



## Brokerage Cash Services

*Brokerage Cash Services is an optional set of features for your Wells Fargo Advisors brokerage account that combine investing with easy access to online and mobile cash management to help you realize the full power of your finances.<sup>1</sup>*

### Brokerage access online features

- Enroll in online documents including account statements, trade confirmations, tax documents/annual summaries, and electronic notification of shareholder communications
- Provides access to account balances, transactions, and positions
- Offers powerful tools including watchlists, market alerts, and security screeners
- In-depth investment, market, and economic information including real-time quotes and research
- Market insight and commentary, investment ideas, economic outlooks, and industry & sector news

### Online banking and mobile features

- Cash transfers between Brokerage accounts and eligible checking and savings accounts at Wells Fargo and other financial institutions
- Mobile deposit provides the ability to deposit checks through the Wells Fargo Mobile app<sup>®</sup>
- Free online and mobile wire transfers<sup>2</sup>
- Send and receive money with Zelle<sup>®</sup>
- Online and mobile bill pay
- Apple Pay<sup>®</sup> and mobile wallet<sup>3</sup>

### Traditional cash management features

- Make deposits at Wells Fargo bank locations
- Access to cash at Wells Fargo ATMs with no fee. Domestic refunds of up to five non-Wells Fargo service fees each month<sup>4</sup>
- Direct deposit for payroll, Social Security, and government payments
- Margin line of credit for overdraft protection and convenient loan access based on marginable securities<sup>5</sup>
- Unlimited checkwriting with free checks<sup>6</sup> and reorders

## Features at-a-glance

Features	Personal/Retail	Business/Nonprofit <sup>7</sup>	IRA
Bank-to-bank transfers	●	●	●
Bill Pay	●	●	—
Zelle	●	●	—
Mobile Deposit	●	●	●
Online Wires	●	●	—
Margin Line of Credit	●	●	—
Checkwriting	●	●	●
Debit/ATM card	●	●	—

### Get started today

To learn about Brokerage Cash Services, please contact your Financial Advisor or call Client Services at 1-800-266-6263.

1. Brokerage Cash Services includes an associated limited-purpose non-interest-earning deposit account (“Bank Account”) at the Bank for processing teller deposits to your Account.

2. Limits and fees for certain wires may apply.

3. Apple Pay is a trademark of Apple, Inc.

4. Cards issued in certain states may not have the ability to make PIN-based transactions. Clients may qualify for up to five monthly ATM domestic surcharge refunds. If an ATM is used that is not Wells Fargo’s, a fee may apply.

5. Margin borrowing may not be suitable for all investors. When clients use margin, they are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities held in the account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, the client will be required to deposit additional securities and/or cash in the account or securities in the account may be sold. Clients are not entitled to choose which securities in their accounts are sold. The sale of their pledged securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax advisors. An increase in interest rates will affect the overall cost of borrowing. Wells Fargo Advisors and its affiliates are not tax or legal advisors. Margin strategies are not suitable for retirement accounts. Clients should carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

6. Checkwriting and check order fees apply to business accounts. Other applicable account and service fees may apply. “Check” means a payable through draft that is similar in appearance and function to a traditional check but is written against and processed from your brokerage account.

7. Business/Nonprofit accounts allow 250 free monthly deposits and 200 free withdrawals per month. For each deposited item over 250 per month, a \$0.25 fee per additional item will be assessed. This fee applies only to BCS for Business accounts. Automated deposits (ACHs) are excluded from this fee.

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