gas stations, grocery stores, restaurants, etc.) when you don't have enough money in your checking account to cover the transaction.

Before adding Debit Card Overdraft Service to your account, you must [read this important information](#) about overdrafts and overdraft fees.* You'll then have the opportunity to enroll in the service.

Debit Card Overdraft Service [Learn More](#)

☐ **Yes, I would like to add Debit Card Overdraft Service to my new checking account.**

I want Wells Fargo to authorize and pay overdrafts on my ATM and everyday ("one-time") debit card transactions. I verify that I want Wells Fargo to add Debit Card Overdraft Service to my new Wells Fargo ValueSM Checking.

* About Overdrafts and Overdraft Fees

- Our overdraft fee — whether the overdraft is by check, ATM withdrawal, debit card transaction, or other electronic means — is \$35. You will be charged no more than four (4) overdraft and/or returned item fees per day. You must immediately bring your account to a positive balance.
- The payment of transactions into overdraft is discretionary and the bank reserves the

right not to pay. For example, the bank typically does not pay overdrafts if your account is not in good standing or you have had excessive overdrafts.

- Debit card transactions that you have established for recurring payment (such as utilities or club memberships) may continue to be authorized at our discretion, even if you do not add Debit Card Overdraft Service.

We Suggest

- ☐ **Yes, I want to add a Wells Fargo Way2Save® Savings account.**

A savings account designed to make saving on a regular basis easy and rewarding. Choose to save automatically and increase your savings with our flexible tools.

- \$25 minimum opening deposit online.
- Waive your monthly service fee for each month you have a recurring Automatic Transfer (at least \$25 monthly or \$1 or more every business day) from a Wells Fargo checking account, OR at least one [Save As You Go®](#) transaction, OR a minimum daily balance of \$300. Otherwise, \$5 per month.
- Optional Overdraft Protection - use your Way2Save Savings Account to protect your Wells Fargo checking account from overdrafts.
- Wells Fargo Mobile® Banking - carry Wells Fargo in your pocket.
- Access to My Savings Plan® - a free, online tool that helps you set, plan, and track your savings goal.

Wells Fargo Way2Save® Savings