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The primary version of the Wells Fargo Team Member Handbook exists online, on Teamworks, Wells Fargo’s intranet. The online Wells Fargo Team Member Handbook is updated as policies change and should be your first resource when looking for current information. Additionally, the online version includes links to other content within the handbook and on Teamworks.

This printed version is for the convenience of certain team members. Furthermore, it is not updated frequently and does not contain links to other content within the handbook or on Teamworks. Some policy change announcements may be distributed between printings of this printed version of the Wells Fargo Team Member Handbook.
Welcome

Here you will find essential information about Wells Fargo Human Resources (HR) policies and certain other corporate policies that will be valuable to you as you begin your career with us. Additional corporate and business policies can be found in the Policy Library and on department intranet sites. For team members, it is important — and it is your responsibility — to be informed about the policies that affect you.

The handbook applies to team members paid on a Wells Fargo U.S. payroll system, with the exception of the Code of Ethics and Business Conduct and the Information Security Policy Overview, which apply to all Wells Fargo team members. The handbook is not a contract of employment nor can it offer an answer for every situation. Employment at Wells Fargo is on an “at-will” basis.

Because this handbook is a key resource outlining team member policies, all team members paid on a Wells Fargo U.S. payroll system are required to sign an acknowledgment that they have been shown how to access it and understand its application to their employment with a Wells Fargo company.

The handbook contains information on the following topics:

- Resource & References. This section provides you with additional HR, communication, and other resources that might be helpful during your employment, including a Glossary that lists frequently used handbook-related terms and their definitions.
- Code of Ethics & Business Conduct. This section provides you with information on the highest possible standards of ethics and business conduct and the importance of your adherence to them.
- Employment & Hiring. This section provides you with information about our employment practices.
- Team Member Professionalism. This section provides you with information on what you can do to help us maintain a professional and productive work environment.
- Communications. This section provides information on using company equipment to communicate with customers and your team and offers information about our social media policy.
- Career, Performance, & Problem Solving. This section provides you with information about how you can develop the skills and knowledge you need to be successful in our company.
- Pay & Jobs. This section provides you with information about our compensation program.
- Time Away. This section provides you with information about how you can use time away to support your life events, such as illness, caring for a family member, vacation, volunteering, birth or adoption of a child, and loss of a family member.
- Safety & Health. This section provides you with information about our priority to maintain a work environment that promotes and protects the safety and health of our team members.
- Leaving Wells Fargo. This section provides you with information when your employment ends with the company.
- Information Security. This section provides you with information about your responsibility to protect our information, communication systems, and other assets.
- Privacy & Solicitation. This section provides you with information about the significant role you play in protecting our customers’ information and privacy.

Updates to the handbook

The handbook exists online, on Teamworks. Policies change from time to time, and the online handbook will be updated as needed (see Changes as of July 17, 2015). At the bottom of each section in the handbook is a published reference date. That date refers to the last date on which that particular policy was updated.

This handbook supersedes all previous communications, written or oral, regarding these policies. Wells Fargo & Company created these policies, and many Wells Fargo companies have adopted them. Throughout this handbook, when you see the terms “Wells Fargo” or “the company,” it means the Wells Fargo company that employs you directly.

Additional policies

At Wells Fargo, the business groups that form our organization’s structure have a great deal of the decision-making authority. This handbook, for the most part, covers the employment policies adopted by the family of Wells Fargo companies. In many cases, however, specific legal entities or your business group may have additional policies, standards, guidelines, procedures, or approval requirements. You can find out about these from your manager.
We’re a team

At Wells Fargo, we believe that every one of us is part of the larger Wells Fargo team. The contribution of each team member is both necessary and valued. And to reflect the depth of our commitment to this concept, we don’t call our people “employees” (a cost to be managed) — they are team members (an asset to invest in).

“Team member” implies that we depend on each other to achieve our vision. Teamwork is essential for cross-sell: our desire to satisfy all our customers’ financial needs and help them succeed financially. Saying that we are one team is not enough; we have to live it. You’ll find the term “team member” throughout this handbook — so please think of yourself as an important part of the team. The people who work for each Wells Fargo company are that company. You are. We are. So when you see the words “we,” “us,” and “our” throughout this handbook, they mean all of us who work for the Wells Fargo family of companies, including the subsidiary that employs you.
Resources & References

**Our approach**

Our team members are our greatest assets. Giving you the resources you need to be successful is one of our highest priorities. Beyond this handbook are many additional resources you can turn to for information, help, and guidance.
Your Manager

Your manager is the first person you should go to, whenever possible, when you have questions about:

- Wells Fargo policies, guidelines, and programs
- Workplace issues
- Performance feedback
- Job expectations
- Pay
- Career development

Your manager is one of your most valuable resources at Wells Fargo. You and your manager depend on each other to succeed professionally; he or she is accountable for the work you do and is committed to helping you do the best job you can. In turn, your working relationship contributes to the success of the other team members in your business unit and our overall company goals.
Teamworks

Wells Fargo's intranet offers online access to a variety of team member resources, including:

- Policy and benefits material
- Tools for viewing and changing personal and payroll information
- Team Member Look-Up
- Internal websites maintained by departments throughout the company
- Tools to help you improve your skills and manage your career

Teamworks is an important resource for team members and is used as the primary resource for team member communication at Wells Fargo. You can also access many Teamworks tools and functions from home, at teamworks.wellsfargo.com.
Human Resources

Each business unit in our company is supported by teams of professionals who deliver human resources services, consulting, and support to team members and managers.

Specifically, the HR Advisor team is available to assist you with questions related to Wells Fargo’s HR programs, policies, or practices and to work with you in resolving any workplace-related issues or concerns.

Examples of issues or concerns that this team may assist you with include:

- Providing answers and advice for questions or concerns about workplace policies or situations.
- Addressing a sensitive workplace concern that your manager is unable to assist you with or that you are not comfortable speaking about with your manager.
- Facilitating the resolution of a conflict with your manager or a team member that you’ve made an attempt to resolve.
- Providing consultation to team members and managers about their respective responsibilities.
- Conducting a review of a disputed employment action.

Feel free to contact the HR Advisor team if you need advice or help in solving an issue that you have on the job.

Call 1-866-649-9589 or schedule an appointment to speak to a member of the HR Advisor team by emailing hradvisor@wellsfargo.com.

Benefits materials

Access materials and plan descriptions in the Benefits section on Teamworks. It’s important for you to know where you can refer to this material if you have a question.

HR Service Center

If you have basic questions about benefits, payroll, or policies that aren’t covered in your handbook or benefits materials, you can call the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Jobs

Our online job posting site, Jobs, provides you with your most important, ongoing source of information about job opportunities at Wells Fargo. It’s available on Teamworks and at home at teamworks.wellsfargo.com.
Employee Assistance Consulting

Many situations and changes in life are complex and may seem overwhelming. With Employee Assistance Consulting (EAC), you have a proven and trustworthy resource to help you and your team through difficult times. EAC offers a comprehensive menu of free services, 24 hours a day, 7 days a week for team members and their household family members. These services include the following:

**Services for team members**

- Confidential individual consultations and referrals for team members to assist with personal or work-related problems, including:
  - Personal, relationship, and family difficulties
  - Depression, anxiety, or other emotional concerns
  - Work or performance concerns
  - Alcohol and drug use
  - Child abuse and domestic violence
  - Health matters
  - Grief and loss
  - Financial or legal matters
  - Crisis support

- Support for workgroups following robberies, natural disasters, and other critical workplace events

- Individual support for situations involving possible threats and domestic violence in and outside of the workplace

**Confidentiality**

Contact with EAC for individual assistance concerning personal or work-related problems is strictly confidential and voluntary. Participation in any **individual** EAC services is not communicated to your manager or anyone else without your expressed permission. All EAC records are kept completely separate from official personnel files.

Exceptions to confidentiality are made **only** when you give EAC explicit permission to release your records to an identified person or when required by law, such as:

- Situations that are imminently life-threatening
- Abuse or neglect of a child or vulnerable adult
- If EAC receives a court order for EAC records, those records **may** have to be turned over to a judge

**Separate services for managers**

- Management consultations on a variety of team member behavioral health situations often involving risks to the workgroup or enterprise, including:
  - Inappropriate displays of emotion or behavior in the workplace
  - Conflict in the workplace
  - Reports of suicidal thoughts or self-harm
  - Erratic or unusual changes in behavior
  - Accidents, serious illnesses, or a death
  - Fitness-for-duty evaluations
  - Workplace gender transition
  - Suspected substance abuse

- Post-robbery support services
- Threat assessment and management services including domestic violence
- Critical incident response and recovery support services
- Line-of-business support services including: facilitations, trainings, and product development on behavioral health topics

For confidential individual team member consultation or for management consultation, call Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
### Communication Resources

The table below provides the different communication resources that are available to you.

<table>
<thead>
<tr>
<th><strong>Business communications</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>In addition to company-wide communications and publications, your region or line of business might have additional internal communications resources. Check with your manager for information about the resources in your business group.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Corporate communications</strong></th>
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</thead>
<tbody>
<tr>
<td>From time to time, you’ll receive publications — on paper or electronically — from Corporate Communications. They provide you with news and information about our company’s vision, strategy, and organization and our achievements in local and national markets. Our goal is to act and feel like one team, so it’s important for you to read these and learn about what’s going on elsewhere in the company.</td>
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<table>
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<tr>
<th><strong>Emergency information</strong></th>
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<tbody>
<tr>
<td>As part of business continuity planning, each business group has procedures that provide team members with steps to follow in the event of natural disasters or other building emergencies. Ask your manager for a copy of your emergency procedures. Be sure that you understand clearly what to do in an emergency situation. For more information, see Emergency Preparedness.</td>
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<table>
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<tr>
<th><strong>Information resources</strong></th>
</tr>
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<tbody>
<tr>
<td>A number of internal communication resources are available to you as a Wells Fargo team member. Keep in mind that internal communications are not to be released publicly unless they are classified as Public information. For specifics on how information is classified (Public, Internal Use, Confidential, or Restricted), see the Information Security section.</td>
</tr>
</tbody>
</table>
Additional Resources

The business of Wells Fargo

Since 1852, Wells Fargo & Company has played an extraordinary role in the financial history and development of America. Visit the resources below to see why today, the Wells Fargo family of companies is an industry leader in providing diversified financial services to satisfy all the financial needs of consumers, small business, farmers and ranchers, middle-market and large corporations, real estate developers, and local governments.

- wellsfargo.com
- Wells Fargo Today Quarterly Fact Sheet (PDF, 1.5 MB)
- Wells Fargo Stories
- Vision & Values
- One Wells Fargo
- Social Responsibility
- Diversity and Inclusion
- Company Business Divisions

Wells Fargo Corporate Library

The Wells Fargo Corporate Library contains more than 4,500 books, audiobooks, and DVDs available for checkout as well as expanded online magazine and business article browsing functions, book summaries, and much more. Some of the many topics include personal and professional development, technology and business, and finance. Team members who work in the United States can search the entire collection and order items free of charge through an online reservation system. The online book summaries and magazine and journal database are available to team members who work in the United States and in locations outside of the United States. Managed resources also have access. See Using the Corporate Library for information on loan periods, overdue and replacement items, and copyright guidelines. Library services include:

- Access to personal and professional development resources.
- Free access to online resources that include magazines, journals, and expertly written book summaries.
- The library accepts donations and recommendations for the collection.

How to reach us

You can request our services by visiting the Wells Fargo Corporate Library site.

Information Research Services

Information Research Services provides the information you need to better understand your clients, ultimately positioning you to deliver superior financing solutions. Information Research Services is staffed by experienced research consultants in New York, Charlotte, and San Francisco and is available to all team members. We seek to be your one-stop shop for valuable business research with one or more of the following:

- Company research
- Industry research
- Rating agency commentaries
- Comparable deal information and statistics
- Economic data and statistics
- SEC and legal filings research
- News

How to reach us

You can request our services by visiting the Information Research Services website.
Additional information

Other support departments are mentioned throughout this handbook; feel free to contact them with your questions. This handbook gives company-wide numbers and email addresses when available, and you can also find information on these and many other departments by looking for their listings in Sites A–Z on Teamworks.
Glossary

- A – E
- F – J
- K – O
- P – S
- T – Z
Accommodations Management

A resource for team members and managers who need assistance in responding to a medical condition or restriction that impairs a team member’s ability to perform one or more of the essential functions of his or her current job duties.

Active working status

Days when a team member is actually on the job (including time on reduced work schedule) or is on regularly scheduled days off, holidays, jury duty, bereavement time off, or Paid Time Off (PTO).

Administrative leave

Time away from work in certain situations where appropriate as determined by Wells Fargo (for example, to conduct an internal investigation).

Affirmative Action Plan (AAP)

A written employment program required by federal statutes and regulations designed to remedy discriminatory practices in the sourcing, recruitment, hiring, promotion, and compensation of underrepresented groups. Affirmative Action plans serve to support Equal Opportunity laws and Wells Fargo Diversity programs.

Alternative schedule

A schedule in which the length and number of workdays are predetermined and constant but may be less than five days per week or longer than eight hours per day (for example, a 10-hour day for four days each week).

Applicant

A person who expresses interest in employment for an open position by submitting a resume or completing an application through the Wells Fargo website or is otherwise considered by Wells Fargo, and:

• Wells Fargo considers (reviews a resume or employment application, does an impromptu interview, etc.) the individual for employment for the particular position
• The individual’s expression of interest indicates that he or she possesses the basic qualifications and eligibility requirements for the position
• The individual does not withdraw himself or herself from further consideration

AU

Accounting Unit; see business group.

Base pay

See salary.
base salary

Regular base pay without incentives, commissions, shift differentials, or bonuses. Exempt positions can be paid by salary. Nonexempt positions are paid by the hour, but an approximation of a nonexempt salary is used for many purposes and is calculated based on hourly rate and standard hours.

beneficiary

A person, trust, charitable institution, or an individual’s estate that the individual designates to receive benefits upon the individual’s death.

blog

An online, real-time posting of content on a common internet or intranet web page. Blogs are interactive; they enable visitors to leave public comments or share and collaborate on documents. Blog entries are dated and time-stamped with content listed in reverse chronological order.

breaks

Paid rest periods of no more than 15 minutes, scheduled as appropriate (or legally required) by the manager.

bulletin boards

An area (on a wall or kiosk or through a computer) for posting official or work-area-specific information.

business group

A group of Wells Fargo businesses or support functions reporting directly or indirectly to members of the company’s operating committee; may contain multiple business units.

business need to know

Describes a need to know a fact or circumstance when a team member must have such knowledge to properly perform his or her job or to make appropriate business decisions within the scope of the job. It also exists for those senior managers who must determine whether further investigation or action is necessary to resolve a matter or whether reporting or other action outside of the company is advisable or required.

C

candidate

A generic term used to describe the entire population of job seekers, applicants, and contacts. chain of reporting relationship

A series of management positions in order of authority.

child (for purposes of FMLA)

A son or daughter who is the biological child, adopted or foster child, stepchild, or legal ward of a person standing in loco parentis, if the child is under age 18 (or of any age if incapable of self-care due to a mental or physical disability).
**computer system**

A system or network of one or more computers and associated software that provides an interactive system in support of business operations and its end users.

**confidential information**

Refers to sensitive company and consumer data that have a medium to high risk level. Access is limited to groups with a business need to know, as required to perform a particular business function or activity. Unauthorized disclosure or destruction of confidential information may have a negative impact on consumers, Wells Fargo, and its customers or team members or result in regulatory, reputational, or financial consequences.

**confirmation letter**

A document that acknowledges a verbal offer and acceptance by the applicant. Also see offer letter.

**consumer**

An individual about whom Wells Fargo has obtained information for any purpose, including marketing its services, evaluating an application for employment, or for other purposes. A consumer is not necessarily a customer or team member of Wells Fargo at the time his or her information is obtained. Not all consumers enter into a relationship with Wells Fargo.

**corporate hire date**

A team member’s first actual workday or a rehired team member’s previous hire date when the break in service qualifies to be considered continuous service. The corporate hire date is used as the service date applicable for benefits such as PTO, the Short-Term Disability Plan, the Salary Continuation Pay Plan, and service recognition. This date generally reflects prior service from acquisitions made by Wells Fargo.

If a team member has prior Wells Fargo service and is rehired, see the Reemployment section of the Team Member Handbook for the impact on the corporate hire date.

**corrective action**

A specific action, determined by management, to address a performance concern or policy violation by a team member.

**D**

**discipline**

A form of corrective action.

**displacement**

Termination of employment initiated by management as a result of economic or operational factors requiring workforce reduction.

**distribution**

The dissemination of information by print, voice, or electronic means.
domestic partnership

A team member and one other person of the same or opposite sex who share a single, dedicated relationship and who can provide a certificate of domestic partnership from a city, county, or state (or, if they live in an area where such a certificate is not available, who share a relationship that meets the criteria outlined for domestic partner benefits offered by Wells Fargo).

double custody (also see dual control)

Requirement that two or more persons be present to process one transaction. Double custody also exists when items or documents reside under the control of at least two persons, both of whom are required to gain access to the items or documents through the use of keys or combinations.

dual control (also see double custody)

When transactions are required to be processed by two or more persons within the same area.

E

electronic device

Equipment used to access data that requires an electric current to operate. Electronic devices are considered "inactive" when disassociated from their power source. This definition includes but is not limited to servers, hard drives, electronic media, remote-access tokens ("security fobs"), and cell phones.

electronic media

Digital or analog material on which data are stored that requires an electronic device to access its content. This definition includes both removable media (for example, digital tapes, VHS tapes, DVDs, CDs, diskettes, floppy disks) and nonremovable media (for example, internal hard drives, solid-state memory).

Electronic Personnel File (EPF)

The Electronic Personnel File is the system that provides team members and managers with online access to Official Personnel File documents.

electronic smoking devices

Products designed to deliver nicotine or other substances to a user in the form of a vapor that can be inhaled. These devices are sometimes designed to resemble a cigarette, cigar, cigarillo, or pipe.

e-message

Electronic communications sent between two or more parties, including email, text messages (SMS, MMS), and instant messages (IM).

employee

See team member.

Employee Assistance Consulting (EAC)

The Wells Fargo Employee Assistance Consulting (EAC) team consists of behavioral health professionals who provide confidential consultation to individual team members and their household family members on a wide variety of personal and work-related concerns. EAC consultants assist with locating local mental health and substance abuse treatment
providers and community resources. The EAC team also provides direct support to team members and leaders affected by robberies, threats, domestic violence, disasters, or critical incidents. EAC delivers special consulting services to managers, HR professionals, and corporate partners covering a wide range of topics involving behavioral health risk to the workplace. For confidential individual team member consultation or for management consultation, call Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.

**Employee ID number**

The six-digit number assigned to a team member by the Human Resources Information System (HRIS) when the team member is hired. Employee ID numbers never change and are never reissued to new team members. The number becomes inactive if the team member leaves Wells Fargo and is reassigned to the same team member if he or she returns.

**employment verification**

The formal response by the HR Service Center to inquiries regarding present or past team members, verifying dates of employment and job title.

**essential job functions**

Particular tasks or activities of the job that are fundamental and critical to meeting expectations set for a specific job.

**exempt team members**

Individuals who are exempt from the minimum wage and overtime requirements of the Fair Labor Standards Act (FLSA) and applicable state regulations.
F

**Fair Labor Standards Act (FLSA)**

The federal law that sets minimum requirements employers must follow in paying covered employees. This law includes rules regarding minimum wage, equal pay, overtime pay, recordkeeping, and child labor.

**Family and Medical Leave Act (FMLA)**

A federal entitlement, for team members who meet eligibility requirements, to have job reinstatement rights when taking time away from work for one of the qualifying family and medical reasons.

**family member**

For situations unrelated to FMLA, Wells Fargo defines a family member as a team member’s:

- Spouse or domestic partner, regardless of gender
- Parents and grandparents (including great-, step-, in-law, domestic partner, foster, and in loco parentis relationships)
- Children and grandchildren (including great-, step-, in-law, domestic partner, and foster relationships)
- Brothers and sisters (including step-sibling, in-law, foster, and domestic partner relationships)

For FMLA, Wells Fargo defines the term “family member” as a spouse or domestic partner (regardless of gender), parents, and children, including biological, adopted, or foster children, a stepchild, a legal ward or a child of a person standing in loco parentis, having a child who is under 18 years of age or 18 years of age or older and incapable of self-care because of a mental or physical disability.

**final notice**

A form of corrective action; a one-time, written notification just short of termination of employment. If the same or similar situation occurs again at any time during employment at Wells Fargo, employment will be terminated immediately.

**fitness for duty**

A company-requested examination of a team member, performed by a health care professional outside of the company, with the purpose of obtaining a neutral, professional opinion solely to determine the team member’s ability to perform his or her job based on concerns about:

- The team member’s ability to safely perform his or her role and duties.
- The team member’s behavior being grossly inappropriate for the workplace.
- Workplace safety.

**flexible team member**

Team members who may work regularly on a flexible schedule but are not classified as regular or part-time. A flexible team member may work any number of hours on given projects, may fill in when needed regardless of the hours, is on call, or may work only certain times of the month or year.
**FLSA**


**FMLA**

See Family and Medical Leave Act.

**focal review**

A performance and salary review cycle that evaluates each team member in the work group at the same time of the year, often to reflect performance objectives established on a calendar-year basis.

**formal warning**

A form of corrective action that is a written notification of a performance, attendance, punctuality, or conduct issue, including specific requirements for improvement and a warning that termination of employment may result if the required improvement does not occur.

**hacking**

Unauthorized access to computer systems, either for personal enjoyment or for malicious or fraudulent purposes.

**health care provider**

A doctor of medicine or osteopathy who is authorized to practice medicine or surgery by the state in which the doctor practices. It also includes any other persons whose certification of the existence of a health condition is accepted for purposes of a claim under Wells Fargo's current medical plans.

**hiring manager**

The individual who makes the final decision during selection process. Additionally, the hiring manager is the individual to whom a new or transferring team member will report.

**HR Advisor team**

Centralized teams of Employee Relations consultants who specialize in workplace policy interpretation and helping team members and managers resolve workplace conflicts.

**HR Service Center**

A centralized resource to answer team members’ questions about pay, benefits, leaves, employment verification, HR Online tools, and many other HR- and payroll-related topics. This group serves all Wells Fargo team members company-wide.

**Human Resources Management System (HRMS)**

A database of HR information accessed and maintained by Wells Fargo’s computer network. It is a position-driven system that is set up according to Wells Fargo's organizational structure and that tracks all positions and their reporting structure throughout the organization.
I

I-9


incentive compensation

The compensation paid to eligible team members in designated jobs, which is paid in addition to salary or base pay and according to a defined plan.

independent contractor

A nonemployee who holds an agreement with Wells Fargo to provide a specific product or service. These resources are typically engaged for a specialized need or service and Wells Fargo does not have the right to direct or control the work of the individual. Services are primarily performed off Wells Fargo’s premises.

informal warning

A form of corrective action that includes verbal notification, written notification, or both of a performance, attendance, punctuality, or conduct issue, including specific requirements for improvement and a warning that termination of employment may result if the required improvement does not occur.

Information Security Consultant (ISC)

The individual in each group or line of business who is responsible for working with his or her business management to develop and maintain an information security program that complies with the Corporate Information Security Policy as a means of managing business information security risks.

information security incident

An adverse event in an IT system, network, or physical environment — or the threat of the occurrence of such an event (for example, a Wells Fargo laptop containing 1,000 confidential customer records, stolen from a team member’s home). Incidents are divided into four classifications depending upon the criticality of the incident.

information sharing

Refers to a customer’s ability to choose not to have his or her information shared internally within the Wells Fargo family of companies for some purposes. The two types of information sharing are:

- Internal sharing: The act of sharing any customer information internally with another Wells Fargo affiliate or legal entity. This includes sharing files of customer information for servicing, analytical, or marketing campaigns as well as one-off sharing, such as referrals.
- External sharing: The act of sharing any customer information externally with a Wells Fargo-approved third-party vendor for servicing, analytical, or marketing purposes.

in loco parentis

Commonly understood to refer to a relationship in which a person has put himself or herself in the situation of a parent by assuming and discharging the obligations of a parent to a child with whom he or she has no legal or biological connection.
**instant message (IM)**

A form of real-time communication based on typed text. The text is conveyed through applications connected over a network, such as the internet.

**insubordination**

Includes but is not limited to situations when:

- A team member fails or refuses to follow a manager's lawful instructions or perform assigned work.
- A team member refuses to stop an activity, behavior, or language that a manager has directed him or her to stop.
- A team member’s language or verbal or physical conduct in the workplace is openly hostile or inappropriate.

**internal use information**

Refers to company and consumer data that has a low risk level. It is generally available to team members who have a basic need to know but should not be improperly disclosed outside the company. Unauthorized disclosure or destruction of internal use information would have minimal impact to consumers, Wells Fargo, and its customers or team members.

**involuntary termination**

Ending of a team member's employment at Wells Fargo's direction.

**IRCA**

The Immigration Reform and Control Act of 1986 as amended; forms the basis of Wells Fargo's verification of employment eligibility policies.

**J**

**job abandonment**

Includes:

- Being absent from work for three or more consecutive scheduled days, unless otherwise designated by your state, without notifying your manager.
- Notifying your manager that you no longer have an intent to continue employment with Wells Fargo and subsequently failing to report to work for three or more consecutive scheduled days.
- Not contacting your manager when you're available for work at the end of an approved leave of absence.

