

The Wells Fargo logo is a red square with the words "WELLS" and "FARGO" in white, stacked vertically.

WELLS
FARGO

A welder wearing a blue protective suit and a blue welding mask is working on a metal frame. Bright sparks are flying from the welding point. The background is a blurred industrial setting with warm lighting.

Get the most for your business
with Optimize Business Checking®



We understand that with greater success comes sophisticated banking needs, so we've designed Optimize Business Checking with Wells Fargo relationship management. It also allows you the option to enroll in efficient cash management tools to help you manage your payables, receivables, reporting, and administration needs.



Optimize

Business Checking

For the seasoned business owner focused on efficiency, Optimize Business Checking helps you streamline with premium relationship benefits and optional treasury management services.⁽¹⁾ It's crafted for businesses with sophisticated banking needs.

Monthly maintenance fee⁽²⁾

\$75

- Up to five Optimize Business Checking accounts within a billing relationship are included in the monthly maintenance fee
- Additional Optimize Business Checking accounts in excess of five within the same billing relationship are \$30 each.

Earnings allowance

An earnings allowance can be used to offset eligible fees and expenses⁽³⁾

Transactions⁽⁴⁾ fee

- No fee for the first 250 transactions within a billing relationship per statement period
- Over 250 transactions within a billing relationship per statement period – \$0.50 each

Non-electronic deposit fee

- \$2.50 per deposit plus \$0.20 per check deposited
- Non-electronic deposits are processed by a teller or mailed to the bank. These are not counted in the 250 transactions.

Cash deposit processing fee

\$0.0030 per \$1 deposited per statement period

Features at no additional charge

- Stop payments
- Money orders
- Cashier's checks
- Incoming domestic and international U.S./foreign currency wire transfer^(5,6,7,8)
- Two domestic (U.S.) non-Wells Fargo ATM transactions per statement period⁽⁹⁾
- Five outgoing CEO® Wires⁽⁸⁾ per statement period and \$15 for each additional^(1,5,6,10)
- No Overdraft Protection Transfer Fee from a linked eligible business savings account

Minimum opening deposit


\$25

Option to enroll in select treasury management services accessible through CEO^{®(1)}:

- CEO Wires
- CEO Desktop Deposit[®]
- CEO ACH Payments (Prepaid Credit)
- ACH Fraud Filter
- CEO Basic Banking
- CEO Administration service
- Alerts service⁽¹¹⁾ (email and text)
- Transaction Search
- Statements & Notices service
- Treasury Information Reporting Express Balance and ACH Return/NOC (notifications of change) report
- Zero Balance Account (within a single legal entity)

To help you streamline, Optimize Business Checking combines the features and benefits of a standard small business checking account with optional treasury management services to help you improve decision-making, streamline payroll, and perform other financial tasks.





Let's celebrate your success — you deserve to get the most for your business

With relationship benefits, you can take advantage of stop payments, cashier's checks, money orders, and no-fee incoming wires.^(5,6,7,8) Plus, two domestic (U.S.) non-Wells Fargo ATM cash withdrawal transactions at no charge per statement period.⁽⁹⁾

And, you can choose to enroll in even more services accessed through Commercial Electronic Office®(CEO)®.⁽¹⁾

Optimize Business Checking offers more connection, more support, more control, and more access. Because seasoned business owners like you have earned it.

Important Disclosures

1. Available within a billing relationship. Enrollment required and additional fees may apply. Contact your banker for a complete description of services, fees, and enrollment instructions.
2. The monthly maintenance fee for the first five Optimize Business Checking accounts within a billing relationship are included in the monthly maintenance fee of \$75. Additional Optimize Business Checking accounts in excess of five are \$30 each. See the Business Account Fee and Information Schedule at wellsfargo.com/businessdepositdisclosures for additional business account information.
3. The Optimize Business Checking account is eligible for an earnings allowance to offset eligible fees and expenses, including certain service fees. To calculate your earnings allowance, we apply the earnings credit rate to the investable balance available for services in your account. The earnings credit rate is a variable rate that the Bank can change at any time. The rate appears on your client analysis statement.

If your earnings allowance is greater than the total eligible fees for a given statement period, we won't credit that amount to your account or carry it forward to the following statement period. In any statement period where your fees exceed your earnings allowance, we'll debit your account or invoice you for the difference.
4. Optimize Business Checking account transactions are withdrawals or debits posted to your account and checks deposited electronically. Wells Fargo Business Debit or ATM card purchases and payments are not assessed a transaction fee by Wells Fargo and won't be counted as part of the transaction limit on Optimize Business Checking.
5. Fees may be charged by third parties or other banks, in addition to those described above.
6. In addition to any applicable fees, we make money when we convert one currency to another currency for you. The exchange rate used when we convert one currency to another is set at our sole discretion, and it includes a markup. The markup is designed to compensate us for several considerations including, without limitation, costs incurred, market risks, and our desired return. The applicable exchange rate does not include, and is separate from, any applicable fees. The exchange rate we provide to you may be different from exchange rates you see elsewhere. Different customers may receive different rates for transactions that are the same or similar, and the applicable exchange rate may be different for foreign currency cash, drafts, checks, or wire transfers. Foreign exchange markets are dynamic and rates fluctuate over time based on market conditions, liquidity, and risks. We're your arms-length counterparty on foreign exchange transactions. We may refuse to process any request for a foreign exchange transaction.
7. Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate without prior notice to you. For more information, see the "Applicable Exchange Rate" section of the Deposit Account Agreement.
8. If you switch to an Optimize Business Account from another type of business account, fee waivers for allowable wire and ATM transactions will be included after the statement period ends.
9. An ATM access fee will be charged for each additional non-Wells Fargo ATM cash withdrawal transaction. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply. If you switch to an Optimize Business Account from another type of business account, this benefit will be included after the statement period ends.
10. CEO® Wires outgoing types include:
 - Wire out domestic. Outgoing U.S. dollar (USD) wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border U.S. dollar (USD). Outgoing cross border USD wire debiting a Wells Fargo account, initiated in CEO Wires (freeform or templated).
 - Wire out cross border foreign exchange. Outgoing cross border foreign currency wire (freeform or templated) initiated via CEO Wires settling to a Wells Fargo account.
11. Sign up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.