

Depository services

Stagecoach Deposit[®] ATM Deposit only card

Offering business customers the speed and convenience of ATM banking at thousands of ATMs in a 39-state territory, including the District of Columbia

The *Stagecoach Deposit* ATM Deposit only card enables you to make business deposits at deposit-taking Wells Fargo ATMs with security, confidentiality, and detailed deposit information. The speed and convenience offered by the ATM make it one of the fastest deposit methods available.

The ATM Deposit only card service includes:

Flexible, time-saving deposits. The ATM Deposit only card allows you to make business deposits at most Wells Fargo ATMs—24 hours a day, 7 days a week. You will no longer have to wait in teller lines, and our bulk-feed *Envelope-Free*SM ATMs can save you even more time.

***Envelope-Free* ATMs.** Cash or checks are fed directly into the machine, without an envelope or deposit ticket. By making deposits without extra paper, you'll help conserve natural resources, which is good for the environment. Our sophisticated technology is used to calculate your deposit, verify cash, image checks, and transfer the images to the bank for deposit. To increase your cash flow, *Envelope-Free* ATM deposits made before 9:00 p.m. local time (7:00 p.m. in Alaska) on business days will be posted the same day.

Real-time deposit confirmation. Receive a receipt for the transaction on the spot. With *Envelope-Free* ATMs, a listing of the checks and cash deposited is printed right on the receipt, so fewer adjustments will be needed later.

Deposit-only account access. To help protect your account against fraud, the ATM Deposit only card only permits deposits to your account, and account balances are not included on deposit receipts or shown on the ATM screen. Depositors are not able to make withdrawals, transfers, or balance inquiries.

Multiple cards for more flexibility. ATM Deposit only cards have unique ID numbers for each of your deposit locations. You can have a virtually unlimited number of cards for each of your deposit accounts.¹ This provides tremendous flexibility for managing your deposit activity.

ACH check conversion. Deposit checks through *Envelope-Free* ATMs, stores, cash vaults, or any of our electronic deposit services, and we will convert any of your eligible checks to automated clearing house (ACH) debits using our proprietary *Smart Decision*[®] service. Simply alert your customers through a posted or mailed notice, and we'll use our industry-leading decision engine to identify eligible items and do the ACH conversion for you automatically.

¹There is a limit of 99,999 cards per deposit account.

Using your ATM Deposit only card

The ATM Deposit only card is simple to use and limits all ATM transactions to deposits only. Once you insert your card and enter your personal identification number (PIN),

simple on-screen instructions will guide you through the deposit process. For additional questions, refer to the instructions included with your card.

At *Envelope-Free* ATMs

- Include up to 30 checks or 50 bills per deposit. Cash and checks must be deposited separately. For additional quantities of checks or bills, you will need to make separate deposits.
- To speed up your transaction, group checks and traveler's cheques in stacks of 30 checks, and group cash in stacks of 50 bills. Note the total amount in each stack.
- *Envelope-Free* ATMs are designed to save resources. Envelopes, deposit logs, and deposit tickets are not needed.
- Insert your ATM Deposit only card in the ATM and follow the simple on-screen instructions. Your PIN is the location number embossed on the card (four to 10 digits).
- Deposit cash or checks directly into the ATM.
- Retrieve your receipt and card.
- If another deposit is required for additional items, repeat the above steps.

For more information on the Stagecoach Deposit ATM Deposit only card, contact your Wells Fargo treasury management representative or visit wellsfargo.com/com.