**job class codes**

One of three codes identified by Corporate Compensation with the assistance of Corporate Benefits. Job class codes 1 and 5 are considered “special pay categories” because very few jobs are assigned these job class codes.

- **Job class code 1** is assigned to a Mortgage Consultant (MC) Participant who holds a position as a Mortgage Consultant, Sales Supervisor, or equivalent position within Wells Fargo Consumer Lending and receives pay in the form of hourly base pay plus sales incentives. Hourly pay is taken into account when calculating earned incentives. Job Class Code 1 is assigned by Wells Fargo's Corporate Compensation Department or Wells Fargo's Consumer Lending Group Compensation Department. This designation is assigned to the job and not to an individual.
- **Job class code 2** is assigned to most Wells Fargo jobs. If a job is not assigned one of the two special pay categories (that is, job class codes 1 or 5), then it is automatically assigned job class code 2.

**Note:** Job class codes 3 and 4 are no longer used.
• **Job class code 5** is commonly referred to as Variable Incentive Compensation (VIC). This job class code is assigned to certain Wells Fargo jobs that have a pay structure designed to deliver 40% or more of target cash through incentives that are paid primarily on a monthly or quarterly basis. Assignment of this job class code 5 requires Corporate Compensation team approval. Team members who come to Wells Fargo through an acquisition are not assigned to this job class code unless they are assigned to a Wells Fargo job that has been designated a job class code 5 by Corporate Compensation.

**job code**

A numerical designation assigned to a specific job. The code reflects the job's Equal Employment Opportunity (EEO) designation, exemption status, and functional job family designation. The same job codes can be assigned in different Wells Fargo companies.

**job reinstatement**

The activity of returning a team member to the same or similar job when he or she returns from a leave of absence.

**job seeker**

A person who expresses interest in employment through the Wells Fargo website (whether or not this person has the basic qualifications, meets eligibility requirements, or is considered for employment).
K

**kiosk**

A small, free-standing structure with open sides used to post or distribute information or allow access to information, computer systems, products, or services.

L

**leave of absence**

Time away from work (with or without pay) as permitted by Wells Fargo for reasons including but not limited to a medically certified health condition, family care, personal needs, or military duty.

M

**MAC**

Mail address code; the internal Wells Fargo address for delivering interoffice mail and reports.

**malware**

Malicious software. A generic term that covers a range of software programs and types of programs designed to attack, degrade, or prevent the intended use of a device or network. Types of malware include viruses, worms, Trojans, malicious active content, denial of service attacks, and software that passively observes the use of a computer (Spyware).

**managed resource**

Workers obtained through a third-party supplier to fill short-term staffing needs, including coverage for team members on leave, temporary increases in workload volumes, projects, or for specialized skills. Wells Fargo has the right to direct the resource's work activities. **Work is generally performed on Wells Fargo's premises.**

**manager**

As used throughout this handbook, a term that includes supervisors and managers and other various levels of management with the authority to hire, assign, promote, evaluate, and reward or discipline other team members; grant salary increases; resolve disputes; terminate another team member’s employment; authorize expenditures; or effectively recommend any of these actions.

**Manager's desk file**

A file for each team member that contains documents that reflect that team member's employment history. The manager’s file should contain the following types of documents:

- Performance planning (originals)
- Performance reviews (copies; originals are sent to the Official Personnel File)
- Documentation of performance accomplishments or concerns for the current performance management cycle
- Formal corrective action documentation (copies; originals are sent to the Official Personnel File)
Informal warnings (originals; do not send these to the Official Personnel File unless you are forwarding the entire manager’s file at time of termination)

**meal period**

Unpaid time off, ranging from 30 to 60 minutes, scheduled by the manager as appropriate (or legally required) at or near the middle of the shift.

**merit increase**

An increase in base salary based on performance.

**minor**

Person under 18 years of age.

**mobile computing device**

A form of electronic device that includes both portable and handhelds (laptop, PDA, smartphone) with removable or fixed writable memory (memory card or stick, CD, external hard drive, USB flash drive) used to perform work functions and to store and transport information.

**Multimedia Messaging Service (MMS)**

A telecommunications standard for sending messages that include multimedia objects (images, audio, video, rich text). MMS, an extension of the SMS standard, allows longer message lengths and uses Wireless Application Protocol (WAP) to display content.

**new hire**

A team member who is hired from outside of Wells Fargo & Company and all related Wells Fargo companies.

**nonemployee resource**

Individuals who are not employees (non-team members) of Wells Fargo. These resources are either employees of a supplier (e.g., third-party supplier, employment agency) who provide a service to Wells Fargo, or individuals providing a service through a Wells Fargo supplier contract. Nonemployees may or may not have access to Wells Fargo systems and facilities.

**nonexempt team members**

Individuals who are covered by certain provisions of the Fair Labor Standards Act (FLSA) and, in some cases, applicable state regulations.

**nonmanaged resource**

A nonemployee procured through a third-party supplier to provide services for a project or assignment where the supplier, not Wells Fargo, controls the work of the resource. The resource may or may not work at a Wells Fargo location.
observed holiday

Standard holidays observed at Wells Fargo.

offer letter

A document sent to extend terms of employment or to confirm an oral offer of employment that the applicant has yet to accept. Also see confirmation letter.

Official Personnel File

The official data that reflect a team member’s employment, which generally contains documents that the team member has signed. This includes such items as:

- Employment application
- Handbook acknowledgment
- Resumes
- Offer letter
- Tax-withholding forms
- Performance reviews
- Attendance records
- System and policy acknowledgments
- License documentation
- Formal counseling documents (including formal warnings and their follow-up improvement memos or final notices)
- Documents related to the termination of employment

operator-assisted calls

Business conference calls that are managed by a contracted Wells Fargo provider. The Operator introduces the speakers for the call, provides participants instructions, manages question and answer sessions as part of a call, and discloses additional details about the call, including recording details of the conference call. (See Conferencing Services, Operator-Assisted Conferencing)

overtime hours

Any hours worked by a nonexempt team member in excess of 40 hours in a standard workweek. This does not include hours for which pay is received but work is not performed, such as PTO, holidays, jury duty, or other paid time off, including disability and bereavement. (Specific states may also have other overtime rules and calculations.)
P

Paid Time Off (PTO)

Days that a team member may use for a number of reasons, including vacation time, personal or family illness, school activities or conferences, variable holidays, religious observances, personal business, or weather problems.

parent (for purposes of FMLA)

The biological, adoptive, step-, or foster father or mother, or any other individual who stands in loco parentis to a team member when the team member is under 18 years of age.

part-time team member

Team members scheduled to work between 17.5 and 29 hours per week (other than those classified as flexible team members).

pay period

The two-week period ending at midnight on the Saturday before the regularly scheduled pay day.

performance counseling and corrective action

Any management action designed to correct or address a team member whose job performance, attendance, or conduct does not meet company expectations, deviates from established practices and procedures, or adversely affects Wells Fargo’s operations.

performance objectives

Measurable goals or business results that a team member is expected to achieve in a given time frame.

performance review

The formal, written documentation of employee job performance and work-related behaviors that has been approved by the manager and reviewed with the team member.

phishing

The act of convincing potential victims to share sensitive or personal information. Traditional phishing involves widespread distribution of fraudulent emails purporting to be from legitimate companies. These emails contain an urgent request for the email recipient to click a link that directs the recipient to a fraudulent website and requests sensitive information, such as an account number, PIN, or Social Security number. Once captured, this information can be used to commit fraudulent activity, including identity theft.

policy

A statement of management’s expectations that directs team members toward achieving work rule compliance and business objectives. Policies establish the business’s operating principles that help management attain a proper balance between risk and reward.
**portable digital storage media (PDSM)**

A form of electronic media that includes both removable writable memory (for example, memory card or stick, CD, external hard drive, USB flash drive) and mobile computing devices with removable or fixed or both writable memory (for example, PDA, MP3 player, laptop, smartphone) used to store information, transport information, or both.

**position**

A designated slot within the Human Resources Management System (HRMS) database that is assigned to only one team member at a time.

**position number**

A numerical indicator assigned to each slot in the HRMS database assigned to an individual team member.

**promotion**

A job title change that is either:

- A movement from one level to another in a job progression (Accountant 3 to Accountant 4).
- A move to a position of significantly greater responsibility, scope, and impact on the organization, where typically the target total cash compensation — base market reference point (MRP) plus target bonus if applicable — of the new job is 10% or more than that of the previous job.

**proprietary information**

See Proprietary Information section of the Code of Ethics.

**PTO**

See Paid Time Off.

**public information**

Refers to data either commonly available openly in the public domain or intended for unrestricted use beyond our organization. Disclosure of public information by itself would not result in harm to consumers, Wells Fargo, or its customers or team members.

**reasonable accommodation**

Any change to or in the work environment that the employer can adopt without undue hardship to permit a qualified team member or applicant with a disability to perform the essential functions of the job.

**reduced work schedule**

The work schedule for a team member who is on a leave of absence for a portion of each regularly scheduled workday or workweek.
**reference**

A past or present employer, manager, or client with whom an applicant has had a relationship that would allow the person to comment about the applicant's work credentials.

**regular team member**

Team members scheduled to work 30 or more hours per week (other than those classified as flexible).

**rehire**

A new team member who has past employment experience with a Wells Fargo company.

**rehire date**

The return date of a team member who returns to work at Wells Fargo.

**resignation**

A voluntary termination of employment initiated by the team member.

**restricted information**

Refers to sensitive company and consumer data that have a high risk level. Access is limited to explicitly predesignated individuals with a stringent business need to know. Unauthorized disclosure or destruction of restricted information would cause severe harm to consumers, Wells Fargo, its customers, or team members; could result in severe regulatory, reputational, financial damage, or all of these; or provide significant advantage to a competitor.

**retaliation**

In response to a protected activity by the team member, subjecting that team member to any harmful conduct, whether or not it occurs at the workplace, that has a material adverse affect on a team member's compensation, working conditions, or work environment.

**S**

**safe time**

Time away from work provided for by some city and state laws to allow team members to deal with issues related to domestic violence or stalking, depending on the law.

**salary**

For exempt team members, compensation expressed as a base salary rate and paid biweekly on Wells Fargo’s scheduled pay days. For nonexempt team members, amount expressed as an hourly pay rate or base pay and paid on Wells Fargo’s scheduled pay dates for the actual hours worked during the payroll period.

**salary continuation pay**

A form of severance pay provided to eligible team members who experience a qualifying event as defined in the Wells Fargo & Company Salary Continuation Pay Plan (see Benefits Book).
**serious health condition**

An illness, injury, impairment, or physical or mental condition that involves inpatient care in a hospital, hospice, or residential medical care facility or continuing treatment by a health care provider that includes a period of incapacity of more than three days. With respect to team members, the term “serious health condition” covers conditions or illnesses that affect the team member’s health to the extent that he or she must be absent from work on a recurring basis or for more than three days for treatment or recovery. With respect to family members, the term “serious health condition” is intended to cover conditions or illnesses that affect the health of the family member so that he or she is similarly unable to participate in school or in his or her regular daily activities.

**shift differential**

Premium pay that may be paid to team members who work nontraditional hours as defined in the shift differential policy.

**Short Message Service (SMS)**

A communication service standardized in the global system for mobile communications, allowing the interchange of short text messages (maximum of 160 alphanumeric characters) between mobile telephone devices.

**similar job**

A job with like duties and responsibilities, pay, and location.

**social media**

Online sites and capabilities that enable users to contribute or share content, engage in discussion, rate or indicate approval of content, categorize content, or facilitate connections or communications among users.

**solicitation (team member)**

A request for time, money, or other resources or commitment from one individual or group to another individual or group of individuals, presented either verbally, electronically, in writing, or by telephone.

**solicitation preference (customer)**

How a customer prefers to be contacted for marketing purposes.

**spam**

The abuse of electronic messaging systems to send unsolicited bulk messages that are usually undesired by the recipients. While the most widely recognized form of spam is email spam, the term has been applied to similar abuses in other media channels (for example, instant messaging spam, text message spam, blog spamming).

**standard hours**

A set number of hours that a team member is expected to work each week, as maintained in the Human Resources Management System (HRMS). Standard hours are not the same as scheduled hours — for example, a team member may have standard hours of nine hours per week but, based on business needs, may be scheduled for three hours on Monday, Wednesday, and Friday one week and four-and-a-half hours on Tuesday and Thursday the next week.

**standard workweek**

A fixed and regularly recurring period of work within the week, usually beginning on Sunday at 12:01 a.m. and ending on Saturday at midnight.
**subsidiary**
A company that is owned, in whole or in part, by Wells Fargo & Company.
T – Z

T

team member

A person who is an employee of Wells Fargo & Company or any of its subsidiaries.

Teamworks

Wells Fargo’s intranet site for team members.

terms and conditions of employment

Includes but is not limited to wages, benefits, hours of work, performance measures and evaluations, work assignments, discipline, work policies, and standards.

text message

Brief written messages transmitted through cellular networks between two or more mobile phones. Types of cellular text messages include Short Message Service (SMS) and Multimedia Message Service (MMS).

transfers

Team members transferring from one Wells Fargo company to another, with no break in service.

U

unapproved leave of absence

A leave that does not meet the stated procedures for taking a leave, including the timely submission of required

V

verbal offer

An unwritten offer of employment to an applicant for a specific open position, made by a hiring manager or HR.

voluntary termination

Ending of a team member’s employment due to resignation, job abandonment, death, or retirement.
**Wells Fargo Retirement & COBRA Service Center**

A centralized resource for information about COBRA continuation coverage and benefits available after you retire. Reach representatives Monday through Friday, from 7 a.m. to 7 p.m. Central Time, by calling 1-800-377-9220 or go to resources.hewitt.com/wf.

**wiki**

Web pages that allow users to add content but also allow others to edit the content. Used collaboratively for content management, allowing documents to be written collectively using a web browser.

**work-related injury or illness**

An injury or illness to a team member arising out of, and in the course of, employment according to applicable state statutes.

**Workers’ Compensation**

A program that provides benefits to team members for illnesses or injuries arising out of employment. Workers’ Compensation is a legal obligation required of employers by state law. As such, the benefits granted will vary from state to state.

**work areas**

Work sites and areas immediately surrounding them, including areas where customers are present, but not elevators or team member rest areas, including lounges, restrooms, and lunchrooms.

**workplace**

For purposes of these policies, refers to and includes any place in which a team member conducts business on behalf of Wells Fargo or its customers and any event that is sponsored by Wells Fargo.

**work time**

All time when a team member is required to be engaged in work tasks; does not include his or her own time, such as meal periods, scheduled breaks, and time before or after scheduled work time.

**workstation**

A computer, usually intended for use by one individual at a time (that is, a desktop, laptop).

**workweek**

See standard workweek.
Code of Ethics & Business Conduct

Introduction

Wells Fargo’s Code of Ethics and Business Conduct is the guiding principle for the actions of every Wells Fargo team member. All new team members are required to sign the Team Member Acknowledgment to indicate that they will read and conduct themselves in accordance with the provisions of the Code. In addition, team members are required to complete annual Code of Ethics compliance training and certify, upon completion of that training, that they have read and will comply with the Code.

Important: You’re responsible for complying with the provisions of the Code and reporting any conflicts of interest or other violations of the Code to the appropriate person. Violations of the Code or refusal to complete the Team Member Acknowledgment are grounds for corrective action, which may include termination of your employment.
Wells Fargo's Approach

Wells Fargo* expects its team members to adhere to the highest possible standards of ethics and business conduct with customers, team members, vendors, stockholders, other investors, and the communities it serves and to comply with all applicable laws, rules, and regulations that govern our businesses. This Code of Ethics and Business Conduct (the "Code") explains Wells Fargo's policy and standards concerning ethical conduct for all team members. Our aim is to promote an atmosphere in which ethical behavior is well recognized as a priority and practiced every day. Team members have a special responsibility to follow these standards because our everyday actions influence what people think about our company. That's called our reputation. A reputation is earned over years of consistently focusing on what is best for our customers and communities and following the rules that govern our business in the spirit of our Vision & Values.

*Wells Fargo, as used throughout this Code, means Wells Fargo & Company and each of its subsidiaries.

The policy and standards are grouped under section headings that emphasize the fundamental and overriding principles that should guide our behavior: We should act in a manner that will serve the best interests of Wells Fargo, that is honest and trustworthy, that will preserve confidential information, and that will avoid conflicts of interest or the appearance of conflicts of interest.

This Code cannot provide rules to cover every circumstance. Answers to questions involving ethical considerations are often neither easy nor clear-cut. You should understand and abide by both the spirit and the letter of the policies and standards in the Code and remember that you may not do indirectly what you cannot do directly under the Code.

Individuals employed in brokerage, investment, or other similar positions governed by licensing requirements are subject to additional requirements that may be more restrictive due to law, regulation, or the Code; discuss these requirements with your supervisor or your Code Administrator. If you violate any provision of the Code or fail to cooperate fully with any inquiries or investigations, you will be subject to corrective action, which may include termination of your employment. A process for resolving issues that arise under the Code is more fully outlined in the Code Administration section.

If you have concerns about conduct that you believe may violate the Code, laws, rules, or regulations or about accounting, auditing, or internal accounting control matters, you should contact EthicsLine as described in the EthicsLine section. No retaliation may be taken against a team member for providing information in good faith about possible Code violations; violations of laws, rules, or regulations by others; or accounting, auditing, or internal accounting control matters.

*Wells Fargo, as used throughout this Code, means Wells Fargo & Company and each of its subsidiaries.
Serve Wells Fargo's Best Interests

Wells Fargo’s reputation has enormous value. Our outstanding reputation helps us retain and attract team members, customers, and investors. It helps us build strong relationships with communities, nonprofit organizations, vendors, regulators, and government officials.

Wells Fargo’s commitment to following federal laws, rules, and regulations, as well as applicable laws, rules, and regulations of all localities, states, and countries where we do business, is not only the right thing to do, it helps maintain and protect our company’s reputation. This includes compliance with all applicable securities laws and regulations, accounting standards, accounting controls, and audit practices.

As a team member, you are expected to support this commitment to protect Wells Fargo’s reputation and to serve Wells Fargo’s best interest by:

- Being knowledgeable about your job.
- Conducting all aspects of Wells Fargo’s business and community involvement in an honest, ethical, and legal manner and in accordance with federal laws, rules, and regulations and the applicable laws, rules, and regulations of all localities, states and countries where Wells Fargo does business.
- Complying with Wells Fargo’s policies and procedures.
- Recognizing that your professional and personal conduct can positively or negatively affect Wells Fargo’s reputation and acting in a responsible way that upholds Wells Fargo’s reputation.

Under certain circumstances, Wells Fargo’s policies or local or foreign laws and regulations may be different from the policies outlined in the Code. Generally, in those cases, you must comply with the more restrictive policies, laws, or regulations. When the applicability or interpretation of policies, laws, rules, or regulations is unclear, you must seek advice from your supervisor, your HR consultant, your Code Administrator, or the Law Department, depending on the nature of the inquiry.

This Code provides basic principles and concepts to guide us in the conduct of our business. You are expected to exercise good judgment and common sense in your decision making and your dealings with others. Commitments should be made only if they can be met realistically.

If you become aware of actual or potential problems in any area of Wells Fargo’s services or operations or in its business relationships with vendors, or in Wells Fargo’s or its representatives’ business relationships with domestic or foreign customers or officials, you should inform your supervisor or others who are in a position to effect solutions.

In addition, you are expected to protect Wells Fargo’s assets from theft, waste, or loss and ensure their efficient use. Wells Fargo’s assets include physical and intellectual property, such as Wells Fargo’s brand, trademarks, copyrights, trade secrets, and patents, as well as the confidential and proprietary information described under the Preserve Confidentiality section of this Code. While it is not Wells Fargo’s intent to claim ownership of intellectual property that is unrelated to Wells Fargo’s business, any intellectual property invented, created, designed, or conceived by a team member while employed by Wells Fargo and that relate to any business of Wells Fargo must be disclosed to Wells Fargo and shall, at Wells Fargo’s option, become the sole property of Wells Fargo. Wells Fargo’s assets may be used only for legitimate purposes. Any improper use of Wells Fargo’s assets whether for personal or business purposes, including the misapplication or improper use of corporate or customer funds or property or the unauthorized use or publication of intellectual property, is prohibited and may be unlawful.

If you become aware of any violations or potential violations of this Code; of applicable laws, rules, or regulations; or of accounting standards or controls, you must promptly report such activity as described in the EthicsLine section of this Code.
Act with Honesty, Integrity, & Trustworthiness

To preserve and foster the public’s trust and confidence, complete honesty and fairness is required in conducting internal and external business. It’s important that every Wells Fargo team member understands that the honesty, trust, and integrity essential for meeting the highest standards of corporate governance are not just the responsibility of senior management or boards of directors. We all share that responsibility. Corporate ethics is the sum total of the ethical decisions that all of us make every day.

To have integrity, one must be consistently honest and trustworthy in everything one does. When you have integrity, people know that you will do what you know is right. And that aligns with how we define “culture” at Wells Fargo. It’s knowing what you have to do without someone telling you to do it. It is the core of a person’s — and a company’s — reputation.
Company Information

Honesty and fairness require that team members provide accurate and complete information in dealings with customers and others. We will communicate with candor, and each team member will deal fairly with Wells Fargo customers, vendors, competitors, and other team members. You may never take unfair advantage of another through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other intentional unfair-dealing practice.

Wells Fargo is committed to full, fair, accurate, timely, and understandable disclosure in public reports and documents filed with, or submitted or provided to, the Securities and Exchange Commission, regulatory authorities, stockholders, and the public. Wells Fargo & Company’s financial statements and reports must be prepared in accordance with generally accepted accounting principles and fairly present, in all material respects, the financial condition and results of operations of Wells Fargo.
Accurate Records

You are responsible for preparing and maintaining accurate records to the best of your knowledge and retaining business records in compliance with applicable regulations, law, and Wells Fargo's record retention policies. All business transactions, including team member expense reporting, must be properly and accurately recorded in a timely manner on Wells Fargo’s books and records and in accordance with applicable accounting standards, legal requirements, and Wells Fargo’s system of internal controls. Falsification of any company or personal information that you provide is prohibited. Falsification refers to knowingly misstating, altering, adding information to, or omitting or deleting information from a Wells Fargo record or system which results in something that is untrue, fraudulent, or misleading.
Sales Incentive Programs

As part of Wells Fargo’s sales culture, the company creates various incentive programs to reward the top producers of new business and to obtain new business. This section provides guidance for specific situations involving incentive programs. If any business practice being followed in your area does not meet these guidelines, you should refuse to participate and should report the inappropriate behavior to EthicsLine.

Sales to relatives and friends

Wells Fargo recognizes that relatives and friends are one source of new business. Within these guidelines, incentive programs generally allow team members to receive credit and any related compensation for legitimate sales to, or referrals of, relatives or friends. Business units may place more restrictive guidelines on sales to relatives or friends to ensure that conflicts of interest or perceptions of conflicts of interest are avoided.

Inappropriate sales

Steering a customer to an inappropriate or unnecessary product to receive sales credit harms the customer; it is an unacceptable practice that violates both the spirit and the letter of our incentive programs and this Code.

Gaming

Any form of “gaming” to receive compensation, to meet sales goals, or for any other reason is in direct violation of company policy and this Code. Gaming is defined as the manipulation, misrepresentation, or both of sales or sales reporting in an attempt to receive compensation or to meet sales goals. Gaming issues may arise in but are not limited to the following categories of activities:

- **Reclassification or transfer**: Reclassifying or transferring existing business should not be viewed as a true sale and is not intended to result in sales incentive, unless the reclassification or transfer:
  - Is part of a specific product program.
  - Is a general bank strategy.
  - Has very clear customer benefit and the customer’s express agreement.

- **Discounts or customer incentives**: It is not appropriate for you to supplement standard discounts or customer incentives by substituting your own personal funds, including your commission income, to complete a sale or earn a higher commission by recording a cross-sell. It is inappropriate to pay a fee, such as a credit card fee, or fund a deposit account on behalf of a customer to complete a sale. Wells Fargo is interested in bona fide sales and provides a number of ways for our salesforce to offer fee waivers or rate discounts to attract new business.

- **Sales referrals**: Only valid sales referrals made by the team member seeking the credit may be submitted to meet sales goals or receive credit under sales incentive programs. Valid referrals typically require team members to have spoken directly with the customer about a specific product or a referral to a different business unit and to have gained the customer’s agreement for that product or referral. You are responsible for knowing the terms of the sales incentive programs that are applicable to your business unit, including but not limited to the rules on sales referral credit and how your business unit defines a valid referral.
Undue Influence

It is not appropriate for you to influence, or attempt to influence, anyone for the purpose of having him or her handle a transaction or process in a way that results in an improper personal benefit to you, your friends, relatives, or even to that particular team member. Such improper benefit may result from using a relationship (whether personal, social, or professional) to prevail upon another person, such as a coworker, vendor, or someone who reports to you, to do something for you that is outside the scope of standard business practice. For additional guidance concerning gifts to team members and others, see the Gifts section. In addition, undue influence may take the form of pressuring, intimidating, or threatening another person in an attempt to persuade him or her to take an action that is inconsistent with standard business practice.

