

## A Special Reward For Valued Employees

The *Wells Fargo Membership* program entitles you, as an employee of one of our participating companies, to:

- Access great services and discounts
- Receive bonus interest rates and more<sup>7</sup>

The easiest way to take advantage of the *Wells Fargo Membership* program is with Direct Deposit.<sup>2</sup>

Don't have Direct Deposit? Please speak with a Wells Fargo Banker to discuss other program options.

Wells Fargo can work for you - no matter where you work - with solutions that help you meet your financial goals. Talk to a Wells Fargo Banker today.



To learn more about the exclusive *Wells Fargo Membership* program, call **1-800-WFB-OPEN** (1-800-932-6736), or visit any Wells Fargo banking location.

1. Subject to completing the package requirements.
2. Please see the Consumer Account Fee and Information Schedule for complete details. Accounts must meet both account-level requirements and Package-level requirements to have monthly service fee waived. A qualifying Direct Deposit is a direct deposit of your salary, pension, Social Security, or regular monthly income of \$100 or more electronically deposited to your *Premium Membership* Checking account by your employer or an outside agency. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a Direct Deposit.
3. Non-*Wells Fargo* ATM owners or operators may apply surcharges for ATM transactions.
4. Retailers participating in online proprietary Point-of-Sale (POS) networks may charge a nominal fee for POS purchases.
5. For more information on the *WellsProtect*<sup>®</sup> program, please see your Wells Fargo Consumer Account Agreement.
6. Non-refundable annual rewards program fee applies. Rewards points are earned on net purchases only (purchases minus returns/credits). Purchases made using a Personal Identification Number (PIN) do not earn rewards points. See banker for details. Wells Fargo *Premium Membership*<sup>®</sup> Package customers receive a \$5 discount on the annual rewards program fee for the *Wells Fargo Enhanced Rewards* program.
7. Should the Wells Fargo *Premium Membership* Checking relationship be terminated, the bonus interest rate on the *Wells Fargo Money Market Savings* account will be discontinued and the interest rate will revert to the Bank's then-current interest rate being offered.
8. Subject to credit qualification.
9. Fees and charges apply.
10. Subject to qualification. Discounts exclude dealer, first mortgage, and credit card loans. The interest rate discount on new home equity and personal line of credit accounts requires continued automatic payment from a Wells Fargo *Premium Membership* Checking account. If the automatic payment is not elected or is cancelled at any time after the account is open, the rate will increase.

The information contained in this brochure is subject to change. Please see the applicable account agreements for the current terms and conditions.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

Home equity loans and lines of credit are available through Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A.

©2008 Wells Fargo Bank, N.A.  
All rights reserved. Member FDIC.  
CNS8103 (11-08)



CONTACT:  
Courtney Hunter, Personal Banker at Wells Fargo for more details  
(713) 827-2165  
courtney.l.hunter@wellsfargo.com

**WELLS  
FARGO**

## Wells Fargo Membership<sup>®</sup> Program

Now you can receive discounts, special services, and one-stop convenience on personal banking accounts and services.







# The Benefits Of Your Financial Package Just Increased In Value



## ▶ Enroll and get: ▶ ▶ ▶ ▶ ▶ ▶ ▶ ▶ ▶ Plus:

### ■ Wells Fargo Premium Membership® Checking<sup>1</sup>

- Earn interest when your balance is \$500 or more
- Free Wells Fargo Exclusive Checks
- Monthly service fee waived when you have three qualifying accounts or services and Direct Deposit<sup>2</sup>
- Two free non-Wells Fargo ATM cash withdrawal transactions (U.S.) per statement cycle<sup>3</sup>

### ■ Wells Fargo® Gold Check Card<sup>4</sup>

- Convenient access to funds
- Zero liability for unauthorized purchases when promptly reported<sup>5</sup>

### ■ Wells Fargo Online® Banking

- Free access to Wells Fargo Online and free Bill Pay
- Free Online Statements and Check Images
- Free My Spending Report — automatically organizes your Check Card, Credit Card, and Bill Pay spending into familiar categories

### ■ Wells Fargo Savings Accounts

- Earn bonus interest with a linked Wells Fargo Money Market Savings<sup>SM</sup> account<sup>7</sup>
- My Savings Plan<sup>SM</sup> gives you an easy way to save for your goals and automatically monitor your progress

### □ Wells Fargo Visa® Credit Card<sup>8</sup>

- Link to your checking account for optional Overdraft Protection<sup>9</sup>
- Special offer on optional Wells Fargo Enhanced Rewards® program, which lets you earn points on both your Check Card and Credit Card<sup>6</sup>

### □ Wells Fargo Loan and Lines of Credit with Interest Rate Discounts<sup>10</sup>

- Home Equity Loans and Lines of Credit
- Personal Loans and Lines of Credit
- Automobile Loans

### □ Wells Fargo Home Mortgage

- Receive special benefits and access to exclusive home financing packages from Wells Fargo Home Mortgage



**For More Information  
On The Wells Fargo  
Membership Program  
Talk To Your Local Banker**

**1-800-WFB-OPEN (1-800-932-6736),**  
or visit any Wells Fargo  
banking location