

WELLS
FARGO

Advisors



Brokerage Cash Services

Combines investing and cash
management features

Investment and Insurance Products:

• NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value

At Wells Fargo Advisors, we help our clients succeed financially

Investors are increasingly looking for advice they can trust from financial advisors who have experience backed by a firm with strength, stability, and an uncompromising dedication to its clients.

Wells Fargo Advisors is one of the nation's largest full-service investment firms with financial advisors nationwide.¹ We take the time to get to know you and offer personal advice designed to help you meet your financial goals.

Brokerage Cash Services² is an optional set of features for your Wells Fargo Advisors brokerage account that combines investing with easy access to online and mobile cash management to help you realize the full power of your finances.





Access online and mobile features

With Wells Fargo Advisors and Brokerage Cash Services, you have access to convenient money movement features.



Brokerage Cash Services

- Transfers between accounts³
- Wells Fargo Mobile® Deposit⁴
- Free Digital Wire⁵ transfers sent through Wells Fargo online or mobile app
- Send and receive money with Zelle®⁶
- Bill Pay
- Make deposits at Wells Fargo bank locations
- Make deposits and access cash at Wells Fargo ATMs⁷
- Apple Pay®⁸ and mobile wallet⁹
- Direct Deposit
- Checkwriting¹⁰
- Margin line of credit for overdraft protection and convenient loan access based on marginable securities¹¹

Powerful tools and features of traditional online Brokerage continue to help you stay on top of your investment portfolio, the markets, and the economy.

- Online and mobile trading
- Quick and in-depth views of your portfolio, accounts, and investments
- Market and balance alerts
- Real-time quotes
- Screeners narrow search for stocks, mutual funds, ETFs, and bonds
- Market insight and commentary, investment ideas, economic outlooks, and industry & sector news

Services for your IRA

When you retire, you may live longer and have a more active retirement than previous generations enjoyed. Brokerage Cash Services can help you take steps to fund your IRA online up to the maximum annual IRA contribution amount per year, of which all or a portion may be tax deductible. You can take advantage of this and several other benefits, including:



- The ability to contribute up to the maximum annual IRA contribution amount per year, of which all, or a portion, may be tax-deductible¹²
 - A variety of flexible scheduling options are available for recurring contributions (e.g., weekly, bi-weekly, etc.)
 - The contribution tracking feature helps you manage your year-to-date contributions across your Wells Fargo IRA accounts
- Direct Deposit
- Checkwriting privileges if you are age 59½ or older¹³

**Now you can take IRA distributions with Brokerage Cash Services.
Best of all, these distributions are paperless and near real-time.**

- Distribute IRA funds to your Wells Fargo checking or savings account or outside bank accounts. They will be credited to your Wells Fargo account immediately and to your outside bank account within one to three business days.
- Ability to take a full distribution with no closing fee

The following brokerage IRAs are now eligible for online distributions with Brokerage Cash Services:

- Traditional IRA
- SEP IRA
- Inherited Traditional IRA



How can we help?

Visit us at wellsfargo.com/advisors and wellsfargo.com.

1. Based on number of financial advisors.
2. 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.
3. Terms and conditions apply. Setup is required for transfers to other U.S. financial institutions, and verification may take 1–3 business days. Customers should refer to their other U.S. financial institutions for information about any potential fees charged by those institutions. Mobile carrier’s message and data rates may apply. See Wells Fargo’s Online Access Agreement at wellsfargo.com/online-banking/online-access-agreement/ for more information.
4. Mobile deposit is only available through the Wells Fargo Mobile® app on eligible mobile devices. Deposit limits and other restrictions apply. Some accounts are not eligible for mobile deposit. Availability may be affected by your mobile carrier’s coverage area. Your mobile carrier’s message and data rates may apply. See Wells Fargo’s Online Access Agreement at wellsfargo.com/online-banking/online-access-agreement/ and your applicable business account fee disclosures for other terms, conditions, and limitations.
5. Enrollment in Digital Wires is subject to eligibility requirements, and terms and conditions apply. Applicable outgoing or incoming wire transfer service fees apply, unless waived by the terms of your account. Your mobile carrier’s message and data rates may apply. For more information, see the Wells Fargo Online Access Agreement at wellsfargo.com/online-banking/online-access-agreement/ and your applicable account fee disclosures for other terms, conditions, and limitations.
6. Enrollment with Zelle® through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. For your protection, Zelle® should only be used for sending money to friends, family, or others you trust. Neither Wells Fargo nor Zelle® offers purchase protection for payments made with Zelle® — for example, if you do not receive the item you paid for or the item is not as described or as you expected. Payment requests to persons not already enrolled with Zelle® must be sent to an email address. For more information, view the Zelle® Transfer Service Addendum to the Wells Fargo Online Access Agreement at wellsfargo.com/online-banking/transfers/zelle-terms. Your mobile carrier’s message and data rates may apply. Account fees (e.g., monthly service, overdraft, Small Business Account Analysis fees) may apply to Wells Fargo account(s) with which you use Zelle®.
7. Cards issued in certain states may not have the ability to make PIN-based transactions. Brokerage Cash Services clients are eligible for up to 5 non-Wells Fargo Bank ATM refunds monthly. If a non-Wells Fargo Bank ATM is used, a fee may apply.
8. For a list of compatible Apple Pay devices, see Apple Support at support.apple.com/en-us/HT208531.
9. Digital wallets may not be available on all devices.
10. 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.
11. Margin borrowing may not be appropriate for all investors. When you use margin, you are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities you hold in your 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, you 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. Margin strategies are not appropriate for retirement accounts. Please carefully review the Margin Agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated. Wells Fargo Clearing Services, LLC does not provide legal or tax advice.
12. Be sure to discuss the potential tax consequences of an IRA contribution with your tax advisor.
13. Withdrawals of earnings are subject to ordinary income tax. Withdrawals of earnings prior to age 59½ may be subject to a 10% federal tax penalty.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

Banking services are offered through Wells Fargo Bank, N.A. a separate affiliate of Wells Fargo & Company.

Brokerage Cash Services (BCS) is a suite of money movement features available to the brokerage account. As part of those features, a limited purpose, non-interest-earning deposit account is opened at Wells Fargo Bank, N.A. solely to facilitate teller deposits at Wells Fargo Bank, N.A. branches.