The services of others, such as vendors, brokers, appraisers, or attorneys, should be selected on the basis of quality, price, and other factors that may be appropriate in particular cases, and family relationships or friendships should never be a factor. Team members should not attempt to influence selection of a vendor based on a family relationship or friendship. Neither you, a family member, nor any entity in which you or your family member has a financial interest or by which you or your family member is employed may supply goods or services to a business unit of Wells Fargo in which you are employed without prior approval of the transaction by your Code Administrator. You do not need prior approval when the vendor is:

- A public company that employs a family member.
- A public company that may be part owned, but not controlled, by you or a family member.

With respect to engagement of professionals or consultants, a team member’s business unit may engage a professional firm (such as an accounting firm, law firm, or investment bank) that is owned in part by or employs a team member’s family member. However, such team member may not request or act to influence such engagement and must notify his or her supervisor or Code Administrator of such relationship as soon as possible.
Payment Verification

You are expected to check your pay voucher (online or paper), direct deposit receipts, or both for accuracy and are required to report immediately to your supervisor any overpayment — including but not limited to wages, salary, payments under the Wells Fargo Short-Term Disability Plan, incentive pay, bonuses, or Paid Time Off. Your supervisor will work with you to make appropriate arrangements to reimburse the company. Failure to report discrepancies or to make appropriate repayment arrangements is a violation of company policy and this Code.
Preserve Confidentiality

Confidentiality has always been an essential part of the financial industry's business. Wells Fargo's customers give us private information about themselves and rightfully trust us to keep this information in confidence. Today, we have technology that enables us to keep more information about customers than ever before. Recognizing this, Wells Fargo has placed special emphasis on the appropriate collection, storage, and use of customer information. Moreover, Wells Fargo has provided team members with access to computers, electronic mail, the intranet, and the internet. This access is a privilege that carries special responsibilities. This section is about your responsibility to protect confidential and proprietary information from release or misuse. Additional information is available in the Information Security section of the *Wells Fargo Team Member Handbook*. 
Confidential Information

Your role in privacy protection is critical. As a team member, you will have access to confidential information about Wells Fargo, its customers, team members, and vendors that you are obligated to protect from unauthorized disclosure. Such information is intended solely for use within Wells Fargo and is limited to those with a business need to know. Confidential information acquired by a team member through his or her employment must be held in the strictest confidence and, except for a business reason, must never be discussed with anyone — not even family members. Such information is to be used solely for corporate purposes and never for personal gain and may not be used to compete with Wells Fargo.

You may not access confidential information without a business purpose. You must not disclose confidential information that you have obtained in the course of your employment to any other team member unless the other team member has a business need to know the information for the performance of his or her duties on behalf of Wells Fargo.

Wells Fargo protects the private, personal, and proprietary information of customers, vendors, and team members. Confidential customer information may not be disclosed to persons outside Wells Fargo except when its disclosure is required by law or in accordance with Wells Fargo's privacy policies and customer agreements. In addition, Wells Fargo may have entered into a confidentiality or nondisclosure agreement to protect a third party’s confidential information and to prevent unauthorized disclosure or use of that information. You must be careful to honor those agreements.

Furthermore, you must comply with additional policies maintained by applicable business units that restrict the flow of confidential information between their business unit and other Wells Fargo business units that are engaged in investment advisory or securities trading activities.

Improper release of or unauthorized access to confidential information damages our customers' trust in Wells Fargo and can result in loss of business and even legal action. It also reflects on your ability to do your job and is a violation of company policy and this Code.
Proprietary Information

Proprietary information is information that is the property of Wells Fargo, and it may be classified by Wells Fargo as “Internal Use” (generally shareable among team members, who have a basic need to know), “Confidential” (intended solely for use by those who have a specific need to know, as required to perform a particular business function or activity), or “Restricted” (intended solely for restricted use by those who have an explicit, predetermined, and stringent need to know). Proprietary information includes, without limitation, trade secrets and information regarding:

- Wells Fargo’s business.
- The company’s financial performance, if it has not been publicly announced.
- Customers.
- Team members.
- Products, services, and pricing.
- Patents and other intellectual property Wells Fargo has not disclosed to the public, including inventions related to any of Wells Fargo’s businesses.
- Systems plans and information.
- Data centers or other property information.
- Passwords and computer programs.
- Business plans.
- Marketing plans, strategies, and costs.
- Potential acquisitions and divestitures.
- Any nonpublic information that would be harmful to Wells Fargo if disclosed.

During the time you are a Wells Fargo team member, you must not:

- Reveal any proprietary information about the company or its team members, customers, or vendors to anyone except properly designated team members.
- Use on behalf of Wells Fargo any proprietary information that you have acquired at another company.

If you leave Wells Fargo, you may not:

- Disclose or use any proprietary information in a manner that is harmful to Wells Fargo, useful to competitors, or for your own or another’s gain.
- Keep any originals or copies (in electronic or any other form) of manuals, notebooks, drawings, notes, reports, proposals, other documents, materials, tools, or equipment or property belonging to Wells Fargo.
Avoid Conflicts of Interest

Team members must avoid conflicts of interest or the appearance of a conflict of interest in their personal and business activities. The appearance of a conflict of interest may be just as damaging to the reputation of Wells Fargo as the existence of an actual conflict of interest. Wells Fargo’s reputation has been built over more than 150 years and must be guarded by all team members to preserve our ability to attract and retain team members, customers, and investors. A conflict of interest is a situation in which your personal interest or outside economic interest in a matter:

- Interferes with your duties and responsibilities to Wells Fargo.
- May be inconsistent or incompatible with your obligation to exercise your best judgment in pursuit of the interests of Wells Fargo.
- Results in an improper benefit to you or a family member as a result of your position with Wells Fargo.
- Encroaches on the time that you should devote to your work with Wells Fargo.
- Raises a reasonable question about or the appearance of such interference.

When presented with a situation involving a potential conflict of interest, you should ask: Would public disclosure of the matter embarrass Wells Fargo or lead an outside observer to believe that a conflict exists? The sections that follow provide rules and guidance for specific situations in which the possibility of a conflict of interest is present. Certain activities must be strictly avoided, and others require written approval before they can be undertaken.

If a conflict or potential conflict of interest arises in circumstances not discussed under the rules that follow or if application of a rule to a set of circumstances is unclear, then you should consult your supervisor or Code Administrator. In some cases, it may be necessary to obtain approval or disclose the possible conflict in writing to your Code Administrator for consideration by the member of the Operating Committee for your business group or the Ethics Committee.
Personal Finance Standards

As a financial institution, Wells Fargo’s business depends on public confidence in our ability to help manage the financial affairs of others. In general, your personal finances are private. However, because you represent Wells Fargo, it is important that you manage your personal finances properly and in a prudent manner.

If you are having financial difficulties or experiencing other personal or work-related concerns, you can access the Employee Assistance Program (EAP) through our vendor partner OptumHealth to receive confidential consultation and referral support to community resources. You may also contact your HR professional for assistance.
Personal Trading & Investments

It is important that investments by team members for their personal accounts or accounts over which they have direct or indirect control do not involve — or do not appear to involve — conflicts of interest. Team members must avoid or disclose certain types of personal investments. For example, a team member may not:

- Purchase or sell securities of a company, including securities issued by Wells Fargo & Company or any of its subsidiaries (hereinafter referenced as “WFC securities”), if he or she has material inside information (see Insider Trading).
- Deal in a new issue of securities on terms that are in any way different from terms available to the general public.

Individuals employed in the brokerage, investment banking, investment research, advisory and trust, or investment management units of Wells Fargo and senior officers of Wells Fargo who make or supervise fiduciary investment decisions are subject to additional requirements and restrictions.
Insider Trading

Insider trading involves the purchase or sale of securities of an entity while in possession of material, nonpublic information (also called “inside information”) about the entity. Any person who purchases or sells securities while in possession of material inside information (except pursuant to a preapproved trading plan that complies with Rule 10b5-1 of the Securities Exchange Act of 1934 (a "10b5-1 Plan"), or who communicates or “tips” such inside information to anyone else who trades securities on such information, violates this Code of Ethics and Business Conduct and may violate federal and state securities laws. Federal law imposes obligations on employers to ensure that their employees do not improperly trade securities using material inside information. If you commit an insider trading violation, you may be subject to significant civil and criminal penalties, your supervisor may possibly be subject to significant civil penalties, and you may be subject to immediate termination of employment.

In addition, you may be subject to information sharing restrictions or “firewalls” that are designed to restrict the flow of information from business units and other areas of Wells Fargo that regularly come into possession of material inside information to those business units that regularly trade in public securities, including securities of Wells Fargo’s customers and vendors. Sharing a customer’s material inside information with Wells Fargo business units that trade in public securities could require our brokers or traders to stop trading in the customer’s securities until the information becomes public. For example, if Wells Fargo receives material inside information that is adverse to a customer in connection with a loan at a time when Wells Fargo holds the customer’s stock in fiduciary accounts, Wells Fargo’s credit approvers are obligated to prevent such material inside information from being disclosed to team members who trade securities for Wells Fargo’s fiduciary accounts.

Material inside information

"Inside" or "nonpublic information” is information about a business organization that is not generally available to or known by the public. Such information is considered to be “material” if the information could reasonably be expected to affect the market price of a company’s securities or there is a likelihood that it would be considered important by an investor in making a decision to buy or sell a company’s securities (whether stock, bonds, notes, debentures, limited partnership units, or other equity or debt securities). Both positive and negative information may be material. Information should be presumed “material” if it relates to, among other things, any of the following:

- Earnings or financial results, before publicly disclosed
- Dividend increases or decreases
- Changes in previously released earnings estimates
- Significant gains or losses
- Significant expansion or curtailment of operations
- Significant merger, acquisition, or divestiture proposals or agreements
- Significant purchase or sale of assets
- Significant new products, discoveries, patents, or other intellectual property
- Significant borrowing
- Major litigation
- New debt or equity offerings
- Changes in debt ratings
- Significant write-down of assets or additions to reserves for bad debts
- Liquidity problems
- Significant management changes

Restrictions against insider trading

You must not purchase or sell securities, including WFC securities, if you are aware of material inside information, either personally or for any account over which you have direct or indirect control. You are also prohibited from disclosing material inside information in your possession to your family members or others (that is, “tipping”), except to those Wells Fargo team members and outside professionals who have a need to know the information to perform their duties on behalf of Wells Fargo. If you disclose material inside information in violation of this Code and if the person you tip trades securities while in possession of such information, both you and the person trading may be liable under federal and state securities laws.

If you have material inside information about a customer or vendor of Wells Fargo, you are responsible for ensuring that any purchase or sale of the customer’s or vendor’s securities by you or for any account over which you have direct or indirect control is in compliance with the Insider Trading and the Personal Trading & Investments provisions of this Code.
Questions regarding whether information is “inside information” or “material” should be referred to the Corporate Secretary of Wells Fargo & Company if the securities at issue are WFC securities or to your supervisor or your Code Administrator if the securities at issue are those of other companies.
Additional Restrictions on Purchases & Sales of WFC Securities

Executive officers of Wells Fargo & Company and those in other positions expressly identified by the General Counsel of Wells Fargo & Company must obtain prior approval from the General Counsel or the Corporate Secretary for all purchases and sales of securities issued by Wells Fargo & Company, including transfers into or out of a Wells Fargo stock fund in an employee benefit plan, unless pursuant to a 10b5-1 Plan approved before execution by the General Counsel or the Corporate Secretary. See also Derivative and Hedging Transactions in Securities Issued by Wells Fargo.

Derivative and hedging transactions in securities issued by Wells Fargo

All transactions in WFC securities are subject to the restrictions set forth in the Insider Trading section and this Purchase Restrictions section. In addition, you may not engage in short selling of or hedging transactions involving WFC securities nor may you purchase or sell derivatives in respect of WFC securities, including but not limited to any security that can be converted into or exchanged for any WFC securities or any option, warrant, put, call, futures contract, or other similar instrument, except as a part of a Wells Fargo compensation and benefits program.
Investment in a Wells Fargo Customer or Vendor

A team member who directly or indirectly holds an investment in or an option to acquire an interest in securities (such as stock, bonds, notes, debentures, interests in limited partnerships, or other equity or debt securities), makes a loan to, or guarantees an obligation of a customer or vendor, may have a conflict of interest when representing Wells Fargo to the customer or vendor. For this reason, team members and any family member residing with them must not invest in a customer or vendor of Wells Fargo unless they do not have material inside information about the customer or vendor and if any one of the following is true:

- The team member has no involvement in the approval or the management of business transactions between the customer or vendor and Wells Fargo.
- The securities of the customer or vendor are publicly traded on a national securities exchange and the team member does not participate in decisions involving credit or other business transactions with Wells Fargo that may be significant to the customer or vendor.
- The investment opportunity is sponsored by Wells Fargo as a part of a team member co-invest program that has been approved by the Ethics Committee.

Under the following circumstances, you are required to obtain approval from your Code Administrator before you or a family member who resides with you invests in any business entity with which Wells Fargo has a business relationship and if either of the following is true:

- If the investment creates, or gives the appearance of creating, a conflict of interest because of size, value, or other reason.
- If the investment is arranged, sponsored, or participated in by a customer or a director of Wells Fargo & Company and is not made available generally to the public on substantially the same terms.

If you or a family member who resides with you owns an investment or an option to acquire an interest in, has loaned money to, or has guaranteed the obligations of an entity that later becomes a customer or vendor of Wells Fargo and, in turn, that investment is brought under this rule, you must notify your Code Administrator as soon as practical and act at his or her direction to prevent or resolve any conflict of interest.
Financial Services

Although many of Wells Fargo’s financial services are provided to team members at no cost or at favorable rates, team members are expected to properly manage the use of those services. Misuse of Wells Fargo services will result in the same penalties or restrictions that apply to customers. For example, if you repeatedly issue checks for more than the collected funds balance in your checking account, your checking account will be closed.

Wells Fargo prohibits improper transactions by team members, such as but not limited to kiting, writing worthless personal checks, and conducting fraudulent or worthless electronic transactions (such as making false ATM deposits to receive immediate cash). Examples of kiting are floating funds between two or more different accounts to cover withdrawals and making transactions against funds that are not available.

Wells Fargo reserves the right to review all team member accounts at any Wells Fargo bank or any other subsidiaries or affiliates for unusual activity, both regularly and during investigations.
Transactions with Wells Fargo

Wells Fargo maintains an extensive system of internal controls to provide reasonable assurance that assets are safeguarded and all transactions are properly recorded.
Personal Transactions

You must transact all personal financial business with Wells Fargo following the same procedures that are used by customers and from the customer side of the window or desk, unless specific team member procedures apply or you are a full-service, registered representative who is subject to the provision described below. You are not allowed to handle or approve your own transactions or transactions on accounts over which you have any ownership interest, control, or signing authority. This includes transactions for a business if the team member owns that business. These transactions must be handled by personnel other than the team member for whom the transaction is conducted. Any team member found transacting personal business for both him or herself and Wells Fargo will be assumed to be in violation of the Code and internal operating policy and procedures.

Monetary and nonmonetary transactions must be processed by another team member. This includes but is not limited to the following transactions:

- Loans or any form of credit extension
- Checks and withdrawals
- Deposits
- Changes of address
- Increasing ATM card limits
- Changing overdraft (OD) limit codes

If your transaction requires approval, the approval must come from the next higher level of authority. You may not request approval of personal transactions by a coworker or by anyone you directly or indirectly supervise.

A team member who is a full-service, registered representative and whose job responsibilities authorize him or her to recommend, solicit, and place orders to buy or sell securities is permitted under the Code to place orders for his or her own brokerage account and the brokerage accounts of family members from whom the team member has written authorization to place such orders and on whose accounts the team member is listed as the broker of record. Such transactions are subject to all fees and commissions as provided in the applicable fee schedule. A business unit may, in its discretion, limit or deny this authorization for a team member or group of team members to place orders in their own brokerage accounts or brokerage accounts of family members.
Property Purchase Restrictions

You may not directly or indirectly (including through family members) purchase real or personal property that has been repossessed or foreclosed upon by Wells Fargo or is being marketed or sold at Wells Fargo's direction as servicer of a loan. It is your responsibility to conduct appropriate due diligence to make sure that you are not becoming involved in the purchase of a foreclosed or short sale property owned, marketed, managed, or serviced by Wells Fargo.

This property purchase restriction includes property where the sale is contingent upon Wells Fargo's approval as a result of its servicing of a loan secured by the property. For example, this would restrict a sale where Wells Fargo is servicing a loan secured by a property a team member seeks to purchase, and Wells Fargo is not receiving a full payoff ("short sale").

- Wells Fargo operates under the trade name Premiere Asset Services (PAS) for managing the marketing and sale of some of our foreclosed properties. Additionally, America's Servicing Company (ASC) is a trade name used by Wells Fargo's servicing group and includes properties for which Wells Fargo has acquired the servicing rights from other lenders.
- For real estate transactions, most of these properties are listed on reo.wellsfargo.com, and you should check with your agent to determine who the seller is or whether the agent works for PAS.
- If you are having difficulty determining if a property is owned or managed by Wells Fargo or a related entity, you may send an email to the internal mailbox, "Property Purchase," for further assistance. Note that in some situations, Wells Fargo may be listed as the lien holder or title holder in its capacity as trustee but may not be the owner or servicer of the loan, in which case a purchase of that property may not be subject to these restrictions.
Overdrafts, Fees, Service Charges, & Rate Concessions

You may not approve overdrafts or reverse or waive fees or service charges for:

- Your own accounts
- Accounts in which you have an interest
- Accounts of family members, other relatives, and close friends
- Accounts of members of your household, including roommates and other unrelated individuals
- Accounts of companies controlled by you, your family members, other relatives, and close friends

In addition, the decision to pay or waive charges for your own overdraft must not be made by any team member in a position in which you could exert either purposeful or inadvertent pressure on that team member to pay an overdraft or waive or reduce charges merely because of your job relationship.

The fact that a team member is a treasurer or officer of a corporation, municipality, county, political fund, nonprofit corporation, or escrow trustee fund does not warrant or justify rate concessions for personal borrowing or fee waivers on other forms of business that are not available to similarly situated customers.
Account Relationships

Without approval from your Code Administrator, you may not act as cotenant, cosign on a deposit account, or act as a cotenant or deputy for a safe deposit renter, unless the account relationship belongs to:

- A nonprofit organization of which you are an officer or director.
- A family member or other person when it is clear that a personal or family relationship, and not the company’s business, is the basis for the cotenancy or cosignature.

Before approval will be considered, your supervisor (or another officer with higher authority) must privately contact the customer on whose account you will become a cotenant or cosigner. The customer must acknowledge, in writing, that the arrangement is being made with his or her own free will and consent.
Borrowing, Lending, & Other Transactions

Except for normal credit extended by merchants to cover purchases of goods or services, you must not borrow from any customer or vendor of Wells Fargo, even at the customer's suggestion, unless the customer is a family member or other relative or a recognized lending institution and the terms are comparable to the terms the institution offers to other borrowers.

You must not lend personal funds to, cosign, endorse, guarantee, or otherwise assume responsibility for the borrowings of any customer or vendor of Wells Fargo unless the customer or vendor is a family member, other relative, or close personal friend and the personal or family relations, and not the company's business, is the basis for the transaction.

If a customer has funds to invest, you may not propose that the customer lend the funds to you or otherwise offer investment advice unless authorized to do so.

A team member in a direct or indirect reporting relationship (the immediate supervisor or any manager who is above the supervisor in the chain of reporting relationships or who has significant influence over the team member even if in a different business unit) must not lend money to or borrow money from another Wells Fargo team member in that reporting relationship. You may make an occasional loan of nominal value (such as for lunch) to another team member so long as no interest is charged.

Extensions of credit from almost all of the company's bank subsidiaries to executive officers, directors, their related interests, and other insiders as identified in Regulation O are subject to various restrictions and may be required to be approved by or reported to the lending bank's board of directors.

You may not accept or solicit for yourself any type of payment from a customer or other individual or entity for obtaining or trying to obtain a loan from the bank.

You may not approve credit, purchases, or other agreements for Wells Fargo if you, a family member, or other relative has a personal or financial interest in the individual or organization seeking credit or other agreements from Wells Fargo.
Business Expenses

Unless otherwise approved by the Audit and Examination Committee of the Board of Directors of Wells Fargo & Company, you may not approve your own expenses or request approval of those expenses by anyone who reports directly or indirectly to you. Approval of expenses must be obtained in accordance with the policies of your business unit and from the next highest authority in your business unit.
Handling Business Opportunities

Corporate opportunities

You may not take advantage of opportunities that rightly belong to Wells Fargo. For example, you may not:

- Take for yourself personally opportunities that are discovered through the use of company property, information, or position.
- Divert business from Wells Fargo.
- Personally receive a commission or fee for a transaction you have conducted for Wells Fargo other than compensation, commissions, or incentives paid by Wells Fargo or paid or earned through a Wells Fargo-approved program.

Referrals

You may not refer a customer whose credit application was denied by Wells Fargo to a third-party credit source in return for a commission nor may you offer to advance credit to the customer on your own (for instance, offering to provide a personally financed second mortgage). In this instance, team members should provide the customer with a list of several reputable alternate credit sources, without indicating a preference, unless the team member’s business unit participates in a Wells Fargo-sponsored internal referral program.
Advice to Customers

Wells Fargo’s ability to offer many services is either prohibited or strictly limited by government regulation.

If you are asked to recommend professional services that are not provided through Wells Fargo’s own referral sources—for instance, if asked for advice about real estate agents or attorneys—you may provide a list of several qualifying sources without indicating favoritism or making a specific recommendation.
Activities Outside the Company

You are expected to devote full time to Wells Fargo’s interests during regular working hours and during any additional time that is required. While Wells Fargo recognizes that involvement in civic and political activities is beneficial to your personal growth and influence within your community and profession, as well as to Wells Fargo, participation in outside activities must not adversely affect your performance of your duties for Wells Fargo. Outside activities that compete with Wells Fargo’s business or present a conflict or potential conflict of interest are not permitted.

Participation in an outside business or other outside activity involves responsibilities and risks of which you need to be aware and need to be willing to assume. Approval shall not imply that you are serving at the direction or request of Wells Fargo.
Outside Business & Employment Activities

Except as set forth below, you may not accept a position as a director, trustee, officer, manager, or general partner or own 10% or more of any outside business organized for profit without obtaining approval of a member of the Operating Committee for your business group or the Ethics Committee. Service as a director means serving as a member of a board of directors, board of managers, or a board of trustees. It does not include serving on an advisory board.

Approval to serve as a director of a publicly held corporation must be obtained from the chief executive officer (CEO) of Wells Fargo & Company.

You may have other employment, act as a sole proprietor, be involved in a family-owned business, or own less than a 10% interest in a privately held business without prior approval as long as the outside employment or business does not involve an activity or business that competes with Wells Fargo, cause an actual or potential conflict of interest, or otherwise negatively affect your duties and responsibilities to Wells Fargo. For purposes of this section, "family-owned business" means a privately held business of which more than 50% of the ownership interests is owned or controlled, directly or indirectly, by you or one or more family members (see the Glossary).

In all circumstances (including a family-owned business), service as a director will be contingent on the following factors:

- You have no involvement on behalf of Wells Fargo in the approval or management of credit, purchases, or other business transactions with the for-profit business.
- It is at all times made clear that you are not serving at the direction or request of Wells Fargo.
- You understand the challenges and risks of the outside position and are alert for actual or potential conflicts of interest.

You may not accept competing or conflicting outside employment. Competing or conflicting outside employment or business activities include any position that:

- Competes with a service or business provided by Wells Fargo, including but not limited to working for a:
  - Bank
  - Mortgage company
  - Savings and loan association
  - Credit union
  - Trust company
  - Insurance agency
  - Broker/dealer
  - Financial services company
- Includes employment or business involving investment or legal advice.
- Includes activity as a real estate salesperson, broker, agent, or contractor.
- Requires activities or services to be performed during regular Wells Fargo working hours (for example, receiving phone calls, preparing reports) or uses Wells Fargo equipment or supplies.
- Involves information developed for or proprietary to Wells Fargo.
- Includes providing services to the general public when the knowledge of the individual’s employment with Wells Fargo may influence customers.
- Compensates you for serving as an “expert witness” in a legal proceeding.
- Involves preparation, audit, or certification of statements or documents that Wells Fargo may rely on to make lending or other decisions.
- Is with a company that is a customer of Wells Fargo, if you have signing authority or some other level of control or authority over any of the deposit or credit accounts maintained at Wells Fargo.

Some other outside employment or business activity, while generally discouraged, may be permitted under limited circumstances with advance approval under the Code Administration section. Such employment or business may include:

- Employment or business involving the preparation of tax returns.
- Any permissible outside business activity with a Wells Fargo team member with whom you have a close business relationship at Wells Fargo, including:
  - Supervision
  - Processing, reviewing, or auditing of work
  - Frequent exchanges of information, advice, or services
The following shall not be considered prohibited competing or conflicting outside activities:

- Providing investment or legal advice to a family member (see the Glossary) or to another person or entity, provided that you are not compensated, directly or indirectly, for such services.
- Activity as a real estate salesperson, broker, agent, or contractor for the limited purpose of purchasing or selling your primary or secondary residence.
- Performing notary services on any document involving or related to Wells Fargo so long as you do not charge or receive any notary fee, whether directly or indirectly, for the performance of the notarial services.

Any approval of outside business and employment activities as required by the Code must be in writing by the member of the Operating Committee for your business group or the Ethics Committee. If you receive an approval to participate in outside business or employment activities, your participation must be redisclosed and reapproved at any time there is a change in relevant facts upon which the original approval was granted.

Team members with securities licenses and team members who are associated with a broker/dealer must comply with outside activities reporting requirements. Additional policies and procedures may apply to such team members.
Civic Activities

Your participation in religious, community, professional, or charitable organizations is encouraged. Approval is not required to participate in or accept appointment as a trustee, director, or officer of a nonprofit organization. If you accept such an appointment, you represent the nonprofit organization, and not Wells Fargo, in governance decisions that affect the nonprofit organization. If the organization is a customer of Wells Fargo and the banking relationship is for more than deposit services, you must disclose the situation to your Code Administrator and take the appropriate steps to avoid conflicts or perceptions of conflicts of interest. This may include but is not limited to excusing yourself from decision making on behalf of the nonprofit if Wells Fargo is being considered for any banking or investing services.
Political Activities

You are encouraged to participate in political activities on your own time, at your own expense, and in accordance with your individual desires and political preferences. However, it must be clear at all times that your participation is done as an individual and not as a representative of Wells Fargo. Before you become a candidate or appointee to a public office, you must notify your manager and your Code Administrator and should discuss appropriate steps to avoid conflicts or perceptions of conflicts of interest.
Fiduciary Activities

You must not accept appointment as an executor, administrator, guardian, trustee, or any similar fiduciary capacity unless the appointment is based on a family or obvious close personal relationship. It must be clear that the relationship, not your position with Wells Fargo, is the basis for the appointment and the relationship must not arise out of the business of Wells Fargo. Requests for exceptions to this policy must be approved in writing by a member of the Operating Committee. Approval of an exception to this policy shall not imply that you are serving at the direction or request of Wells Fargo.
Wills and Trusts

You may witness or notarize a customer’s will only if the customer’s attorney is present. You may not knowingly be named in and may not accept an inheritance under a will or other instrument from a customer, unless the customer is a family member or other relative. Exceptions to this rule must be approved in writing by a member of the Operating Committee.
Gifts & Activities with Customers, Vendors, Referral Sources, Intermediaries or Other Third Parties

You and your family members must not accept gifts from or participate in activities with (including services, discounts, entertainment, travel, or promotional materials) an actual or potential customer or vendor or from business or professional people to whom you do or may refer business or who do or may refer business to Wells Fargo (referral sources) unless the gift or activity was in accordance with accepted, lawful business practices and is of sufficiently limited value that no possible inference can be drawn that the gift or activity could influence you in the performance of your duties for Wells Fargo. You must comply with applicable laws, rules, and regulations that restrict giving or accepting anything of value (see Dealings with Government Officials regarding the U.S. Foreign Corrupt Practices Act and the UK Bribery Act 2010, which applies to dealings with anyone, including government officials) and any additional policies maintained by the company or applicable business units that may be more restrictive than the policies outlined in the Code (see the Global Anti-Corruption Policy (PDF) and the Global Anti-Corruption Standards (PDF) for further guidance and resources). Team members who are involved in providing any consumer real estate product or service must take particular care to comply with all restrictions contained in the Real Estate Settlement Procedures Act (RESPA or Reg X) (PDF). Licensed team members also must comply with FINRA and line of business gift policies, which may be more restrictive than the gift restrictions in the Code.

In addition, it is unlawful for you to corruptly seek or accept anything of value from any person intending to be influenced or rewarded in connection with any business or transaction of Wells Fargo. This rule applies to all team members, including but not limited to those involved in recommending or making decisions related to:

- Pricing of products sold by the company.
- Extension of credit.
- Purchase of goods or services from outside vendors.
Gifts

Money

Money (cash, check, money order, electronic funds, or any type of gift that can be exchanged for or deposited as cash) must never be accepted or given.

Visa or similar cash gift cards

Visa or similar cash gift cards may not be given to or accepted from customers, vendors, or referral sources but may be a personal gift to or from another team member in accordance with the parameters outlined in Giving Gifts.

Giving gifts

A team member who wishes to give a gift to a customer, vendor, or referral source or who is asked to authorize such gift must follow standard expense authorization procedures.

Gifts valued at more than $200 to a current or potential customer, vendor, or referral source within any calendar year must be approved, in writing, by your Code Administrator.

Gifts of tickets to sporting or other entertainment events to current or potential customers, vendors, or referral sources and their guests with an aggregate value of more than $300 per customer or vendor per year must be approved, in writing, by your Code Administrator.

A team member who wishes to give a personal gift to another team member must follow the general guideline that the gift be made in accordance with accepted business practices. Also, the gift should be of sufficiently limited value, not to exceed $200, that the gift could not influence the giver or the receiver in the performance of their duties for Wells Fargo, nor create actual or perceived pressure to reciprocate. Personal gifts, including Visa or similar cash gift cards should not be expensed unless they are part of a business-approved program or event.

Accepting gifts

Unless approved, in writing, by your Code Administrator, you may not accept gifts, including retailer gift cards and gift certificates worth more than $200 from a current or potential customer, vendor, or his or her agent within any calendar year. However, the following items are not subject to the $200 limit:

- Gifts based on obvious family or personal relationships when it is clear that the relationship, and not the company’s business, is the basis for the gift.
- Discounts or rebates on merchandise or services from an actual or potential customer or vendor if they are comparable to and do not exceed the discount or rebate generally given by the customer or vendor to others.
- Awards or honorariums from civic, charitable, educational, professional, or religious organizations for recognition of service and accomplishment.
- Gifts of tickets to sporting or other entertainment events, provided that the aggregate value to you and your guests is not more than $300 per customer or vendor per year, unless approved in writing by your Code Administrator.
Activities

Accepting hospitality from customers, vendors, referral sources, intermediaries, or other third parties

Activities with existing or potential customers, vendors, referral sources intermediaries, or other third parties that are paid for by them (including meals, winning door prizes, sporting events, and other entertainment, as well as trips to customer, vendor, or referral source sites, exhibits, and other activities) may be accepted only if the activity is a customary, accepted, and lawful business practice and is of sufficiently limited value that no possible inference can be drawn that participating in the activity could influence you in the performance of your duties for Wells Fargo.

If you have any doubt about the propriety of participating in an activity offered by a customer, vendor, referral source, intermediary, or other third party, you should consult with your supervisor before accepting the offer. If the activity includes travel paid for by a customer, vendor, referral source, intermediary, or other third party then you must obtain management approval before accepting the trip.

Providing hospitality to customers, vendors, referral sources, intermediaries, or other third parties

You must not provide hospitality or entertainment to current or prospective customers, vendors, referral sources, intermediaries, or other third parties unless it is for a valid business purpose and is reasonable, lawful, and appropriate. Appropriate hospitality or entertainment may be provided to customers, vendors, or referral sources only by authorized team members, subject to reporting and business expense reimbursement policies applicable to your business group or business unit. You are responsible for knowing and complying with any additional policies governing business development and entertainment activities maintained by your business unit.
Dealings with Government Officials

Team members must comply with U.S. law, including the U.S. Foreign Corrupt Practices Act, and the laws of foreign countries, including the UK Bribery Act 2010, when dealing with domestic and foreign government officials. Under no circumstances may you pay or offer anything of value, directly or indirectly, to a government official, including foreign officials, political parties, and party officials and candidates for the purpose of improperly influencing an official act or decision, securing an improper advantage, or assisting in obtaining or retaining business or directing business to anyone. In countries in which there is government involvement in business enterprises, such officials may include employees and managers of local enterprises. Additionally, you must comply with all Wells Fargo expense reporting, recordkeeping, and other policies regarding your dealings with or entertainment of such government officials.
Code Administration

Applicability

The provisions of this Code of Ethics and Business Conduct apply to all team members, including executive officers and senior financial officers, of Wells Fargo & Company and its subsidiaries, regardless of whether the team member is classified as regular, part-time, or flexible. For purposes of this Code, Wells Fargo & Company’s subsidiaries generally include each entity in which Wells Fargo & Company directly or indirectly owns more than 50% of the voting interests or has the ability to control its policies.

Team member responsibilities

As a Wells Fargo team member, you have the following obligations under the Code:

- To read and comply with the Code.
- To participate in Code training upon hire and annual Code certification.
- To ensure that any required disclosures are made and approvals or exceptions are obtained through the process outlined in this section.
- To report conflicts of interest or violations of the Code to your Code Administrator or by contacting EthicsLine.
- To help ensure that Wells Fargo complies with all applicable laws, rules, and regulations.
- To report illegal or unethical activities in the workplace by contacting EthicsLine so that the issue can be addressed promptly. (EthicsLine is confidential and your call or web report will remain anonymous if you desire.)
- Upon Wells Fargo’s request, to confirm in writing that you have received and read a copy of the Code and that you are in compliance with its provisions.

You will be assigned a Code Administrator. Any discussions between you and a Code Administrator about possible violation of the Code will be treated as confidential to the extent permitted by law. No retaliation may be taken against a team member as a result of a good faith report of a possible Code violation by others.

*If you violate any provision of the Code or fail to cooperate fully with any inquiries or investigations, you will be subject to corrective action, which may include termination of your employment.*

Manager and leader responsibilities

As a Wells Fargo manager or senior leader, you are additionally accountable for the following:

- To be thoroughly familiar with the requirements of and the procedures established by the Code and to exemplify the highest standards of ethical behavior.
- To ensure that team members understand that business results are never more important than ethical conduct and compliance with applicable law and Wells Fargo’s policies.
- To ingrain the principles of the Code and compliance with applicable laws, regulations, and Wells Fargo’s policies into your business unit’s practices.
- To create a culture in which team members feel comfortable asking questions and raising ethical concerns without fear of retaliation.
- To contact your manager or Code Administrator, Human Resources, or Employee Relations when you have questions or need assistance with interpretation or application of the Code.
Code Administration Responsibilities

Oversight

The members of the Ethics Committee are appointed by the chief executive officer of Wells Fargo & Company. The Ethics Committee is responsible for the content of the Code and overseeing the policy and interpretation of the Code.

Code Administrator assignments

Each member of the Operating Committee is responsible for Code administration for all team members in the business groups that report to him or her. Operating Committee members should delegate ongoing Code administration to their direct report managers. Business group managers who report to the Operating Committee may delegate Code administration responsibility two or three reporting levels beneath them in their reporting chain, provided that the appointed Code Administrator (PDF) has a broad perspective of the business and awareness of the ethics-related issues typical to the business unit, and is able to exercise independent judgment when faced with an ethics question or a request for approval under the Code. Further delegation of administration responsibilities by designated Code Administrators may be done only with the written approval of the Operating Committee member and within the business group that reports to him or her. A copy of the Code Administrator assignments will be kept on file by each member of the Operating Committee and will be centrally maintained by Corporate Human Resources.

Code training

New team members must participate in an online Code training course or, if applicable, in Code orientation using an approved alternative delivery method at the time of hire or as soon as possible thereafter. Team members of newly acquired businesses must participate in Code orientation within 90 days after the acquisition, unless a date-specific extension is approved by a member of the Operating Committee.

- **Code certification:** Annually, each team member must complete a Code certification by participating in an online course or, if applicable, in Code certification using an approved alternative delivery method.
- **Operating responsibilities:** Each business group is responsible for ensuring completion of Code orientation and annual Code certification. In addition, managers should augment the online training with discussions in their work teams or through periodic communication reminders to clarify the applicability of the provisions of the Code in the context of their business specific risk environment.
Code Administrator Duties

- **Oversee annual certification**: Annually, each member of the Operating Committee must send a letter to the Code Administrators who report directly or indirectly to him or her that outlines their responsibilities to ensure that the Code administration process is in place and functioning on an ongoing basis.

- **Review and act on disclosures and requests for approval**: See Disclosures and Requests for Approval.

- **Respond to questions and other matters related to the Code**: Code Administrators should maintain files (whether electronic or paper) that document disclosures, approvals, and consultations about Code issues to help ensure consistency in how matters are addressed for the business group.

- **Keep records**: All disclosures, requests for approval or consent, requests for exceptions, and other Code documentation must be retained in team members’ Official Personnel File.

- **Coordinate resources**: In any situation where the applicability of the Code is unclear, Code Administrators should seek partnership as needed with higher-level Code Administrators, Human Resources, Employee Relations, the Law Department, and/or their business group Compliance and Operational Risk Manager to ensure consistent interpretation and application of the Code.
Disclosures & Requests for Approvals

If a provision of the Code requires that a team member make a disclosure or request for approval or consent, the team member must set forth in writing all relevant facts and submit the disclosure or request to his or her Code Administrator. On each disclosure or request submitted, the Code Administrator must note his or her approval or disapproval of the activities disclosed, any comments or reasons, and the date filed. A copy of each disclosure or request, noting the approval or disapproval by the Code Administrator, shall be returned to the team member and a copy, with the team member’s Employee ID included, shall be forwarded to Employee Records for placement in the team member’s Official Personnel File.

Approvals under the Code for members of the Operating Committee must be obtained from the chief executive officer of Wells Fargo & Company. Approvals under the Code for the chief executive officer of Wells Fargo & Company must be approved by the chair of the Audit and Examination Committee of the Board of Directors of Wells Fargo & Company.

Once a disclosure or request is approved, if any relevant facts change, the team member must immediately provide the Code Administrator with a written amendment to the disclosure or request for approval or consent.
Exceptions

Unless otherwise indicated in the Code, exceptions to the Code can be approved only by the member of the Operating Committee for the business group or by the Ethics Committee.

If, for compelling reasons, a team member believes that an exception to a provision of the Code for a specific situation is warranted, the team member must submit a request for exception to his or her Code Administrator (PDF) with a copy to the member of the Operating Committee for the business group. The request for exception must set forth all relevant facts. The Code Administrator will review all of the facts and forward a proposed recommendation in writing to the Operating Committee member. The team member and his or her Code Administrator will be notified in writing of the decision of the Operating Committee member.

Once an exception is approved, if any relevant facts change, the team member must immediately provide the Code Administrator with a written amendment to the exception request.
Ethics Committee Review

If a disclosure, request for approval, or exception request arises that is not discussed in the Code, or if application of the rule to a set of circumstances is unclear or has broad policy implications, the Code Administrator or member of the Operating Committee who initially received the request or disclosure may forward the documentation to the corporate secretary, care of Wells Fargo Legal Group, for referral to and resolution by the Ethics Committee. The corporate secretary or the Ethics Committee will notify the Code Administrator and the Operating Committee member of the Ethics Committee’s decision. A copy of each disclosure or request, noting the approval or disapproval by the Ethics Committee, must be returned to the team member and a copy, with the team member’s Employee ID included, shall be forwarded to Employee Records for placement in the team member’s Official Personnel File.
Executive Officer Exceptions

Exceptions to the Code for the chief executive officer and other executive officers of Wells Fargo & Company must be approved by the Audit and Examination Committee of the Board of Directors of Wells Fargo & Company and, if approved, will be promptly disclosed to Wells Fargo stockholders in accordance with legal and regulatory requirements.
Recordkeeping

Code Administrators are responsible for all Code-related recordkeeping. All disclosures, requests for approval or consent, requests for exceptions, and other Code documentation must be retained in the team member’s Official Personnel File.
Compliance

Wells Fargo Audit & Security is responsible for evaluating compliance with the administration procedures of the Code on an ongoing basis as part of regularly scheduled audits. The chief auditor reports the results of administrative compliance reviews to the Audit and Examination Committee of the Wells Fargo & Company Board of Directors.
EthicsLine

It is the responsibility of all team members to raise concerns about behavior that may violate the Code or any laws, rules, or regulations. Wells Fargo has established an EthicsLine through a third-party vendor for team members to call or access online to report such violations. The Audit and Examination Committee of the Wells Fargo & Company Board of Directors will oversee the investigation of concerns raised about accounting, internal accounting controls, and auditing matters.

All contact with EthicsLine will be treated as confidential to the extent permitted by law. No retaliation may be taken against a team member for providing information in good faith about possible Code violations or violations of laws, rules, or regulations by others.

You may choose to use EthicsLine anonymously. It is important to provide as many details as possible about your concerns (who, what, when, where). Because the assigned investigator may need some additional information about the situation, you will be assigned a report number and asked to call EthicsLine back with that report number on a set date to answer any additional questions. If you’re contacted regarding your EthicsLine call or web report or any other ethics-related issue, give the investigator any additional information that you have.

Under some circumstances, Wells Fargo may be required to report activity that it suspects may violate certain U.S. or foreign criminal laws. Wells Fargo may also be required to report certain types of suspicious activity. This includes conduct or activity by customers or by team members relating to Wells Fargo.

The EthicsLine should not be used to report human resources-related matters or any criminal activity that is unrelated to Wells Fargo.
Employment & Hiring

Our approach

Wells Fargo believes in and is committed to diversity. We recruit, hire, and promote team members based on their individual ability and experience and in accordance with Equal Employment Opportunity and Affirmative Action laws and regulations. Our policy is that we do not discriminate on the basis of race, color, gender, national origin, religion, age, sexual orientation, gender identity, genetic information, physical or mental disability, pregnancy, marital status, status as a protected veteran, or any other status protected by federal, state, or local law. We also strive to go beyond these basic guidelines to recruit and retain a high-caliber, inclusive workforce that reflects the growing diversity of our marketplace.
Employment at Will

This handbook is not a contract of employment. Your employment with a Wells Fargo company has no specified term or length; both you and Wells Fargo have the right to terminate your employment at any time, with or without advance notice and with or without cause.

This is called "employment at will." Only an officer of Wells Fargo at the level of executive vice president or higher, authorized by the senior Human Resource leader for your business group, may alter your at-will status or enter into an agreement for employment for a specified period of time. Any modification to your at-will employment status must be confirmed in writing by an officer of Wells Fargo at the level of executive vice president or higher and authorized by the senior Human Resource manager for your business group.
Affirmative Action, EEO, & Diversity

At Wells Fargo, we strive to provide advancement opportunities for everyone. Although there are differences between our Affirmative Action, Equal Employment Opportunity, and Diversity programs, each builds upon the other to make sure that all team members are treated with equality and respect and given the opportunity to make a contribution to our company’s success.

As a Wells Fargo team member, you’re expected to comply with the spirit and intent of these policies. To better understand the roles of Affirmative Action, Equal Employment Opportunity, and Diversity, it’s helpful to define them.

To help Wells Fargo build and maintain an inclusive environment, we encourage each team member to update his or her personal information on Teamworks to reflect his or her own diversity, including gender, race, disability, status as a protected veteran, sexual orientation, or gender identity.

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Affirmative Action

Companies that do business with the federal government must comply with Affirmative Action laws. Wells Fargo is a federal government contractor because we are a depository of federal funds and FDIC insured. Affirmative Action plans set goals and timetables for hiring and promoting women and minorities, establish a hiring benchmark for protected veterans, and set a utilization goal for individuals with disabilities. The goals for women and minorities are set based on the difference between:
The availability of people with the necessary skills who fall into these groups within the general populations of the geographic areas where we do business and
The actual representation of people in these groups within our company.

Goals vs. quotas

You may have heard the term “quotas” used with Affirmative Action, so it’s important that you understand the difference between quotas and Wells Fargo’s Affirmative Action goals.

- Quotas are court-imposed mandates designed to correct patterns of discrimination against a particular set of individuals (for example, women or specific minority groups) that have been documented by evidence. Wells Fargo’s Affirmative Action planning is not based on quotas.
- Affirmative Action goals are targets that Wells Fargo establishes and tries to reach through good-faith efforts of recruitment, placement, retention, and promotion.

At Wells Fargo, we consider our Affirmative Action plan a resource to help us identify and develop diverse talent and increase diverse and inclusive representation at all levels of the company.

More information

Check with your manager for more information on Affirmative Action. A corporate resource on this topic is Wells Fargo’s Affirmative Action Program booklet, Developing and Maintaining a Diverse Workforce (PDF), available as form HRS38139 on Forms Online on Teamworks.

Equal Employment Opportunity

Equal Employment Opportunity refers to government regulations requiring that all people, regardless of race, color, gender, national origin, religion, age, sexual orientation, gender identity, genetic information, individuals with disabilities, pregnancy, marital status, status as a protected veteran, or any other status protected by federal, state, or local law,* have equal opportunities for hire, promotion, and with regard to all terms and conditions of employment.

Our equal employment opportunity policy specifies that Wells Fargo team members and job applicants will not be subject to discrimination, harassment, or retaliation for:

- Filing a complaint.
- Assisting or participating in an investigation.
- Opposing any unlawful act or discriminatory practice.
- Exercising any of their rights protected under federal or state laws and regulations.

For related information, see Working with an Illness or Disability and Dispute Resolution.

*Laws in certain locations (for example, New York City) indicate additional protected classes, all of which are included in this policy by reference.

Diversity

Diversity is all the ways in which we are different and similar. Business diversity encompasses the differences and similarities in our workforce structure and marketplace. Managing diversity well means creating the organizational and personal “know-how” to:

- Tap the full potential of the workforce.
- Operate successfully within our varied structures and geographies.
- Serve our marketplace with products and services that meet the needs of our diverse customer base.

For more information about diversity at Wells Fargo, visit the Enterprise Diversity and Inclusion site on Teamworks.
Employment of Friends & Relatives

We welcome friends and relatives of Wells Fargo team members to be considered for employment under our usual hiring policies. However, we need to avoid situations that create actual or perceived favoritism, conflicts of interest, or potential security or audit risks.

Work relationships with related people

For the reasons above, we place restrictions on business relationships between team members, nonemployees, and people to whom team members are “related” — including relationships that develop following hire. We consider the following people to be “related” to a team member:

- Family members (see definition in the Glossary).
- Other close relatives not specified in the basic definition of “family member.”
- Significant others.
- Roommates or members of the same household.
- Anyone else whose relationship to the team member could be perceived as causing a conflict of interest (see Personal Relationships at Work).

Team members are required to timely notify management of any relationship that could pose a conflict or violate the policy. Failure to inform Wells Fargo of the potential conflict or violation will be grounds for corrective action, which may include termination of employment.

We do not allow:

- "Related" people to hire or supervise another, either directly (the immediate supervisor) or indirectly (any manager who is above the supervisor in the chain of reporting relationships or who has significant influence over the team member, nonemployee, or individual on a STAR assignment, even if he or she is in a different business line).
- Two "related" people to control a double custody or dual-control arrangement when required for a business process (see "dual control" in the Glossary).
- A "related" person to review or audit the work of another or to conduct a transaction on behalf of the other, whether in the same or a different department.

Except in the following circumstances:

Sales relationships within Wells Fargo Advisors that are outside of the chain of reporting relationships and that do not violate the supervision, audit, or dual-control provisions are permitted, provided that they are disclosed to and approved in advance by the line of business senior HR leader.

Resolution of policy violations

Team members who marry or become related by marriage, domestic partnership, or other arrangement while employed by Wells Fargo may retain their positions, provided that they are not in violation of any provision of this policy. However, if team members become related such that continued employment is in violation of this policy, the conflict must be resolved. The affected team members may determine who will no longer continue in their position and will need to inform their management of their decision and take necessary measures to resolve the conflict within 90 days. If the team members do not make a decision, Wells Fargo will decide in its sole discretion who will remain in their current position.

If a conflict arises from a company-initiated reorganization, merger or acquisition, or other business decision, the team members are expected to work to resolution with the assistance of management and HR. If a resolution has not taken place within 90 days, the team members involved may determine who will no longer continue in their position. If the team members do not make a decision, Wells Fargo will decide as described above.

The team member not continuing in his or her position may be placed on an unpaid Job Search Leave for up to 90 days to allow additional time to find another position. If a new position is not found by the end of the Job Search Leave, the team member’s employment will be terminated.
Internal Job Opportunities

You, your manager, and Wells Fargo all have contributing roles to play in your career development. As a global financial services company, we offer a variety of businesses that can translate into career opportunities for you within Wells Fargo.

Your manager

Your first step should be to work with your manager so that he or she understands your career interests and can help you form a plan to learn new skills, explore different career paths, or assume new responsibilities within your current work environment. Ideas to help you explore new career opportunities at Wells Fargo include:

- Informal discussions with team members in different areas.
- Volunteering for task force assignments.

Working with your manager makes you both partners in your success, whether in your current role or as you move into different jobs within Wells Fargo. While you may keep your interest in another position confidential as you use the internal job process, if you become a finalist for a position, the hiring manager may be in contact with your manager to discuss your performance, skills, abilities, and other work-related issues.

Finding a job

Expressing interest in internal jobs is an important opportunity for your career development and advancement at Wells Fargo. You’re encouraged to explore new challenges and manage your own career progress. All jobs are expected to be posted internally. This is one way we can meet our goal of retaining and developing the best people.

Internal job opportunities are regularly published on Wells Fargo’s online Jobs Search page, available on Teamworks and at home at teamworks.wellsfargo.com. Both locations list current job opportunities and allow you to create and maintain an online profile and resume that you can use to express your interest in jobs.

Eligibility

All team members may express interest in any posted job that fits their qualifications and interests. To qualify for further consideration, you need to meet the posted qualifications of the job and meet the eligibility requirements below.

- **Time in job.** You need to have been in your current job and department or store for at least 12 months to post for a new job, unless your manager waives the requirement. If you would like to consult with someone on how to approach this conversation with your manager, contact your HR Advisor team.
  
  **Note:** The 12-month time period is generally not reset as a result of a company-initiated placement or move when the team member continues in the same job.

- **Formal warning or final notice.** If you have been placed on formal warning or final notice within the last 12 months, you will need to disclose the formal warning or final notice and provide an explanation for the situation when you express interest in a job.

If you are on a Job Search Leave that ends, you are eligible for any posted requisition for which you have applied and not yet been dispositioned. To remain in consideration, refer to Internal Recruiting on Teamworks for more information.

If team members or managers have questions related to posting eligibility, they should contact their HR Advisor team.

Process

To express interest in a posted job, access Jobs on Teamworks at work or at home at teamworks.wellsfargo.com and follow the online instructions to create a Job Seeker Profile and submit your expression of interest.

When interviewing for jobs within the company, you should make every effort to provide advance notice to your manager and schedule interviews at times when your absence would be least disruptive to your business group. Generally, the time you spend participating in internal job interviews is not considered to be work time. Nevertheless, because Wells Fargo
supports career growth and development, you are not required to use Paid Time Off (PTO) for internal interviews. If you are a nonexempt team member, you should use the Miscellaneous Paid Absence code in Time Tracker to receive nonworking pay for scheduled time missed. If you wish to keep your job search efforts confidential, you should request PTO for interviews during your regularly scheduled work hours.

Once you become a final candidate for the position, it is recommended that you tell your manager because the hiring manager may be in contact with him or her for information.

If you're offered the job and accept it, tell your manager immediately so that your manager and the hiring manager can arrange your transfer date.

If you are offered a position that requires periodic or additional background screenings, you will be required to submit to and successfully complete applicable screening process.
External Recruitment

Although all hiring managers are encouraged to fill open jobs with internal team members, to broaden the pool of job seekers who may qualify for the position, it may be necessary to recruit externally as well. An external search can be performed after an internal search or at the same time as the internal search.

All recruiting activities must be conducted in compliance with Wells Fargo’s Recruiting and Hiring Policies.

Reemployment

Former team members may be considered for employment along with other external job seekers. There are a few conditions regarding your eligibility for rehire.

- If you leave Wells Fargo voluntarily and receive a distribution (including but not limited to partial or final distributions) from one of the company’s qualified retirement plans, three months must elapse from your termination date before you may be rehired by Wells Fargo.
- You may not be considered for placement in a nonemployee assignment at Wells Fargo until there has been a break in service from Wells Fargo for 12 months, unless your position was eliminated as part of a reduction in force. Refer to the Nonemployee & Alternative Staff page on Teamworks for more information.
- If you received a lump-sum severance payment from Wells Fargo and your rehire date is before the end of the period covered by the lump-sum severance payment (the “severance period”), you will be responsible for repaying the amount of severance previously paid for the period beginning on your rehire date and ending the last day of the severance period. Contact the HR Service Center for details.
- If you have expressed interest in a posted job while on an approved leave, you must be approved to return to work and able to start the new position within a reasonable amount of time.
- If you leave Wells Fargo with a repayment obligation, you will be ineligible for rehire until the repayment obligation is satisfied unless modified by local law. Repayment does not guarantee rehire eligibility if there are other reemployment factors affecting your eligibility.
- Former team members who are designated as “not eligible for rehire” will not be considered for reemployment or placement in a nonemployee assignment at Wells Fargo.
- Former team members who are eligible for rehire may be required to successfully complete a background check before rehire.

Impact on corporate hire date

For rehired team members, Wells Fargo provides a grace period commonly referred to as “continuous service” of no more than six months during which the team member’s previous corporate hire date will be recognized. That means that if you leave Wells Fargo and are rehired within six months of your Termination Date in our system of record, you’ll retain your previous corporate hire date (see “corporate hire date” in the Glossary). Otherwise, your corporate hire date will be your rehire date.

To see how being rehired might affect your benefits, check your benefits materials or contact the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Note: For companies merged with or acquired by Wells Fargo, transition policies regarding credit for prior service are communicated to affected team members during the transition.
Employment Eligibility

Age requirement

In order to be considered for employment, applicants must be at least 18 years of age.

Work authorization

We hire only United States citizens and foreign nationals who are lawfully authorized to work in the U.S. We participate in E-Verify, a service operated by the Department of Homeland Security in partnership with the Social Security Administration, to confirm work authorization. The law imposes severe penalties if we fail to comply, so we take this matter seriously and expect all team members to cooperate in meeting this requirement.

Wells Fargo is a global employer with presence in countries outside of the United States. You may however, only perform work in the country in which you are hired unless you are on an approved International Assignment.

New team members

In conjunction with the Immigration Reform and Control Act of 1986 (IRCA), the federal government has defined certain documents that establish an individual's identity and eligibility to work in the U.S. All new team members must be able to provide the requisite documentation on the first day of their employment. Failure to produce valid documents that establish identity and eligibility to work in the U.S. may lead to termination of employment.

Current team members

If your employment eligibility documentation is going to expire, you’ll need to reestablish your eligibility on or before the expiration date. Failure to produce valid documents that establish your identity and eligibility to work in the U.S. may lead to termination of employment.

Social Security number validation

Wells Fargo complies with the Social Security Administration's (SSA) validation process confirming that each of the Social Security numbers (SSNs) reported by new hires and team members matches the federal database as belonging to the individual with the specified name.

When the validation process indicates there is not a match for the name and SSN on the SSA's database, employers and the person with the data discrepancy are required to address this discrepancy and send corrections to the SSA. Often the reason the SSA cannot match the combination of SSN and name is due to input or system error. Some examples include:

- A misspelled name
- A SSN with a transposed number
- Input errors by SSA's staff
- A change in the worker's name due to marriage or divorce
- Incomplete information on a Form W-4 or W-2
- Use of compound names that are not perfectly aligned in the government databases

Wells Fargo will notify a team member if a discrepancy occurs and provide the team member with instructions and expectations on resolving the discrepancy. The team member will receive an initial notification in writing from Payroll that will alert the team member to the issue, provide instructions on steps the team member must take, and other expectations. **It is the team member's responsibility to comply with these expectations to resolve the discrepancy.**

Reasonable time will be allowed for a team member to work with the SSA to resolve the discrepancy. Failure to comply with the SSA requirements to resolve the discrepancy may lead to immediate termination of employment.
Background checks

Background checks are important to protect Wells Fargo’s team members and its assets and to comply with federal regulations that prohibit us from employing or associating with someone convicted of certain crimes involving dishonesty or breach of trust (see Breach of Trust or Dishonesty). Because of this, it is Wells Fargo’s policy that new hires and rehires may not begin work as team members until the background screening process has been successfully completed.

We conduct a criminal background investigation on each person who is offered a job at Wells Fargo, including those who may be rehires, as well as individuals currently engaged in a nonemployee assignment with Wells Fargo. Where required by federal law or regulation, the background check process may also include a credit fitness check. We may also investigate the employment and education background of any team member. We reserve the right to deny or terminate employment based on the results of the check. To ensure compliance with regulatory requirements and to ensure appropriate oversight of certain fiduciary responsibilities, Wells Fargo requires team members who are in certain positions to be rescreened periodically. Managers of team members in these positions will be notified of the need to rescreen. Incumbents in these positions will be notified of this requirement and are expected to fully comply and cooperate with the process of rescreening. Failure to do so could result in corrective action, which may include termination of employment.

To be eligible for employment an applicant must also meet the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) and Bonding standards. See Breach of Trust or Dishonesty.

For more information, contact your manager or the HR Advisor team.
Personal & Personnel Information

Every Wells Fargo team member who has access to personnel information by virtue of his or her position is required to respect its confidentiality. The policies outlined in this section help Wells Fargo protect the confidentiality of your information.

To help Wells Fargo build and maintain the most accurate records, we encourage each team member to update their personal information on Teamworks to reflect their information including gender, race, disability, status as a veteran, sexual orientation, or gender identity.
Personnel File

Information related to your employment at Wells Fargo is kept in the Human Resources Information System (HRIS). It may also be kept:

- In a confidential department file that’s kept by your manager (see “manager’s desk file”).
- In an Official Personnel File maintained in our Employee Records unit.
- If applicable, in a confidential medical or disability file that is maintained separately from all other personnel records.

Access to information

We follow the guidelines below for determining access to and releasing information from your personnel records. In some states, there are additional laws about this subject; when applicable, state law takes precedence over these guidelines.

Your own access

While you’re actively employed at Wells Fargo, you may review your Official Personnel File by accessing the Electronic Personnel File (EPF) system. While you’re on a leave of absence, you will not have access to the EPF system. If you need to access any of your documents within the EPF system, you may call your manager for assistance.

Internal access

Only team members with a business need to know are allowed access to your personnel information:

- Your immediate supervisor or manager has access to this information while you’re assigned to his or her business unit.
- A manager from outside your assigned business unit may request your personnel information if he or she provides Human Resources with a legitimate business reason for the request. **Note:** If you apply for an internal open position, the hiring manager may receive information from your personnel files and your current supervisor about your performance and salary before making a final decision.
- Authorized Human Resources staff, investigation staff, and legal counsel have access to your personnel information in performing their job duties.

External access

We provide employment verification through an established automated process (see Employment Verification). Unless required by law, we do not respond to prospective external employers’ requests for information about current or former team members’ performance and character. Wells Fargo may share with regulators, law enforcement, and other financial institutions information concerning fraud, dishonesty, theft, money laundering, check kiting, and other prohibited conduct. The company may also be required to furnish team member information to comply with federal registration or state licensing requirements (for example, the Secure and Fair Enforcement (S.A.F.E.) Mortgage Licensing Act of 2008) or to satisfy other legal requirements, including, but not limited to, requests for information from courts and administrative agencies.
Employment Verification

We use an automated service to provide employment verification to parties outside Wells Fargo and internal Wells Fargo lenders. We verify basic dates of employment and job titles but will not provide pay information as part of the verification process unless you have made arrangements in advance to authorize the release of this information.

You can find more details about the employment verification process on Teamworks. If you have difficulty accessing Teamworks, call the HR Service Center, 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161, for information on employment verification.
Employment References

As a Wells Fargo team member, you might be asked to provide an employment reference for another team member who is seeking employment beyond Wells Fargo. While we desire to support team members who are transitioning, we must ensure that we do not create risk for our company and our team members. Therefore, you are prohibited from providing employment references for current or former team members in any written, verbal, or electronic form. This restriction applies to requests received from personal social media accounts. All external inquiries for employment references and employment verification must be referred to the HR Service Center (see Employment Verification) and Electronic Communications and Social Media (add link). Team members are free to provide copies of their performance reviews to prospective employers who want information about job performance. Reference letters for education programs may be permitted upon your manager’s consultation with the HR Advisor team.

Team members are also prohibited from providing a job performance or employment reference for an individual completing a nonemployee assignment at Wells Fargo. For additional information, refer to the Nonemployee & Alternative Staff page on Teamworks.

Personal references

You might be asked by a current or former team member to serve as a personal reference or to provide a personal endorsement for matters unrelated to prospective employment and unrelated to your role as a Wells Fargo team member (that is, civic or political activities). You may serve as a personal reference in such situations, as long as you:

- Are not providing the information in your role as a Wells Fargo team member but rather on personal experience unrelated to your Wells Fargo employment.
- Do not:
  - Use Wells Fargo letterhead.
  - Use your Wells Fargo email account or other Wells Fargo communication medium.
  - Attach your Wells Fargo business card.
Changing Personal Information

It’s important for Wells Fargo to have your up-to-date personal information on file in our personnel records. To make sure that you receive company communications promptly, we need to have accurate information.

It’s also important because incorrect information can affect your or your family’s eligibility for benefits. For example, there are strict Internal Revenue Service guidelines about when you can enroll a new dependent in benefits.

Making changes

You’re responsible for promptly reporting any changes in your personal information. You can use the Personal Information tool on Teamworks to update items such as your:

- Home address and telephone
- Alternative name for use in Team Member Look-Up
- Wells Fargo work telephone, fax, and other numbers
- MAC/mail station
- Emergency contact information
- Demographic information

If you need to report changes not handled by the tool on Teamworks (for example, additions or changes to your dependents) or if you have difficulty accessing Teamworks, call the HR Service Center at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161.
Breach of Trust or Dishonesty

Because Wells Fargo is federally insured — and because we have an obligation to the customers who trust us with their financial and personal information — we won’t hire or continue to employ anyone who fails to meet certain specific criteria regarding trust and honesty.

FIRREA

The Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) amended section 19 of the Federal Deposit Insurance Act to prohibit a national bank and its affiliates from employing anyone who has been convicted of certain criminal acts of dishonesty, breach of trust, money laundering, or drug trafficking or manufacturing. This law also applies when an individual has participated in a court-authorized diversion program in connection with such an act, even if the charges are ultimately suspended or dismissed.

Bonding

In addition, except where prohibited by law, the fidelity bond that protects Wells Fargo (including all subsidiaries) from losses will **not** provide bond coverage for individuals who are known to have committed in fact an act of breach of trust or dishonesty:

- Against any Wells Fargo company at **any** time or
- In connection with any other employment, if the act occurred during the past 10 years and the person was at least age 21 at the time of the act.

Not employable

Any individual who doesn’t meet the FIRREA criteria, isn’t bondable, or otherwise doesn’t meet our background screening requirements cannot be employed or continue to be employed at Wells Fargo. See Involuntary Termination.
Team Member Professionalism

Our approach

At Wells Fargo, we’re committed to providing an environment that promotes professionalism and encourages each team member’s professional development and achievement. We take this commitment seriously. Consistency, fairness, and respect are essential to good relations between team members, their managers, and Wells Fargo. This approach creates a professional and productive work environment for every team member, in the workplace (see “workplace” in the Glossary), and at work-related events such as company meetings and recognition programs. The standards and policies outlined here are the guiding principles that will help us all meet these responsibilities.
Workplace Conduct

Your actions must always reflect the highest possible standards of business conduct and ethics. You’re expected to use good judgment, integrity, and common sense in making work-related decisions and to be accountable for your actions. This includes avoiding conduct that is likely to damage Wells Fargo’s business or reputation.

The way you handle interactions, in person, in writing, or electronically with your fellow team members is important to the success of your work environment. You’re expected to treat your fellow team members with courtesy, respect, and professionalism (see Electronic Communications and Social Media). You’re also expected to treat your supervisor and other managers with respect, which includes avoiding insubordinate behavior (see “insubordination” in the Glossary).

Unprofessional and inappropriate team member behavior includes but is not limited to:

- Outbursts
- Yelling
- Rudeness
- Bullying
- Distracting behavior during work time (such as being on your electronic or mobile device)
- Conduct that interferes with your or another team member’s ability to perform job duties or provide effective customer service (see Violence-Free Workplace)

It may also include conduct that is welcome between team members but is inappropriate in the workplace or at work-related events. Exhibiting unprofessional and inappropriate workplace behavior violates Wells Fargo’s policies.

Providing information

To uphold our standards of workplace conduct, sometimes it may be necessary for Wells Fargo to initiate an investigation or a fact-finding process. In these cases, it’s very important that we learn all the relevant information from those who are aware of the situation. If you’re asked to be part of such a process, you’re expected to cooperate fully and honestly and to respect the confidentiality of the process. Additionally, in certain situations, you may be placed on Administrative Leave so that the company has time to thoroughly review the circumstances that are under investigation. If this happens, you will be given information about the terms and conditions of your leave at that time. If you have questions about the request to participate in a fact-finding process, contact HR Advisor.

Consequences

You’re expected to conduct yourself in a professional manner and to use good judgment in all aspects of your conduct as a Wells Fargo team member.

Important: Failure to observe all aspects of the policies outlined here, including failure to participate fully and honestly in any investigative or fact-finding process initiated by Wells Fargo, is grounds for corrective action, which may include termination of your employment.
Nonretaliation Policy

- No team member may be retaliated against for providing information in good faith about suspected unethical or illegal activities including fraud, securities law or regulatory violations or possible violations of any Wells Fargo policies, including the Code of Ethics and Business Conduct and the Information Security Policy.
- No team member may be retaliated against because that team member has in some manner opposed an employment practice that the team member, in good faith, believes violates federal or state laws, rules, or regulations.
- No team member may be retaliated against because he or she filed a charge, truthfully testified, provided assistance, or participated, in good faith, in an investigation, proceeding, or hearing related to or arising from an allegedly unlawful employment practice.
- No team member may be retaliated against for asserting rights established by a federal or state law.

For purposes of this policy, "retaliation" means subjecting a team member to any harmful conduct, whether or not it occurs at the workplace, including but not limited to any conduct that has a material adverse affect on a team member's compensation, working conditions, or work environment in response to one of the actions noted above.

If you believe that you or someone else has been retaliated against, you must report it as soon as possible to one of the following:

- Your supervisor or manager
- Your HR Advisor team
- Corporate Employee Relations at 1-888-284-9147

Wells Fargo will take measures to protect team members from retaliation.

**Important:** Engaging in retaliatory behavior in violation of this policy is grounds for corrective action, which may include termination of your employment.
Personal Relationships at Work

All team members are expected to exercise good judgment in their relationships with all fellow team members and nonemployees. If a personal relationship in your business group or area creates a conflict or the appearance of a conflict of interest or favoritism or is affecting your work or area, you need to let your manager or HR Advisor team know right away. The relationship may not involve you directly, but it may include a manager, fellow team member, or managed resource in your group. Managers should avoid any relationship or activity that may be perceived as affecting their ability to remain objective in managing team members or providing work direction to managed resources.

If a personal relationship is creating an actual or perceived conflict of interest, Wells Fargo will take whatever action we determine is appropriate to eliminate the conflict situation.

Important: You are expected to cooperate in any fact-finding process (see Providing Information). Violating this policy against actual or perceived conflict of interest is grounds for corrective action, which may include termination of your employment.

Examples of conflict of interest

Both personal and family relationships can create a possible conflict of interest. Examples of conflict-of-interest situations include but are not limited to:

- A romantic, sexual, or close social relationship between a manager and someone he or she manages, either directly (a team member who reports to that manager) or indirectly (any team member who is in the chain of reporting relationships below that manager or over whom the manager has significant influence, even if in a different business line).
- A work or reporting relationship between a team member and someone related to him or her (see specifics under Work Relationships with Related People).
Harassment

Wells Fargo prohibits sexual harassment and harassment of any of our team members, nonemployees, vendors, applicants for employment, or customers based on an individual’s race, color, gender, national origin, religion, age, sexual orientation, gender identity, genetic information, physical or mental disability, pregnancy, marital status, status as a protected veteran, or any other status protected by federal, state, or local law. Prohibited conduct includes but is not limited to conduct on company property, in company vehicles, on company communication systems, during company-sponsored events, and in connection with company business. Any such harassment is against Wells Fargo policy, may violate the law, and will not be tolerated in our workplace, at work-related events, or while using electronic communication systems (see also Electronic Communications & Social Media).

Wells Fargo expects cooperation from all of our team members — including coworkers, managers, supervisors, workflow coordinators, workflow directors, and team leaders — to prevent harassment in the workplace.

It’s your responsibility as a team member to report harassing behavior, whether it’s directed at you or it’s something that you’ve seen or heard directed at someone else. You’re protected from retaliation for reporting or providing information in good faith about an incident of alleged harassment or exercising other rights protected by law.

Any manager or supervisor who learns of or observes harassing behavior, even if it’s in another business group, or any manager or supervisor who receives a complaint about this kind of behavior should immediately report the behavior or complaint to your HR Advisor team.

**Important:** Violating the policy against harassment, including failure to report, is grounds for corrective action, which may include termination of your employment.
Sexual Harassment

“Sexual harassment” is defined by law as unwanted sexual advances, requests for sexual favors, or visual, verbal, or physical conduct of a sexual nature when:

- Submission to this conduct is made either explicitly or implicitly a term or condition of an individual’s employment.
- Submission to or rejection of this conduct is used as the basis for employment decisions that affect the individual.
- The conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, hostile, or offensive work environment.

Sexual harassment also may be in the form of nonsexual, offensive conduct that is directed at a team member because of his or her gender. Sexual harassment is not limited to conduct motivated by sexual attraction and may occur between members of the opposite sex or members of the same sex.

Wells Fargo’s policy is broader than the legal standards. Our policy may be violated even if the person did not intend to give offense or believed that his or her conduct was welcome. Examples of prohibited sexual harassment include but are not limited to:

- **Written harassment.** Sexually suggestive or obscene letters, faxes, e-messages, texts, notes, social network postings, or invitations.
- **Verbal harassment.** Sexual comments, advances, or propositions and derogatory comments, slurs, and jokes and comments about an individual’s body or appearance, including comments made on voicemail or another recording device.
- **Physical harassment.** Assault, stalking behaviors, sexually suggestive touching or body contact, and impeding or blocking movement.
- **Visual harassment.** Sexual gestures, leering, inappropriate display of sexually explicit objects, pictures, cartoons, or posters (in hard copy or electronically).
Other Forms of Harassment

In addition to sexual harassment, other forms of harassment may also occur when unwelcome conduct:

- Unreasonably interferes with an individual’s work performance.
- Creates an intimidating, hostile, or offensive work environment.

Wells Fargo prohibits harassment based on an individual’s race, color, gender, national origin, religion, age, sexual orientation, gender identity, genetic information, physical or mental disability, pregnancy, marital status, status as a protected veteran, or any other status protected by federal, state, or local law.

Remember that Wells Fargo's policies are broader than federal, state, or local law. Prohibited harassment may take the form of written, verbal, physical, or visual harassment and may include but is not limited to epithets, slurs, derogatory comments, or jokes, intimidation, negative stereotyping, threats, or assault or written or graphic material that denigrates or shows hostility or aversion toward an individual or group because of the characteristics identified above. Wells Fargo’s policy may be violated even if the person did not intend to give offense or believed that his or her conduct was welcome.
Reporting Harassment

If you believe that you have been harassed or if you are aware of the harassment of others, including sexual harassment, you must report it as soon as possible to one of the following:

- Your manager
- Your HR Advisor team
- Corporate Employee Relations at 1-888-284-9147

For additional direction concerning reporting harassment involving a nonemployee, refer to the Global Nonemployee & Alternative Staff page on Teamworks.

Wells Fargo encourages individuals who believe that they are being harassed to firmly and promptly tell the person, if they are comfortable doing so, that the behavior is offensive and that it must stop immediately.

Once you report harassment by contacting one of the resources above, a representative of Wells Fargo will obtain all relevant information from you and in a timely manner will undertake or direct an effective, thorough, and objective investigation of the harassment allegations. All team members are required to cooperate fully in any fact-finding process initiated by the company (see Providing Information). Even if it would be your preference to “stay out of it,” you can’t choose to withhold information if you are asked to provide it. You are asked to respect the confidentiality of the process. You’ll be contacted when the investigation is completed. Wells Fargo will take the corrective action that it determines is appropriate based on its findings. However, Wells Fargo will only share information regarding the investigation, including any corrective action taken, with those who have a legitimate business need to know (see “business need to know” in the Glossary).

Nonretaliation

At Wells Fargo, we will not tolerate retaliation against any team member who in good faith reports or provides information about an incident of alleged harassment in the workplace. Additionally, Wells Fargo will not knowingly permit any retaliation against any team member who complains of prohibited harassment or who participates in an investigation, whether internal or external.

For more information, see the Nonretaliation Policy.

Further assistance

If you’re not satisfied with the way a concern has been resolved in the workplace, you’re encouraged to use Wells Fargo’s dispute resolution procedure.

Finally, in addition to Wells Fargo’s internal dispute resolution procedure, team members should also be aware that the federal Equal Employment Opportunity Commission (EEOC) and the appropriate state agency investigate and pursue complaints of unlawful harassment in employment. Team members who believe that they have been unlawfully harassed may file a complaint with either of these agencies. The EEOC and the state agency serve as neutral fact finders and attempt to help the parties voluntarily resolve disputes.
Faith in the Workplace

Wells Fargo embraces and promotes diversity and inclusion. This commitment includes respecting the religious and spiritual beliefs and traditions of all team members. Consistent with federal and state law, the company will make good-faith efforts to provide a reasonable modification to support a team member’s sincerely held religious belief. If you or your manager has questions on faith in the workplace or how to handle requests for religious accommodation, contact your HR Advisor team.
Risk Management Accountability

At Wells Fargo, it is our policy to conduct all business and work-related activities in a manner that prudently manages all risks of our business. These business risks include but are not limited to credit, market, operational, compliance, strategic, and reputational risks. It’s also Wells Fargo’s policy to conduct business in a manner that complies with all applicable laws and regulations.

Accountability for appropriate risk management and for full compliance with applicable laws and regulations is a critical element of Wells Fargo’s company-wide risk management programs. It’s important for each of us to understand that Wells Fargo’s continued mission and success depend on appropriate management of external and internal risks, including compliance with applicable laws and regulations.

As a Wells Fargo team member, you’re fully accountable for:

- Your own knowledge of Wells Fargo’s policies, procedures, standards, and guidelines and for compliance with the laws, regulations, and policies that apply to your job. This means you must understand both corporate and business-specific policies relating to the job you perform.
- Each of your acts, or any failure to act, that results in any violation of law, regulation, policies, procedures, standards, or guidelines.
- Any of your actions that are inconsistent with or violate the risk standards set by Wells Fargo.
- Completing annual risk and compliance training courses to ensure that you stay current with the critical issues of our business. Consult with your manager for your business group’s specific requirements.

All new team members are required to sign the Team Member Acknowledgment to indicate that they will read and adhere to the requirements of the policy.

**Important:** Failure to fulfill your responsibilities under this accountability policy or refusal to complete the Team Member Acknowledgment is grounds for corrective action, which may include termination of your employment. Failure to meet these responsibilities may also adversely affect compensation opportunities.

You can find links to many Wells Fargo corporate and business policies from the Wells Fargo Policy Library site on Teamworks. If you have any compliance, policy, or procedural concerns or questions, take them to your manager or senior management for attention or resolution — or if necessary, you may contact EthicsLine. Managers are responsible for identifying, addressing, and escalating issues as necessary to ensure that decisions are made at the appropriate level and that they involve the appropriate members of the risk management community.
Attendance & Punctuality

As part of the Wells Fargo team, you are expected to be conscientious about attendance and punctuality at work. The success of your business unit depends on the contributions of each team member. When you’re not working, it places an extra burden on your team. Regular and dependable attendance is an essential function of your job at Wells Fargo.

You are considered absent when you do not report for work at all or report more than 60 minutes late or leave more than 60 minutes early. Absences fall into the following categories: scheduled and unscheduled and can be protected or unprotected depending on the circumstances. Unscheduled absences have the most impact on your work team. Unscheduled absences place a burden on your coworkers and may cause customer service and efficiency to suffer. For this reason, even if unscheduled absences are covered with Paid Time Off (PTO), they may still be grounds for corrective action, which may include termination of your employment.

You are expected to report to work in a punctual manner. You are also expected to provide appropriate notice when you will arrive late, depart early, or be absent for all or part of the day. You are considered tardy if you arrive late for work or return late from a break or meal period, or if you leave early without prior approval from your manager, for a period up to 60 minutes.

The Attendance & Punctuality Policy is applicable to all team members (exempt and nonexempt) paid on a U.S. payroll. Team members who fail to follow the policy may be subject to corrective action up to and including termination.

Policy application approaches

Team members will be covered by either an occurrence-based or performance-based approach as it relates to the Wells Fargo Attendance & Punctuality Policy. Check with your manager to determine the approach used by your business group.

- **Occurrence-based approach:** The occurrence-based approach is applicable for team members who work a structured, regular work schedule. Unscheduled absences and tardies are tracked separately using a six-month rolling period.

- **Performance-based approach:** The performance-based approach is applicable to team members who do not work a structured, regular work schedule, such as exempt roles. Attendance and tardiness are managed on a case-by-case basis as they relate to the team member’s overall performance and impact to the business unit. All circumstances related to the absences and tardies will be considered.

<table>
<thead>
<tr>
<th><strong>Scheduled absence</strong></th>
<th>A preapproved, planned absence from work by your manager is considered a scheduled absence. You are expected to schedule planned absences as far in advance as possible. Only requests that receive manager’s approval are scheduled absences.</th>
</tr>
</thead>
</table>
| **Unscheduled absence** | - An absence of your regularly scheduled work hours without prior approval from your manager is considered an unscheduled absence.  
- **Partial absence:** If you are away from work for more than 60 minutes but less than or equal to 50% of your assigned work shift, it will be considered a partial absence. Two partial absences count as one unscheduled absence. |
| **Protected absence** | - A protected absence is not subject to corrective action and is protected by a specific Wells Fargo policy or federal or state laws such as Family Medical Leave Act (FMLA) or Americans with Disabilities Act (ADA).  
- This includes but is not limited to:  
  - Time away for approved Family or Medical Leave, including for work-related injury or illness  
  - Other paid time away, including bereavement, jury duty, or testifying in court  
  - Qualified military time away including training or active duty leave  
  - Other state or local protected time away |
| **Occurrence** | - An occurrence is defined as one to five consecutive scheduled workdays when you are not present at work as scheduled. If you are absent for more than five consecutive workdays, the next one to five consecutive workdays of absence are counted as a new occurrence.  
- Work time interrupts consecutive absences. When work time occurs, any subsequent absence constitutes a new occurrence. Scheduled PTO and company-observed holidays will not interrupt an occurrence. These days should not be calculated within the
consecutive day count.

- You are expected to make contact with your manager or take action to apply for the appropriate eligible time away as soon as possible. Failure to do so may result in immediate corrective action up to and including termination. For more information, see the Leaves of Absence section.

**Tardiness**

- A tardy can occur if you are not punctual and are late for your work shift or returning from your meal period or break, or if you leave early from your shift without prior approval for up to 60 minutes.
- **Multiple tardies:** Incidents of tardiness can happen multiple times in an individual day. When time away adds up to more than 60 minutes but less than or equal to 50% of your assigned work shift, it will be considered a partial absence.

**Rolling “look back” period**

Occurrences, partial absences, and tardies are tracked separately and reviewed on a rolling six-month period. For example, if a team member is absent today, the “look back” period is the six-month period that immediately precedes today’s date.

**Job abandonment**

If you’re absent from work without notifying your manager for three or more consecutive scheduled business days,* you’ll be considered to have abandoned your job. The same is true if you notify your manager that you no longer have an intent to continue employment with Wells Fargo and subsequently fail to report to work for three or more consecutive scheduled business days, or if you don’t contact the company when you’re available for work at the end of an approved leave of absence. If you abandon your job, in most cases, you will not be eligible for rehire by Wells Fargo.

*State laws may dictate the specific job abandonment period. Contact HR Advisor for additional information.

**Unapproved leave of absence**

If you’re absent from work for more than seven consecutive calendar days and you fail to provide required documentation in a timely manner in support of your leave of absence, you are considered to be out of compliance with Wells Fargo’s leave policies. If you don’t comply with the certification requirements, your leave and any benefits associated with it — including job protection under the Family and Medical Leave Act (FMLA) — will be denied. These absences will be considered an unapproved leave and are subject to corrective action up to and including termination of employment. For more information, see the Family Leave section.

**Paid sick leave**

Certain state and local governments across the country have enacted paid sick leave laws that require employers to provide paid sick leave. In general, most Wells Fargo team members working in these cities and states are eligible to take paid time away for the purposes covered by these laws. Paid sick leave absences must not be counted as unscheduled absences and are not subject to corrective action. For more information, see the Paid Sick Leave Laws (Paid Sick Time) section.

**Corrective action**

**Occurrence-based approach**

The information below reflects corrective action for the occurrence-based approach. Employment at Wells Fargo is “at will”; however, corrective action is not progressive. Your manager, with consultation with HR Advisor, will decide the appropriate level of corrective action in each circumstance, which may include termination. All efforts will be made to administer these actions in a timely manner. However, you are accountable for the number of unscheduled or unprotected absences and tardy occurrences you have regardless of whether you have been counseled by your manager.

<table>
<thead>
<tr>
<th>Unscheduled absences (unprotected)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If within a rolling six-month period you have</strong> (counting backward from last occurrence):</td>
<td><strong>It may result in:</strong></td>
</tr>
<tr>
<td><strong>Four</strong> occurrences of absences</td>
<td>Informal warning</td>
</tr>
<tr>
<td><strong>Five</strong> occurrences of absences</td>
<td>Formal warning</td>
</tr>
<tr>
<td><strong>Six</strong> occurrences of absences</td>
<td>Review for termination</td>
</tr>
</tbody>
</table>
Punctuality and tardiness

<table>
<thead>
<tr>
<th>If within a rolling six-month period you have (counting backward from last tardy):</th>
<th>It may result in:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five tardies</td>
<td>Informal warning</td>
</tr>
<tr>
<td>Six tardies</td>
<td>Formal warning</td>
</tr>
<tr>
<td>Seven tardies</td>
<td>Review for termination</td>
</tr>
</tbody>
</table>

Performance-based approach

Your manager in consultation with HR Advisor will decide the appropriate level of corrective action, which may include termination. Examples of factors to be considered:

- The reason for the unscheduled absences or tardiness and whether or not the team member could control the circumstances.
- History of corrective action regarding attendance policies.
- Performance level of team member.
- Patterns of unscheduled absence or tardiness (for example, out on Mondays and Fridays frequently).
- Point of time in the year when the unscheduled absences occur.
- The frequency of unscheduled absences.

Patterns or trends of negative attendance

Applicable to the occurrence-based or performance-based approach, your manager will identify and address patterns and trends of negative attendance behaviors. Examples may include but are not limited to the following:

- Absences or tardiness on the day before or after your scheduled days off.
- Absences or tardiness on the day before or after a holiday or scheduled PTO.
- Absences or tardiness on a particular day of the week or month (for example, Fridays or Mondays).
- Absences at known department peak performance (critical business) days as defined by management.
- Excessive absences during new hire or critical onboarding or training classes.
- Several instances of partial unscheduled absences.
- Absences following the denial of a PTO request for the same date.
- Excessive use of grace period (if used by business line).
- Failure to follow department call-in guidelines.
- Absences as a result of a request for leave that were not approved or certified.
- Time away not approved by management.
- Failing to work voluntary overtime.
- Multiple corrective action documents for attendance or punctuality.

Reporting an absence or tardy

It is your responsibility to make sure that your manager and business unit are notified promptly about your absence or tardy. If you don't personally notify your manager in a timely manner, your absence or tardiness may be grounds for corrective action, which may include termination of your employment. If you’re going to be absent or tardy, you must make every effort to personally contact your manager or as directed by your business unit as soon as possible.

- Unscheduled absences: Occasionally you may be ill, injured, or unable to work because of an illness in your immediate family or other personal emergency.
- Tardies: Team members have assigned schedules, so when you are late in arriving for work or in returning from break or meal periods, or when you leave early, you place a burden on your coworkers and can cause customer service and efficiency to suffer.

Team member expectations

As a team member, your contributions are essential in meeting department and company objectives. You are expected to proactively discuss with your manager any questions or concerns you have with the Attendance & Punctuality Policy and expectations, including notification. You should also notify your manager of any issues you encounter that may prevent you from meeting and sustaining these expectations.
Travel

Team members are expected to consider the more economical options of audio, video, or web conferencing for internal meetings before booking travel. However, Wells Fargo occasionally requires certain team members to travel to meet with customers or for other business purposes. When business travel is necessary, team members are expected to follow the Wells Fargo Corporate Travel & Entertainment Policy (PDF) on Teamworks, which covers all Wells Fargo businesses and all team members. Team members are required to book business travel using the company-designated travel management company. The preferred vendors will be available through the online booking tool or by calling the company-designated travel management company.

Specific standards for air and ground transportation, hotel, meals, and entertainment can be found in the Wells Fargo Corporate Travel & Entertainment Policy. Wells Fargo relies on the good and prudent judgment of all team members when incurring travel and entertainment expenses. Specific business lines may have additional travel guidelines, and team members should always check with their managers to understand requirements of their business.

Misuse of the Wells Fargo Corporate Travel & Entertainment Policy or inappropriate expense reimbursement for expenses may result in corrective action up to and including termination.

To meet business needs, you may occasionally need to travel outside of your normal work hours and location. To be paid correctly, it is important to know what constitutes "hours worked" for the purpose of reporting time when you travel to and attend business-related events. Refer to the Recording Nonexempt Travel and Attendance page on Teamworks for more information.
International Travel & Visas

Based on the needs of the business, our team members are traveling outside of the country in which they are employed more frequently. However, remember that you may not perform work for Wells Fargo unless you are on an approved company-sponsored International Assignment with appropriate work authorization (refer to Wells Fargo’s International Assignment Policy).

When you travel for business purposes, you are limited in the types of activities you may engage in. This means that business travel is expected to be short in duration. A business visa is required for such travel, unless the countries you will be visiting on Wells Fargo business participate in a Visa Waiver Program. Regardless of whether a business visa is required, the business activities you are permitted to participate in are very narrow in scope and may vary by country.

Examples of business activities that are permitted:

- Attending meetings, such as business conferences or conventions where no productive work is being performed.
- Consulting with business associates.
- Attending training programs.
- Servicing existing contracts, arranging deals, or negotiating agreements (signing contracts may or may not be permitted based on the legal entity permissions).

Examples of business activities that are not permitted:

- Doing productive work such as project meetings or any form of telecommuting — full-time, part-time, or occasional.
- Receiving funding for work performed.
- Filling in for an absent team member or a vacant position.

When you are traveling abroad on Wells Fargo business, it is recommended that you have the following supporting documents for your trip available to present to an immigration officer, if necessary.

- A sponsor letter from Wells Fargo indicating the purpose and length of the trip.
- Event registration, a brochure of the event, or a printed copy of any materials (including printed material, electronic files, or web pages) that reference the event you’re attending, if you are attending a seminar or conference.
- Business cards showing your current work address.

Note: Nonexempt team members who attend offsite business meetings during or outside of normal business hours — including recognition events, business conferences, or training — that are expected as part of their job duties should report their time attending as well as their travel time in Time Tracker. Refer to the Recording Nonexempt Travel and Attendance page of Teamworks for more information.

If your travel does not meet the permitted requirements for international business travel or if you will be traveling frequently or for long periods of time, you may need to obtain a visa or other work authorization for the country or countries you are visiting. Be sure to work with your manager to carefully review the business purpose for all international travel.
Driving on Company Business

Occasionally it may be necessary for you to drive while you’re on Wells Fargo business, either in a rented car, a company-provided car, or in your own vehicle. If your job requires you to do this, you must have a valid driver’s license.

**Insurance coverage**

Most states’ laws require the vehicle owner’s insurance to be the primary coverage, not the company’s, so if you’re driving your own car, you must be sure that you carry personal auto insurance to comply with state insurance requirements. Consult your personal insurance agent to ensure that your coverage is adequate for your protection. For more information on timely reporting of accidents, see the Risk & Insurance Management site on Teamworks.

**Traffic citations**

Wells Fargo is not responsible for any traffic citations you receive while driving on business. You are expected to drive in a manner that is safe and not distracted and to follow all applicable traffic rules and regulations.

You'll find more detailed information about using cars on business at the Travel site on Teamworks. For more information on your safety responsibilities, see Loss Prevention and Regulatory Responsibilities.
Distracted Driving

Distracted driving is any nondriving activity that a person engages in that has the potential to distract him or her from the primary task of driving and increase the risk of harm to you and others. It includes taking your eyes off the road, taking your hands off the wheel, and taking your mind off what you are doing.

While conducting business on behalf of Wells Fargo, you are expected to follow applicable state or federal laws or regulations regarding the use of mobile devices at all times. Mobile devices include but are not limited to cell phones, personal data assistants (PDAs), laptops, and navigation systems.

You are expected to refrain from using a mobile device while driving a Wells Fargo vehicle or traveling to or from company business or in any other manner conducting company business. This includes:

- Placing or accepting calls.
- Texting.
- Using mail functions.
- Searching the web.
- Putting addresses into a navigation system, etc.

Using a mobile device while driving is not required by the company. Safety must come before all other concerns. Regardless of the circumstances, including slow or stopped traffic, you should:

- When safe to do so, pull off to the side of the road and stop the vehicle before using a mobile device.
- Refrain from discussing complicated or emotional matters.
- Keep your eyes on the road.

This policy is applicable to team members who drive for company business, and it is applicable to team members who use a company-issued device as well as those team members who occasionally use their personal device to conduct company business.

See also Risk & Insurance Management FAQs on Cell Phone and BlackBerry Use While Driving.
Personal Appearance

We're proud of our public image, and we strive to maintain our high standards of customer service. We feel that the appearance of our team members is one of the factors that make a positive contribution to Wells Fargo's image.

Your customers form their opinion of our organization through their contacts with you, so you're asked to use good judgment in dressing in a way that meets their expectations. This includes presenting a neat, well-groomed appearance and showing courtesy in your actions.

Certain business groups may have specific guidelines about appearance, depending on the amount of customer contact and type of work you do. If you have a question about what's appropriate in your area, refer to your departmental guidelines or contact your manager.
Gambling

In accordance with the National Bank Act and our company policy, we don’t allow Wells Fargo team members to engage in any form of gambling on Wells Fargo premises or on Wells Fargo systems and equipment.

Examples of gambling include but aren’t limited to:

- Fundraising “lotteries” that require team members to purchase a ticket to participate.
- Any kind of game, contest, lottery, or raffle where proceeds from donations are used to fund or purchase a prize (like a sports pool, fantasy sports league, or a nonprofit organization raffle).
- Any kind of online gambling activity.

Exceptions to this policy are lotteries and raffles with suggested but not required donations that are approved as part of a Wells Fargo-sponsored charitable or community fundraising event.
Solicitation & Distribution

To minimize work interruptions, we follow a strict Wells Fargo policy on soliciting and distributing literature during work times and on company property.

You should be aware that:

- Individuals not employed by Wells Fargo, including nonemployees, vendors, customers, or authorized visitors, may not solicit or distribute literature on company property, including parking lots.
- One team member may not solicit another team member or nonemployee while either one of them is on work time or if it interrupts others who should be working.
- Team members may not distribute literature in work areas (see "work areas" in the Glossary) at any time.

In addition, team members may not use company stationery, supplies, or equipment for solicitation or distribution, including:

- Photocopy machines
- Facsimile
- Computers, electronic mail, and instant messaging
- Wells Fargo's intranet, including blogs and wikis
- Interoffice mail
- Telephone
- Bulletin boards
- Voicemail

"Solicitation" is a request for time, money, or other resources or commitment from one individual or group to another individual or group of individuals that is presented either verbally, electronically, in writing, or by telephone. It includes activities like:

- Requests for signatures
- Requests to volunteer time
- Contributions for charities
- Support of political activities
- Merchandise purchases
- Requests for donations
- Invitations to participate in virtual social media activities

Examples of solicitation include fundraising for schools or clubs; selling cosmetics, books, or jewelry; requesting participants or pledges for walk-athon; or selling tickets for a charity raffle.

“Distribution” is the dissemination of information by print, voice, or electronic means. It includes:

- Literature
- Advertising materials
- Pamphlets
- Handbills
- Leaflets
- Notices of any kind

Examples of distribution include posting notices that advertise a family-owned business or a local church bake sale, sending email about personal items for sale, or handing out pamphlets for a congressional candidate.
Approved events

The only exception to this policy is distribution for specific events, solicitations, or literature approved by Wells Fargo senior management (head of a business group). In the case of approved events, only the event organizers are authorized to distribute information and solicitations for the event. Individual team members participating in the events are not permitted to solicit or distribute information to other team members on work time, in work areas, or by using Wells Fargo systems.

Examples of approved events or literature include:

- The Wells Fargo Community Support and United Way Campaign
- The Wells Fargo WE Care Fund for team members
- Wells Fargo Political Action Committee (PAC) for eligible team members
- Wells Fargo products, services, or team member benefits
- Other identified approved charitable or community-based events

Chain letters

Circulating chain letters to Wells Fargo team members using company letterhead or interoffice or electronic mail is a violation of the solicitation and distribution policy as defined above and may result in corrective action, which may include termination of your employment.
Campaign and Personal Political Contributions

Wells Fargo encourages team members to engage in civic and political activities on their own time based on their individual desires and political preferences but not as representatives of Wells Fargo.

Team member activity

Team members may not engage in any political activity during work time or use Wells Fargo property to conduct such activity, and they cannot be reimbursed for any campaign contributions made from personal funds.

Compliance and reputational risk

Political contributions are heavily regulated. Because of potential compliance and reputation risk, lines of business may not use company funds to make any payments to government officials, candidates, or their campaign committees.

Team members are free to make personal political contributions on their own behalf to candidates, incumbents, candidate committees, exploratory committees, transition or inaugural committees and related political entities of their choice, and for other purposes as long as they comply with the Code of Ethics, the Government Relations Compliance Policy, and personal political contribution requirements set forth in other applicable policies. Some of the main elements of the Government Relations Compliance Policy are outlined below.

Wells Fargo PAC

Wells Fargo’s political action committees (PACs) are funded solely by voluntary contributions from our exempt team members. All Wells Fargo PACs report to the Federal Elections Committee and state agencies as required by federal and state law.

Wells Fargo does not use company funds to make any political contributions to candidate campaign committees, political parties, caucuses, independent expenditure committees, or other PACs. This prohibition extends to trade groups and other third-party organizations that may engage in these activities. Trade groups are not allowed to use Wells Fargo dues payments for electioneering or campaign- or election-related activity. Further, any corporate payments to trade groups beyond regular dues payments, such as special assessments for a related political committee, electioneering activity, or involvement in campaigns or elections, are prohibited. Any payments to groups organized under IRS Section 527 must be approved in advance by Government Relations.

Outside PACs

Outside PACs (those sponsored by organizations other than Wells Fargo) are not permitted to conduct solicitations for their PACs within Wells Fargo.

Ballot measures

Wells Fargo participates in state and local ballot measures, such as initiatives and referenda, constitutional amendments, and bond measures, that affect our various lines of business. We regularly post financial contributions over $25,000 on our Government Relations page on wellsfargo.com.

Laws about the use of corporate funds for initiatives and the reporting of those contributions vary from state to state. To avoid potential reporting violations and fines, businesses must get preclearance from Government Relations and Risk Operations.

Inaugural-related events or activities

Corporate contributions for state and local inaugural, transition, or white paper activities may be subject to restrictions under federal, state, or local ethics or election laws, as well as federal or state political contribution rules. As such, no contributions should be considered or made before consulting with Government Relations.

Voter registration and Get Out the Vote

Wells Fargo does contribute to voter registration and Get Out the Vote efforts that do not benefit specific candidates, issues, or parties. Contact Government Relations before making any decisions about financial or other corporate involvement in voter registration or Get Out the Vote activities.
Company & Personal Property

Monitoring

See Equipment Monitoring in the Information Security section.

Secured property

If you have access to secured Wells Fargo property (for example, restricted Wells Fargo facilities, vaults, files) then you’re responsible for the security of the item that provides your access (for example, keys, cardkeys, passwords, building access badges). See Protecting Company & Consumer Information in the Information Security section.

Important: Allowing someone to access restricted Wells Fargo property in violation of this policy, intentionally or unintentionally, is grounds for corrective action, which may include termination of your employment.

Protecting company hardware

Wells Fargo provides guidance to help team members protect company hardware assets (see Protecting Company Hardware & Software Assets in the Information Security section).

Personal property

We recognize that you may choose to bring personal items into the workplace. In most circumstances, Wells Fargo isn’t liable for loss, damage, or theft of personal property on its premises. For your own protection, don’t leave personal property at work and don’t leave personal items unattended while you’re at work.
Mobile & Electronic Devices

Personal electronic devices such as smartphones, tablets, laptops, or wearable technology may be indispensable communication tools in our lives, but when used excessively during work hours and in the workplace, they may potentially become a distraction that impacts productivity goals and the ability to serve customers. Your business may have specific restrictions on the use of mobile and electronic devices in the workplace that may include limiting use of personal devices to scheduled break and meal periods. Talk to your manager about the policy in your group. If electronic communication devices are allowed in your workplace, be sensitive to your coworkers when using them and make sure that they don’t disrupt work or customer interactions. In public areas (customer areas, hallways, airports, and the like) or where meetings are taking place, reduce or silence the tone settings. Be aware of your surroundings and avoid discussing or displaying sensitive or confidential information in public areas. (See Workplace Conduct, Distracted Driving, Personally Owned Electronic Devices, and Mobile Computing Devices.)
Recording Devices

In the course of doing your work and in the evaluation of your performance or resolving workplace disputes, there will be frequent opportunities for private and confidential discussions with your supervisor and other Wells Fargo representatives.

Wells Fargo respects the privacy of these confidential discussions. We strictly prohibit any recording of these conversations by tape recorder or any electronic device with audio or video recording capabilities. This includes personal or business electronic devices such as smartphones, tablets, laptops, or wearable technology. Making a recording of such conversations is not consistent with the environment we want to encourage — one that values open and honest interchange among team members, supervisors, and managers.

**Important:** Recording private conversations in violation of this policy is grounds for corrective action, which may include termination of your employment.

Also see Recording conference calls and business meetings.
Cameras, Photos, & Videos in the Workplace

To protect company and consumer information and respect individuals’ privacy, there are restrictions on using cameras in Wells Fargo facilities and at internal Wells Fargo events — including still and video cameras and camera-equipped mobile or electronic devices such as smartphones, tablets, laptops, or wearable technology. (These standards do not apply to Wells Fargo-approved security cameras or video-teleconferencing equipment.)

The use of cameras in Wells Fargo facilities for the purpose of recognition, marketing, or other official company business, including Wells Fargo volunteer activities, is permitted provided that the following conditions are met:

- You obtain approval from your manager.
- Confidential company and consumer information is protected from disclosure (check the area to ensure that information is properly stored or covered, including images on computer screens).
- You respect team member and customer privacy by not including anyone in the picture or video without his or her prior knowledge and permission.

**Important:** Any nonbusiness use of any camera or camera-equipped device anywhere within a Wells Fargo facility is grounds for corrective action, which may include termination of your employment.
Communications

**Our approach**

Communications takes many forms, including verbal, written, digital, and photographic. What we communicate and how we do it can be conveyed in numerous ways with the advances of technology. We use communications to advance the Wells Fargo brand and share information about us with customers, stakeholders, team members, and communities in which we work. However, information that is misused or communicated inappropriately can cause harm, whether intentional or unintentional. Team members must act in ways that reflect the highest standards of business conduct and ethics that protect our company’s reputation and confidential information.
Electronic Communications & Social Media

Electronic communications such as social media, email, instant messaging, texting, mobile communications, and branded websites are important ways to communicate at Wells Fargo. Whether you are using internal Wells Fargo systems and devices or communicating on social media externally, the information you create or circulate should reflect the same standard of professionalism used in traditional forms of written communication, such as letters and memos.

Team member responsibilities

- Think
- Respect
- Protect
- Identify
- Participate

Think

Before you post anything online or send electronic messages and content, use good judgment and follow the Code of Ethics and Business Conduct to ensure that your actions always reflect the highest standards. Remember, what happens online, stays online — forever (see Risk Management Accountability).

Respect

Chances are that those you connect with online are aware you are a Wells Fargo team member, so you should maintain the same standard of professionalism you follow at work. Never send electronic messages through Wells Fargo’s communication systems or in Wells Fargo’s name that could be reasonably viewed as obscene, threatening, harassing, discriminatory, abusive, or that could be disparaging to customers, since that does not reflect our Vision & Values and is inconsistent with our policies and standards (see Team Member Professionalism; Harassment; Affirmative Action, EEO, & Diversity; and Violence-Free Workplace).

Protect

Our customers and communities place their trust in you. Even though many online tools promise “privacy,” never assume that what you share electronically is private. Maintain the confidentiality of Wells Fargo trade secrets and confidential information, including details on the development of systems, projects, processes, know-how, and technology. Do not post internal reports, procedures, or other business-related confidential communications (see our policies on Protecting Company & Consumer Information, Protecting Electronic Communication Systems, Personal & Personnel Information, Privacy & Solicitation, and Cameras, Photos, & Videos in the Workplace).

Be careful to not share any forward-looking statements or comments on our stock, on our earnings, or on a competitor’s business outlook (see Insider Trading). Remember you are acting as an individual and not as a company spokesperson. Respect all trademark, copyright, and other intellectual property rights of Wells Fargo and others (see Intellectual Property). Use care to not say anything disparaging about our customers and never mention customers by name or by any identifying characteristic. Also, use caution when clicking links, as they may direct you to malicious sites or content.

Identify

If you comment online about Wells Fargo-related matters or issues related to a competitor, then you must identify yourself as a Wells Fargo team member. Make it clear that you are speaking for yourself by saying “these comments are my own and do not necessarily reflect the views of Wells Fargo.” Always use your personal email address when you create a personal site or post content to an external social media site that is not related to Wells Fargo.

Participate

We have official Wells Fargo pages on many sites. You have an opportunity to participate on these pages by sharing our commitments to the communities we serve, as well as sharing photos or stories from community events and sponsorships. Do not answer customer questions, don’t give financial advice, and don’t sell. If you see a customer issue in social media, send it to socialwebteam@wellsfargo.com, and it will be handled.
Work-related communications

Internal

Use company-authorized internal sites such as Teamworks, Team Moments, social collaboration environments, wikis, and blogs as well as e-messages to collaborate and to share business-appropriate content. To avoid disruption to Wells Fargo's internal communication systems and to oversee team members' focus on their job duties, you should not use internal sites and e-messages to send or forward mass e-messages or e-messages containing oversized attachments or audio/video segments to individuals without a business need to know and that are unrelated to your business activities. If you receive an unsolicited mass e-message, avoid further distribution of the message. Do not forward or reply to all recipients as this can further disrupt Wells Fargo's communication systems. In addition, make sure that the information you share is secured appropriately and that access is restricted to team members who have a need to know the information. For example, don't share a sensitive or confidential document or update in a forum that is open to a broad range of team members. The content shared through company-provided internal systems is solely for internal use by Wells Fargo and is not to be provided in any format to anyone outside of Wells Fargo. While you may use external sites, such as LinkedIn, you should not use them to support internal collaboration.

Respect trademark, copyright, and other intellectual property of Wells Fargo and others. If using third-party content such as articles, photos, videos, and graphics, you must have prior written permission from that third party. Providing a link to the content is permissible and does not violate copyrights law. (See Copyright FAQs and Intellectual Property.)

Visiting and participating in Wells Fargo-sponsored intranet sites is purely voluntary. Accessing these sites outside of work is voluntary and not a condition of your employment. You will not be paid for your time on such sites. Your posting of content on these sites does not necessarily mean that Wells Fargo agrees with the content, ensures its accuracy, or otherwise approves of it. Wells Fargo reserves the right to edit or remove content at any time.

Personal profile pictures

Many of our electronic communications systems allow you to add a personal photo to help you identify yourself to other team members. Such systems include instant messaging (Lync), email, My Profile on Teamworks, Team Moments, and SharePoint sites, among others. Adding your photo is voluntary and is not a requirement of any internal work system. When adding a personal profile photo, you should use only a business-appropriate photo of only yourself, with no other subjects, where your image is clearly represented and consistent with Wells Fargo's personal appearance policy.

It is important that you follow established policies and guidelines to understand how to avoid inappropriate internal postings, respect copyrights, and report concerns. Visit the Products & Services Profile Picture Policies and Guidelines page and Teamworks Policies page for more details.

External

Internet websites and social media may have business utility for certain Wells Fargo team members for purposes of research, marketing, and other uses. However, only approved Wells Fargo spokespersons may contribute to public forums in the name of the company and its customers. Any team member who wishes to speak on the company’s behalf in the media (or identifies him- or herself as a Wells Fargo team member in the media such that he or she may be perceived as speaking on the company’s behalf), on any issue, needs prior approval from the corporate communications manager in his or her region or line of business. (See Media Contact.) Before you create or circulate any content or applications that may imply endorsement from or association with Wells Fargo, you must register with Corporate Web Governance and comply with the Corporate Online and Mobile Policy for Websites, Social Media, and E-Messaging (DOC) and related policies and standards on the Corporate Web Governance website.

Business communications and personal devices and accounts

Personal electronic communication accounts, such as personal email, instant messaging, direct messaging through personal social media, or chat tools, should never be used for business communication. Unless you have been approved to use your personal electronic devices under a Wells Fargo Bring Your Own Device (BYOD) program, your personal smartphones and tablets should not be used for conducting Wells Fargo business. This includes texting, emailing, and direct or instant messaging with customers, vendors, or other business-related contacts through your personally owned device. (See Personally Owned Electronic Devices.)
Additional information

Wells Fargo systems may be monitored at any time, so all content accessed by a Wells Fargo computer or system is not considered private (see Monitoring of Company Equipment). Keep in mind that your business line may have additional restrictions on electronic communications because of regulatory requirements. You can always ask your manager, the Enterprise Social Media team, or your HR Advisor team for more information. This guidance is not intended to prevent you from discussing terms and conditions of employment at Wells Fargo (see Employment & Hiring).

You can learn more about your social media responsibilities by reviewing Social Media Guidance for Team Members (PDF) and the Electronic Communications and Social Media Policy Frequently Asked Questions (PDF).

Reporting concerns

If you are aware of any conduct by a Wells Fargo team member — or someone representing Wells Fargo in any electronic format — that violates Wells Fargo policy, please advise your manager or your HR Advisor team. If you come across any posts that could be reasonably viewed as obscene, threatening, harassing, discriminatory, or abusive involving Wells Fargo and our competitors, forward them to our spokespersons at corpcsf@wellsfargo.com (see Media Contact).

Important: You are expected to use good judgment in making sure that your behavior supports our company standards, policies, and conduct outlined here and throughout the Team Member Handbook. Failure to do so can be grounds for corrective action, which may include termination of your employment.
Recording Conference Calls and Business Meetings

Never record conference calls or business meetings in which (1) clients, vendors, regulators, and other third parties participate or (2) confidential or restricted information is shared. There are, however, instances where it may be appropriate to record an internal meeting or conference call that does not involve confidential or restricted information. For example, it would be appropriate to record an internal call for a training session or a large “all-hands” team call where the detail shared is informational, and not confidential or restricted. In such instances, the teleconference vendor will have a recorded introduction to the call that announces that the call will be recorded. When you lead a recorded call, be sure to remind participants that the call is being recorded. When you participate in a call and are made aware that it is being recorded, your continued participation in the call is your consent to the recording of the entire conference call. (See Conferencing Services.) This policy does not apply to any regulated user when, for compliance purposes, call recording is mandatory.

Recording conference calls or business meetings by use of tape recorder or any electronic device with audio or video recording capabilities is prohibited. This includes recordings using personal or business electronic devices such as smartphones, tablets, laptops, or wearable technology.
Effective Communication for Individuals with Disabilities

How we communicate externally with customers or potential customers is just as important as how we communicate with each other internally. Our customers, potential customers, or their companions may have a disability that requires us to take additional steps to ensure effective communication. Wells Fargo is committed to doing business with individuals with disabilities and, consistent with the requirements of Title III of the American with Disabilities Act (ADA), has set forth standards for effective communication with those individuals. Wells Fargo’s Effective Communication for Individuals with Disabilities Policy (PDF) is a company-wide policy that explains our obligation to ensure that communications between our team members and individuals with disabilities are as effective as communications between our team members and individuals without disabilities.

Your responsibilities

This information provides valuable guidance for all team members, but it’s particularly important to read and understand the entire policy if you are in a line of business that offers consumer banking services (for example, deposits, secured and unsecured lines of credit and loans, credit cards, insurance, and retail brokerage) and if your job duties customarily involve significant communication on behalf of Wells Fargo with U.S. consumer customers, potential customers, or their companions. The policy includes standards for effective communication, standards for administering the policy, and useful definitions and examples.

Resources

If you have questions related to Wells Fargo’s policy on Effective Communication for Individuals with Disabilities, visit the ADA Title III page on the Operational Risk site on Teamworks. The website contains procedures and frequently asked questions for communicating effectively with individuals who have disabilities. You can also send an email to wellsfargoadacoordinator@wellsfargo.com. Policy-related training may be accessed on the Learning Center.
Media Contact

To ensure that Wells Fargo media responses are accurate, thoughtful, and consistent with our company-wide messages and communications strategy, we have a process in place for responding to reporters and other representatives of the news media.

Most often media representatives contact Corporate Communications, but sometimes a reporter may find your name and call you directly to request interviews, statements, or other information on behalf of Wells Fargo. If that happens, it’s important that you first contact Corporate Communications to help us manage these interview or information requests. You can reach Corporate Communications by email at corpscf@wellsfargo.com.

Corporate Communications will work with the reporter to try to fulfill the request. In most instances, Corporate Communications will be the designated spokesperson to the media. If your assistance is needed once you refer a reporter, a Corporate Communications team member will contact you.

Any team member who wishes to speak on the company’s behalf in the media (or identifies him- or herself as a Wells Fargo team member in the media such that he or she may be perceived as speaking on the company’s behalf), on any issue, needs prior approval from the corporate communications manager in his or her region or line of business. That communications manager will escalate the request, as appropriate, to Corporate Communications. To find the appropriate contact for your region or line of business, please view the Media Contacts pages on wellsfargo.com.
Language

English is the business language for Wells Fargo's U.S. operations. At the same time, we recognize that we serve a highly diverse customer base, and in some cases, it's both necessary and desirable to conduct business in languages other than English. In fact, some of our team members have been hired specifically because of their multilingual business skills. So, while business communications in the United States should be in English, it is recognized that the specific business needs of a unit or position may periodically dictate otherwise.

By establishing this language policy, we don't intend to prevent team members from using other languages in appropriate business or social communications. In fact, Wells Fargo encourages an environment that supports our diverse workforce as well as our multicultural customer base. We respect our team members’ desire to communicate in languages other than English.

However, this policy allows managers to limit non-English communications if they interfere with clear business communications or with efficient work performance.
Business Cards & Email Signatures

Business cards for all Wells Fargo team members, regardless of the line-of-business variations, are ordered through Enterprise Procurement. For brand consistency and compliance, this system regulates the design and layout of the business cards appropriate for your business line. Business cards should only be ordered from approved sources.

Email signatures are simply an electronic version of a business card. To maintain our professional image, comply with company policy, and protect the company from legal risk, the following standards apply to business cards, email signatures, out-of-office alerts, and other messaging systems.

**May include:**
- Your name
- Your title (functional and officer, if applicable)
- Your department
- Your business and MAC (see Glossary) addresses
- Your telephone number (you may also include your cellular telephone and fax numbers, if applicable)
- Your email address, if applicable

**May not include:**
- Sayings, quotes, slogans, mission statements, philosophies, quips, etc. (neither personalized nor business-related)
- Company or business taglines
- Wells Fargo or non-Wells Fargo graphics that do not meet brand or marketing standards (note that graphics should not be used at all in email signatures)
- Statements that are of a political or religious nature
- Links to non-Wells Fargo internet sites (for example, personal blogs, handles, personal social media profiles) or personal email addresses.

Certain Wells Fargo business groups are required to use approved email disclaimer language appropriate to their business. Check with your manager and line-of-business compliance department to confirm whether you are required to use email disclaimer language on your electronic communications. Certain Wells Fargo customer-facing business groups may use URLs or hyperlinks to websites. Please consult with your manager and line-of-business compliance department for direction should you feel this applies to you.

When using the electronic out-of-office alert, provide alternate contact information consistent with the above standards. When using other email-viewing devices such as a Blackberry, you may be required to use a shortened version of your email signature. Given the various technologies available, there is not presently a company-wide standard to support formatting for these devices. Check with your manager and line-of-business compliance department to confirm what you should use for these types of devices.

Visit the Corporate Web Governance website on Teamworks for more information on policies, standards, and guidelines related to outbound email (and other types of e-messaging) sent to customers or prospects. In addition, Internal Brand Standards (PDF) provides the design standard for Wells Fargo team members to use when using an email signature. Visit the Brand Management & Strategy section of Enterprise Marketing's site on Teamworks to find the Internal Brand Standards document under Quick Links and the email signature standards outlined in it. You can also find the Email Autosignature template under the Templates & Graphic Icons section on this same site.
Use of Legal & Medical Professional Designations

Wells Fargo recognizes that many team members have earned specialized, professional designations. Often, these designations are not connected to or required for the team member’s duties with the company. Even if they arguably are useful in the team member’s job, these designations can pose risk for the company in certain instances. Accordingly, the following parameters must be followed:

**J.D., Esq., or other lawyer designations**

When lawyer designations are used, there is a significant risk that internal and external parties may believe that the team member is holding himself or herself out as representing the company in a legal capacity. This has many problematic implications. Additionally, there is a risk that internal parties may believe that communications with the person using the designation will be privileged and protected from disclosure when such is not the case.

Consequently, Wells Fargo policy prohibits the use of any lawyer designation by any team member who is not a member of the Law Department or the Tax Department. There are no exceptions to this policy.

**Medical professional designations**

Some team members may utilize special training of a medical nature in the performance of their duties. In those instances, it is permissible to utilize designations such as M.D. or R.N. so long as the team member is in good standing with applicable regulatory bodies and using the designation within the scope of his or her employment with Wells Fargo.

In instances where the designation is not required for his or her job but arguably closely connected to the business, the team member may use the designation but must include any disclaimers that may be required by policy by his or her line of business practice.
Career, Performance, & Problem Solving

Our approach

Wells Fargo is committed to helping you develop the skills and knowledge you need to be successful in your job. And we believe that open, honest, and direct communication is essential to both your success and the success of Wells Fargo and our team members.

We encourage you to take full advantage of the opportunities open to you for developing yourself and your career. Each day, you interact with a variety of people who have different perspectives, backgrounds, and experiences as well as different skills, abilities, and knowledge. This diversity creates an environment rich in learning opportunities.

At Wells Fargo, we promote the free flow of questions, answers, and ideas. We want you to have accurate and timely information about your company and your job. We also believe that successful communication flows two ways. If you have a question, problem, complaint, or suggestion, tell your manager or HR Advisor team.
Our People

**People as a Competitive Advantage**

People as a Competitive Advantage refers to both a corporate strategy and a way of doing business. We know that it’s not elements like products and pricing that create success in an organization — it’s the people. Each of you brings different skills and talents to your job that, when performed at an outstanding level, will differentiate us from our competitors. **You truly are Wells Fargo’s competitive advantage.**

Our belief in this strategy puts strong emphasis on valuing our team members’ contributions and providing a work environment where all can excel. Managers have a major impact on the quality of the work environment, so we’ve given them strong accountability for effective people management — in fact, it’s included in their performance evaluations.
Career Development

Development is a business imperative for our company and is rooted in the belief that everyone can benefit from ongoing learning and focused development. We empower you to explore, grow and achieve through a full range of development opportunities. Our approach to development:

- **Reinforces our values and supports the needs of the business** by embedding our Vision & Values in all of our development activities and ensuring that development opportunities reflect and support the company’s business strategies and goals.
- **Focuses on your strengths** with training and tools to help you identify your talents, turn them into strengths, and grow from good to great.
- **Includes everyone** by recognizing that all team members — whether you are an individual contributor or a manager — are called to be leaders and can benefit from development.
- **Defines expectations** by clearly stating the knowledge, skills, and behaviors for success and helping you identify ways to acquire or develop them.
- **Targets your needs** by defining the common learning needed at various stages of development while recognizing and prioritizing the unique needs of team members.
- **Shares accountability** by encouraging team members to be actively involved in their own development and holding managers accountable for developing team members.
- **Offers a range of activities** that include programs and courses, relationships and feedback, and experiences. Your development will be most effective when you choose and blend a variety of development opportunities.

Orientation and getting started

As a new team member, your first weeks and months on the job are important in establishing successful, productive working relationships. Your manager may conduct an initial orientation to give you the information you’ll need to do your job, participate in benefits and programs, and understand available resources. As part of your orientation, you may be invited to attend a group orientation session as well. Each line of business may establish its own time frames during which new team members should demonstrate job proficiency.

Development

Your career at Wells Fargo can be as varied and dynamic as you want it to be. The company offers a range of career development options and believes in fostering an environment in which you can explore your talents and reach your full potential.

At Wells Fargo, development can mean many things. You may focus on enhancing your current skills, growing skills toward a future role, or even taking steps to learn new skills and change directions entirely. Regardless of your career goals, your development can take on many forms. Once you’ve identified where you want to go, Wells Fargo has several ways to help you get there. Development options include:

- **Experiences**: Hands-on learning in real situations, either in or outside of your current role.
- **Relationships and feedback**: Learning from others through coaching or mentoring relationships, networks, feedback, or observing and working with role models.
- **Programs and courses**: Formal education and training through in-person or online courses and informal learning opportunities such as webinars, books or videos.

Your line of business also provides functional and product training that is specific to your job or business within Wells Fargo. Talk with your manager to learn about training that is required or recommended for your job.

An online tool, iDevelop, helps you build a development plan focused on your strengths and career goals.

Leadership

The Wells Fargo Leadership Model offers a simple yet comprehensive way to define what it takes to be successful at Wells Fargo. It is based on three key leadership areas — Lead Yourself, Lead the Team, and Lead the Business — that apply to everyone, regardless of line of business, job title, role, or level. Development opportunities support all three areas and are aligned to our competency framework that defines extraordinary performance for managers and individual contributors.
Jobs

One way to develop your career is to explore other jobs at Wells Fargo. The online Jobs site on Teamworks (see Internal Job Opportunities and Employment and Hiring) allows you the opportunity to access current job postings so that you can change jobs, transfer, or advance according to your qualifications and goals.

To learn more

To learn more about how to plan your development at Wells Fargo, visit the Career & Development website on Teamworks, where you can find resources and activities to enhance your performance and align with the direction you want to take your career.
Tuition Reimbursement

Wells Fargo encourages team members to seek career development opportunities through the company’s Tuition Reimbursement Benefit, which is available to regular and part-time team members. Flexible team members are not eligible to participate in the program.

More information

For more information about tuition reimbursement, review the Tuition Reimbursement Benefit on Teamworks.

Other classes

Check with your manager if you’re interested in a job-related class, certification program, seminar, or workshop, because these programs are not covered under the Tuition Reimbursement Benefit.

If you’re interested in education that doesn’t meet the eligibility criteria for tuition reimbursement (for example, a class from a nonaccredited institution or a class being taken to achieve a licensure or certification), your manager has the discretion to decide whether the tuition expense will be your responsibility or paid by the business group.
Performance Management

Performance management is a key aspect of our overall culture here at Wells Fargo — it’s a tool that provides each of our team members with the opportunity for personal responsibility, accountability, reward, and recognition. Performance management can help us outperform the competition, develop a stronger management culture, and help team members reach their potential.

Managers, at the beginning of the process, communicate to team members what is expected, why it is important, and how they can be successful. Throughout the year, managers provide ongoing feedback on progress toward goals and, at the end of the year, complete the annual performance review.

Performance reviews

The main purpose of the performance review is to provide you with feedback about how you’re doing and to suggest ways to improve your performance. This is accomplished through communication between you and your manager about:

- Job requirements and standards
- Working relationships
- Future expectations
- Any work-related problems or issues

Your performance review is also used for making salary decisions (see Merit Reviews) and other decisions about future job opportunities.

Your comments

You should have a chance to read the documentation of your performance review before it is included in your Official Personnel File. You are also free to write your own comments, explanations, or disagreements to be included in your Official Personnel File.

Performance rating scale

The following rating scale is most commonly used for performance reviews:

<table>
<thead>
<tr>
<th>Rating</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Significantly above all key objectives</td>
</tr>
<tr>
<td>4</td>
<td>Consistently above all key objectives</td>
</tr>
<tr>
<td>3</td>
<td>Met all and may have exceeded some key objectives</td>
</tr>
<tr>
<td>2</td>
<td>Met some but not all key objectives</td>
</tr>
<tr>
<td>1</td>
<td>Significantly below all key objectives</td>
</tr>
</tbody>
</table>

Timing of performance reviews

Your performance is generally reviewed on a regular basis as determined by your business group. However, performance reviews may be completed more frequently when performance levels change — for example:

- For a team member who is new on the job.
- When the previous rating was a 1 (significantly below all key objectives) or 2 (met some but not all key objectives).
- If you transfer to another position.
- At the conclusion of a major project or assignment.

If you haven’t had a formal performance review within the last 12 months, let your manager or your HR Advisor team know.
**Completed performance reviews**

Completed performance reviews are maintained in the team member’s Official Personnel File. For information on retrieving historical performance reviews, see the Official Personnel File section of *Teamworks*. 
Problem Solving

Performance counseling and corrective action

It’s important to the success of our company that every one of us be a contributing member of the team. Our customers depend on a consistent level of excellence in their interactions with Wells Fargo, no matter what person they’re dealing with. So, to make sure that this universal standard is met throughout Wells Fargo, each of us is expected to meet standards of performance, conduct, and attendance and to follow company policies and procedures.

In most cases, if you have a performance issue, your manager will work with you to provide the appropriate performance counseling and corrective action so that you have the opportunity to improve. Performance counseling may be provided through verbal discussion or in writing. For example, an optional written Performance Improvement Plan may be issued in conjunction with any level of counseling or corrective action. However, the policy is not progressive. This means that your manager reserves the right to use any part of the process that he or she feels is appropriate for the situation — and, if necessary, to terminate employment without implementing performance counseling and corrective action. This is consistent with our “employment at will” policy.

The level of performance counseling and corrective action depends on considerations such as:

- Nature and severity of the issue
- Timing and frequency of previous issues
- The team member’s overall performance

Additionally, during a corrective action process, there may be times when Wells Fargo determines that it is appropriate for you to be out of the workplace, and you may be placed on an administrative leave. If this happens, you will be given information about the terms and conditions of your leave at that time. Because facts and circumstances can vary widely and are sometimes unique to a particular situation, the action that’s taken in one situation shouldn’t be construed as setting a precedent for any other situations.
Corrective Action

**Informal warning**

In most cases, if your performance, conduct, attendance, or punctuality doesn’t meet specified requirements, your manager will meet with you to discuss the issue. An informal warning that documents a need for improvement can be verbal only or by written memo to you, with a copy kept in the manager’s desk file.

The informal warning generally contains:

- The specific areas of performance, conduct, or attendance that don’t meet the requirements or expectations of your assigned job duties.
- A plan and time frame for improving your performance that you and your manager develop.
- A warning that if the issue continues, it can lead to a formal warning or termination of employment.

**Formal warning**

If your performance, conduct, attendance, or punctuality doesn’t appear to improve or keeps declining after an informal warning — or if something happens to cause the escalation of the performance counseling and corrective action process — then your manager may document the situation in a formal warning.

The formal warning generally contains:

- An explanation of the issue.
- A definition of the expected level of performance or the improved conduct or attendance needed.
- An improvement time frame.
- A warning that if the issue continues, it can lead to termination of employment.

The formal warning will become a part of your Official Personnel File and will remain in the file for the duration of your employment, regardless of improved performance or change in your position, business line, location, or manager.

**Final notice**

Some situations that involve a serious one-time policy violation may require corrective action just short of termination. In a situation like this, you will receive a final notice (see the Glossary) advising you that if a similar situation, or any other serious policy violation, occurs again at any time during your Wells Fargo employment, your employment may be terminated immediately.

The final notice:

- Is typically a written memo.
- Will become a part of your Official Personnel File and will remain in place for the duration of your employment, regardless of any change in your position, business line, location, or manager.

If you receive any type of warning or final notice and if you are unclear about what it means for you, you should contact your manager or HR Advisor team as soon as possible.

**Termination**

If you don’t achieve the improvement in performance, conduct, attendance, or punctuality that was outlined in the informal warning or formal warning, your employment may be terminated. Employment can also be terminated if the situation documented in a final notice reoccurs or if the problem involves a breach of policy, including a violation of the Code of Ethics and Business Conduct or Information Security Policy, or if your performance or conduct is such that continued employment is no longer in the best interest of Wells Fargo. For examples of this kind of conduct and more information about situations appropriate for immediate termination, see Involuntary Termination.
Dispute Resolution

At Wells Fargo, we feel that it’s essential to provide team members with a prompt, thorough review of any work-related problem. So we’ve developed a process through which each team member has an opportunity to use internal problem-solving resources.

Although we can’t guarantee that every team member will always be satisfied with the outcome, we can make sure that all team members have dispute resolution methods available when they’re needed. In addition, we prohibit retaliation against any team member for using the dispute resolution process (see the Nonretaliation Policy page in the Team Member Professionalism section).

Overview of the dispute resolution process

If you have a work-related dispute, you should first try to resolve it directly with your manager — he or she is usually closest to the situation and in the best position to review it.

If you need alternatives or to escalate your dispute further, you can follow the process described on the Dispute Resolution Resources page. It’s strongly recommended that you use these resources in the order they’re shown — it’s logical that those closest to your situation will be able to understand it best, so you’ll want to go to those resources first. It’s important to begin the process promptly when the issue arises (normally within 30 days), because delay can affect Wells Fargo’s ability to respond to your concerns. This process is not intended to prevent you from discussing terms and conditions of employment at Wells Fargo.
Dispute Resolution Resources

Your manager

In most cases, you should discuss any work-related issue with your immediate manager, because he or she is in the best position to help with a prompt resolution. For assistance with preparing for a meeting with your manager or additional support regarding the dispute resolution process, contact HR Advisor.

Your manager’s manager

After speaking with your manager, if you feel that you haven’t been able to communicate effectively with him or her — or if you want someone else to review the situation — you can meet with your manager’s manager (or another manager above your manager in the chain of reporting relationships) to discuss the issue. Again, for assistance with preparing for a meeting with your manager or additional support about the dispute resolution process, contact HR Advisor.

HR Advisor team

After you’ve spoken with your manager’s manager, if you feel that you haven’t been able to communicate effectively with him or her — or if you want someone else to review the situation — you can contact HR Advisor. A member of this team will work to obtain related information to review the matter, help resolve work-related issues, and make recommendations to you or your group’s management if appropriate. You may contact HR Advisor by calling 1-877-HRWELLS (1-877-479-3557), option 3, or schedule an appointment by emailing hradvisor@wellsfargo.com.

Additional review

After you’ve spoken with HR Advisor, if you still want your dispute reviewed further, you can contact Corporate Employee Relations to determine if further review is warranted based on the circumstances. If it is determined further review is warranted, a member of the Corporate Employee Relations team will ensure a thorough review is conducted by the appropriate resource. If it is determined further review is not warranted, the matter will be considered closed.

Mediation

After you’ve completed the dispute resolution process described above and if there are still unresolved issues involving a legally protected right — for example, an allegation that the termination or terms of your employment involved discrimination, harassment, or retaliation based on race, color, gender, national origin, religion, age, sexual orientation, gender identity, genetic information, physical or mental disability, pregnancy, marital status, or status as a protected veteran — you can request mediation. Mediation will be scheduled only if Wells Fargo agrees that it’s appropriate. The mediation program doesn’t alter or modify Wells Fargo’s “employment at will” policy.

Mediation involves an external, objective, professional mediator who will provide a neutral forum where you and the company can try to resolve the issues. The mediation process emphasizes open discussion and seeks to resolve the issue through compromise. It’s not a formal process like arbitration or litigation, where a decision-maker decides which party will prevail.

If you request mediation and Wells Fargo agrees that it’s appropriate, we will make the arrangements. If your request for mediation is denied, then the dispute resolution process ends at that point.

Cost

There’s a cost for mediation, which will be shared between you and Wells Fargo. Your share is 10% (up to a maximum of $200), and Wells Fargo’s is 90% plus any expenses that exceed your $200 maximum.

Timing

If you decide to ask for mediation, we must receive your request for mediation within 30 days after you have escalated your concerns and received a resolution to your dispute.
How to request mediation

For more information about mediation or to initiate a request, contact Corporate Employee Relations at 1-888-284-9147.

Employee Assistance Consulting (EAC) If you require emotional support in preparation for a conversation with your manager or following the dispute resolution process, contact Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also contact EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
Termination Decision

Termination decision review

If your employment is terminated involuntarily (see Involuntary Termination) or for job abandonment and you want to have that decision reviewed, contact your HR Advisor team as soon as possible following the termination (normally within 30 days). Once your matter has been reviewed, if necessary, you can contact Corporate Employee Relations at 1-888-284-9147 to determine if further review is warranted based on the circumstances. You are encouraged to provide written information to help this process.
Third-Party Representation

It is the intent of all Wells Fargo policies to provide a productive and respectful work environment. We respect your right to communicate directly, on an individual basis, with your manager, your manager’s manager, or your HR Advisor team about any of the terms or conditions of your employment. Within our work environment, we believe that those who are also Wells Fargo team members can be more responsive to your needs and concerns than anyone outside of the company, such as an attorney, labor organization, association, or group.

For that reason, we conduct team member communications and problem-solving, as well as performance counseling, corrective action, and internal investigations, without participation by an individual or a “representative” who is not a Wells Fargo team member. You will be asked to respect the confidentiality of these activities in a manner that is consistent with existing labor laws.

If you encounter any problems on the job, bring your concerns to your manager or your HR Advisor team. They’re willing to discuss any work-related problem, issue, or concern with you on a direct, person-to-person basis.
Pay & Jobs

Our approach

To attract and retain great team members, Wells Fargo offers a total compensation package competitive with those offered by our key competitors in the businesses and markets where we operate. Just as importantly, this package balances Wells Fargo’s need to remain profitable with our desire to help our team members succeed financially. Cash compensation, whether delivered as base salary, draw, or incentive compensation, is an important part of the compensation package.

Specifically, we want our Wells Fargo compensation program to:

- Attract and retain the best people in the industry.
- Link pay to individual performance and our company’s overall strategic initiatives and performance.
- Provide career-growth and pay-increase opportunities.
- Be openly communicated, to enhance team members’ understanding.
- Balance business-unit flexibility with company-wide consistency.
- Provide opportunities to recognize individual and business group performance.
- Promote individual accountability and appropriate risk management.
- Balance the needs of team members, the organization, and the shareholders.
Total Compensation

For most team members, the total compensation package at Wells Fargo is much more than base pay. It includes the total cash compensation (salary, draw, and any incentive compensation, including but not limited to bonus, commission, and other forms of incentive compensation) seen on your pay voucher, plus company contributions toward additional benefits like health care and disability plans, retirement plans, and Paid Time Off, plus any equity awards you may receive.
Employment & Pay Definitions

There are three employment classifications at Wells Fargo:

- Regular
- Part-time
- Flexible

### Employment classification definitions

<table>
<thead>
<tr>
<th>Classification</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>Team members scheduled with standard hours of 30 or more hours per week (see “standard hours” in the Glossary) are classified as “regular” (unless they’re in the flexible classification).</td>
</tr>
<tr>
<td>Part-time</td>
<td>Team members scheduled with standard hours of between 17.5 and 29 hours per week are classified as “part-time” (unless they’re in the flexible classification). Standard hours and the number of hours actually worked may vary somewhat for part-time nonexempt team members, depending on business needs.</td>
</tr>
</tbody>
</table>
| Flexible       | The “flexible” classification covers several different scenarios. It may refer to team members who:  
  - Work any number of hours on given projects  
  - Fill in when needed  
  - Are on call  
  - Work only certain times of the month or year  
  - Work regularly on a flexible schedule but are not classified as part-time or regular  

**Note:** Team members in the flexible classification aren’t eligible for most Wells Fargo benefit programs.

### Compensation definitions

We use market pricing analysis to determine total cash compensation targets for individual jobs — this allows us to establish competitive rates of pay by comparing our jobs with external market data for similar jobs in the markets where we operate. Our market pricing program also reflects differences in pay levels due to geographic locations, allowing us to pay competitively based on the cost of wages in a given location. Listed below are some of the compensation-related terms you’ll hear in relation to our compensation structure.

**Area differential**

Area differential is a geographic indicator of the salary range where a team member is assigned. Wells Fargo recognizes five area differentials, based on different average pay levels for specific geographic areas.

**Job class code**

Corporate Compensation assigns Wells Fargo jobs a job class code used to identify the pay that is eligible for Wells Fargo’s benefit plans. There are three job class codes. Most Wells Fargo team members are in jobs assigned to job class code 2. Job class code 1 or 5 is assigned when the pay structure for a job delivers a high percentage of the team member’s total pay through an incentive plan. See “job class codes” in the Glossary for specific definitions of each job class code.
**Job family**

A job family is a group of jobs that share similar functions, such as retail, operations, or marketing.

**Job titles**

Every Wells Fargo team member has an official job title in PeopleSoft (the payroll system used by Wells Fargo) linking a unique job code and the responsibilities of the job or the job family. Your official job title may or may not be the same as the job title you use to describe your job in the course of business. You may be able to use a “descriptive job title” on your business cards and for daily use. Discuss an appropriate title with your manager because some businesses have a list of preapproved descriptive job titles.

**Market Reference Point (MRP)**

The MRP is the central point of a pay range corresponding to our determination of competitive pay in relationship to the external market.

**Maximum**

The maximum is the upper end of the pay distribution range.

**Pay distribution range (PDR)**

The PDR refers to a range of competitive pay associated with a particular job. These values are expressed in annual salary dollars and assume a 40-hour workweek.

**Salary**

If you are an exempt team member, salary is the compensation expressed as a base salary rate and is paid biweekly on Wells Fargo’s scheduled pay dates. If you are a nonexempt team member, the amount is expressed as an hourly pay rate or base pay and is paid on Wells Fargo’s biweekly pay dates for the actual hours you worked during the payroll period. For purposes of this section, the term “salary” includes base salary for exempt team members and base pay for nonexempt team members.

**Threshold**

The threshold is the lower end of the pay distribution range.

**Total cash compensation (TCC)**

This figure includes your salary plus bonuses or incentives where applicable.

**Total compensation**

This figure includes your salary, any incentive payments, the amount Wells Fargo spends toward your benefits, and any equity awards you may receive.

Exemption Classifications

The terms "exempt" and "nonexempt" refer to legal classifications established under the Fair Labor Standards Act (FLSA). If you're not sure whether your position is classified as exempt or nonexempt, check with your manager.
Exempt

Team members in exempt positions (see Overtime) are paid a salary and are not eligible for overtime pay.

Typically, when we discuss comparative salary figures, we talk about an annual amount for a team member who has standard hours (see “standard hours” in Glossary) of 40 hours per week. If you’re in an exempt position with standard hours of less than 40 hours per week, your salary is prorated based on this formula:

\[
\text{Your weekly Annual base salary rate of a 40-hour-per-week person} \times \frac{\text{Your annual standard hours}}{40 \text{ hours per week}} = \text{Your annual base salary rate}
\]

If you need to do the reverse calculation, calculate your annual base salary rate as if you worked 40 hours.

\[
\text{Actual annual base salary rate} \times \frac{40 \text{ hours per week}}{\text{Your weekly standard hours}} = \text{Annual base salary rate of a 40-hour-per-week person}
\]

If you are an exempt team member, your salary compensates you for all hours actually worked, whether it is more or less than your standard hours.
Nonexempt

Team members in nonexempt positions are paid by the hour for actual hours worked, so they are not technically paid a salary. However, an approximation of a nonexempt base salary is used for many purposes, such as comparing one job to another, determining salary increases, and establishing the value and cost of certain benefits. A nonexempt job’s annual salary pay is calculated as follows:

\[
\text{Your hourly rate} \times \text{Your weekly standard hours} \times 52 \text{ weeks} = \text{Your estimated annual base salary}
\]

If you are a nonexempt team member, your actual annual base pay will depend on actual hours worked, including any overtime pay in the calendar year.

If you need to do the reverse calculation, figure an hourly pay rate based on an annual salary figure. That formula is:

\[
\text{Annual base salary rate of a 40-hour-per-week person} / 2,080 \text{ hours per year}
\]
Shift Differential

Shift differential applies to most nonexempt positions. A few nonexempt positions are not eligible for shift differential pay. If you are unsure whether your position is eligible for shift differential pay, please ask your manager. Shift differential may also apply to some exempt positions, as designated by the business unit, that work in production environments such as operations, technology, and call centers, including areas that operate 24 hours a day, 7 days a week.

Determining shift differential pay

<table>
<thead>
<tr>
<th>Shift</th>
<th>Shift time periods</th>
<th>Differential for eligible hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8:00 a.m. – 4:00 p.m.</td>
<td>None</td>
</tr>
<tr>
<td>2</td>
<td>4:00 p.m. – 8:00 a.m.</td>
<td>15% for nonexempt team members</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10% for exempt team members</td>
</tr>
</tbody>
</table>

Differential amount

Eligible nonexempt team members

Shift differential is calculated as a percentage of your hourly rate. The differential is only paid for hours worked in shift 2 and applies to each work day in a workweek. Nonexempt team members must work a minimum of four hours in shift 2 to receive the differential for that scheduled work period. The shift differential is paid only for hours worked during shift 2 (as defined above) and is not paid for PTO, holidays, or other absences, including a leave of absence.

Eligible exempt team members

Shift differential is calculated as a percentage of your salary. The table above defines the shift times and related differential. Exempt team members in jobs designated as potentially eligible for shift differential must have 50% or more of their regularly scheduled hours of work during shift 2. Team members on a leave of absence will not receive shift differential pay.

Refer to the Shift Differential page on Teamworks for more information.
Work Hours

Your manager determines and may change your scheduled work hours based on the business needs of the specific area and business, taking into account each position’s classification as regular, part-time, or flexible. If you’re in a nonexempt position (see Overtime), you’re responsible for submitting timely and accurate records in Time Tracker of the hours you work. This includes any time spent on electronic devices for business purposes. The standard workweek (see the Glossary) is a fixed and regularly recurring period of work within the week beginning on Sunday at 12:01 a.m. and ending on Saturday at midnight. Depending on business group needs, team members in the regular employment classification may work alternative schedules (other than the usual five-day week). Check with your manager to find out if these options are available in your area.

To meet business needs, nonexempt team members may occasionally need to work or engage in business-related activities outside of their normal work hours and location. To be paid correctly, it is important to know what constitutes "hours worked" for the purpose of reporting time when you travel to and attend business-related events. Refer to the Recording Nonexempt Travel and Attendance page on Teamworks for more information.

Meal periods and rest breaks

Meal periods are considered unpaid time. If for any reason, on occasion, your manager requires you to work or stay at your workstation during your meal period, it’s considered paid time and should be recorded as work time.

Several states also have specific regulations requiring that nonexempt team members take paid rest breaks. Refer to Meal and Break Periods in the Time Away section for more information. Check with your manager and follow the appropriate practice for your state or business.
Overtime Pay

All team members may be required to work hours in addition to their standard hours as directed by their manager. The Fair Labor Standards Act (FLSA) requires that nonexempt employees receive overtime pay if they work more than 40 hours in a workweek. In some locations, there may also be additional state laws governing overtime pay.

Nonexempt

If you’re in a nonexempt position, you are entitled to pay for all hours actually worked, even those exceeding your regular schedule or those not authorized before working them. Therefore, you must report all hours worked in Time Tracker. If you think you’re going to need to work overtime, you need to get your manager’s authorization before you work additional hours. Overtime affects your business group’s plan and budget, so it’s important that your manager approves it in advance. Working unauthorized overtime hours can be grounds for corrective action, which may include termination of your employment. The table below describes various overtime pay options.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Weekly</strong></td>
<td>You’ll receive overtime pay of 1.5 times your hourly rate, also called “time-and-a-half,” if you work more than 40 hours in a standard workweek. Paid Time Off and holidays are not counted as “work” hours for overtime purposes. You must report all the hours you work in Time Tracker, and you need to get your manager’s approval before you work any overtime.</td>
</tr>
<tr>
<td><strong>Daily</strong></td>
<td>Some states also have provisions for paying nonexempt overtime pay based on daily work hours — for example, if you work more than 12 hours in one day. Check with your manager or the HR Service Center to see if this applies in your state. Overtime requirements for your state are also posted in your workplace.</td>
</tr>
<tr>
<td><strong>Nonovertime hours over standard schedule</strong></td>
<td>If your usual schedule is less than 40 hours a week and you’re asked to work some extra hours — but not enough to qualify for weekly or daily overtime pay as described above — then you’ll receive pay for the extra hours at your usual hourly rate.</td>
</tr>
</tbody>
</table>

*When you’re paid*

You should receive pay for overtime on the same payday you’re paid for regular time worked during that workweek.

Exempt

If you’re an exempt team member, you don’t receive extra pay for time worked beyond your typical workweek. Your salary pays you for all hours worked in any workweek. As an exempt team member, you will receive your full salary without deduction for any week in which you perform work, except for those deductions authorized by law or by you. Wells Fargo prohibits unauthorized deductions from your pay. If you feel that an amount has been improperly deducted from your pay, you need to report it immediately (see Pay Voucher and Reporting Procedures).
Holiday Pay

To meet the needs of our customers and business, you may occasionally need to work on one of Wells Fargo’s observed holidays. See also Observed Holidays.

Nonexempt

If you’re a nonexempt team member classified as regular or part-time and are required to work on an observed holiday, you will receive regular holiday pay for the time worked on the observed holiday. Holiday pay is defined as your regular pay rate plus a holiday premium, which is half-time, for a total of one-and-a-half times your regular pay rate. For example, a team member who regularly receives $10 per hour would earn $15 per hour for any hours he or she worked on the observed holiday. Team members classified as flexible are not eligible for holiday premium pay.

Nonexempt team members who are scheduled and report to work or who are called in to the work site to work on an observed holiday are guaranteed at least four hours of holiday premium pay.

When you’re paid

You should receive pay for working on an observed holiday on the same payday you’re paid for regular time worked during that workweek.

Exempt

Exempt team members do not receive additional pay for working on an observed holiday, but you may take the holiday at another time during the current year as a floating holiday, with the approval of your manager. See Observed Holidays in the Time Away section.
Merit Reviews

The main objective of our salary program at Wells Fargo is to reward team members for their individual performance in contributing to our company’s success. Most team members are eligible for merit reviews, which include a review of both performance (see Performance Management Process) and salary.

Merit increases

A merit review may or may not result in a merit increase to your salary. Rather than using an automatic formula, your manager determines merit increases based on such things as:

- Your job performance.
- The number of months since your last performance review, merit increase, or promotion.
- Your salary relative to your job’s Market Reference Point and competitive market pay.
- Variable pay opportunities, such as incentives or bonuses.
- The salary budget of your business group.

Team members who are lower performers or whose salaries are well above competitive market pay for the job may receive smaller increases or no increase. Team members who are consistently high performers and are at the top of the pay distribution range are not eligible for an increase in their base pay; however, they may be eligible for a lump sum merit increase.

Review timing

Your performance and salary are generally reviewed during the focal review period, which takes place every year around the same time. You may also receive a review at other times at your manager’s discretion (see Timing of Performance Reviews) or because of one of the circumstances described below.

Annual Focal Review

This is the common review period and process providing an overall review of performance and compensation for most team members. If you transfer or are hired into a business group with a focal review period, your manager will explain how it affects you — in most cases, your next review will occur from four to 15 months after your previous one.

Transfer or promotion

If you transfer or are promoted to a new job, you may receive a performance review from your current manager if it’s been six months or more since your last review (if it’s been less than six months, your manager won’t conduct a formal review but will simply send the hiring manager some performance notes to use at your next review).

The hiring manager will take into consideration the amount of time since your last merit increase, the market rate of pay for the new job, and your applicable skills and experience (see Promotions and Job Changes) when considering any compensation decision for your new role.

Leave of absence

If you are on an unpaid leave of absence during the focal review period, generally any applicable merit increase will be processed on the focal review effective date, but any increase to your salary won’t become effective until you return to work and your merit review date has passed. (An “unpaid leave” means that you’re not receiving your regular Wells Fargo salary, even though you may have other sources of income such as short-term disability or long-term disability benefits — see Income Sources During Leave). In addition, if you are on a Salary Continuation Leave or working in a Short-Term Assignment Resource (STAR) position, you are not eligible for a merit increase.

Eligibility for merit review

All regular and part-time team members may be eligible for merit reviews of performance and salary under the guidelines in this handbook unless a stated exception applies.
Team members classified as flexible who work as a flexible team member for a year or longer are eligible for an annual performance review, and, if appropriate, their hourly rate of pay may be increased following merit guidelines for the business group.
Promotions

One opportunity you have as a Wells Fargo team member is the ability to explore different jobs and advance your career while staying with Wells Fargo. Career development can take the form of a lateral move to gain new experience and skills or a promotion where you take on greater responsibilities. A promotion is a move to a position of significantly greater responsibility, scope, and impact on the organization where typically the target Total Cash Compensation (TCC) of the new job is 10% or greater than the previous job. TCC is calculated as the base Market Reference Point (MRP) plus target bonus, if applicable. A promotion can also be a move from one level to another in a job progression (for example, Accountant 3 to Accountant 4), even if the change in base MRP and bonus target is less than 10%.

You may receive a salary adjustment at the time you’re promoted if:

- You truly did change jobs (that is, it’s not just a reevaluation or a title change).
- Your new position’s responsibilities are significantly greater than your previous job’s.
- Your current salary isn’t appropriate based on the new job’s competitive market pay and your expertise, skills, and level of proficiency in the new job.

A salary adjustment due to a job change is separate from a merit increase. If you receive a salary adjustment from a promotion, it will be effective with the movement into the new position.

Amount of increase

When determining an appropriate salary adjustment, your manager will consider things like:

- Your skill level in the new position.
- How your salary relates to those of people in similar positions with similar skills and experience.
- How your salary relates to the job’s MRP and the competitive market pay for the job.
- How long it’s been since your last merit increase.
- The timing of your next merit review.
Incentive Plans & Awards

One way we can link pay to specific company business or individual results is through the use of incentives as additional methods to reward performance.

Incentive plans

Some team members participate in incentive pay programs designed to support specific business objectives. These incentive plans provide compensation opportunities in addition to the base salary available to eligible team members in designated jobs for achievement of specific goals. Incentive compensation opportunities may be decreased or eliminated when individual, business group, or company goals are not met.

If you’re currently eligible to be paid under an incentive plan, your manager will let you know about the plan. If you have any questions about eligibility or how an incentive plan works, ask your manager.

Awards and recognition

Team members occasionally receive cash or noncash awards or recognition from Wells Fargo — for instance, a special award for the team member with the highest sales total in a given promotion. Awards and recognition can be a good way to develop teamwork and draw focus toward a specific goal; they can also be a special thank-you for things like work on a specific project or exceptional customer service.

For tax purposes, the fair market value of a cash or noncash award (not the cost to the company) may be taxable income subject to payroll tax withholding. Managers are responsible to ensure proper reporting of awards to Payroll.

Time away from work should not be used as an award or form of recognition under any circumstances. Refer to the Time Away section of the Team Member Handbook for more information about the appropriate uses of time away.
Job Changes

At some point in your Wells Fargo career, you may voluntarily change jobs. Situations like this might include:

- Making a lateral move to a new job where you’ll use different skills but have a similar level of responsibility.
- Accepting a job with lesser responsibilities.
- Moving to or from a job classified as flexible.
- Moving to or from a job in a special pay category (see "job class codes" in the Glossary).

During the interview process for the job, you and the hiring manager will discuss the situation so that a salary can be determined for the work you’ll do and the skills and knowledge you bring to the new position. Depending on the circumstances, this could result in a salary that’s lower, higher, or the same as your current salary.

Less responsibility

If you voluntarily apply for a job with significantly less responsibility, your salary will be reviewed and you may be offered a reduced salary. You have the choice to accept or decline the job offer. The fact that the salary offered for the new job is less than your current salary doesn’t make you eligible for benefits under the Wells Fargo Salary Continuation Pay Plan.

Incentive jobs

If you voluntarily apply for a job in one of the special pay categories (see "job class codes" in the Glossary), your salary may be adjusted up or down or replaced with a draw designated for that position. If you move out of a job in one of these categories, your salary may be adjusted as appropriate, based on your qualifications and the competitive market pay of your new job. Choosing to move into or out of one of these jobs doesn’t make you eligible for benefits under the Wells Fargo Salary Continuation Pay Plan.

However, moving to or from a special pay category may affect your benefits or the pay level used to calculate some of your benefits. If you have questions, refer to your Benefits Book or contact the HR Service Center at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161.

Flexible classification

You may also become eligible for benefits if you move from flexible into a regular or part-time position. If you move from a job classified as flexible to a regular or part-time position, your pay may be adjusted to a salary that you and the hiring manager previously agreed on, based upon your qualifications and the market pricing of the job you’ve accepted.
Getting Paid

As a Wells Fargo team member, you're paid every two weeks, generally on Fridays (unless a holiday causes a change in pay date). This means that most months have two paydays, but sometimes (generally two months each year), there is a third payday in the same month.

If you're a nonexempt team member, you must fill out and submit timely, accurate online timesheets through the appropriate time-keeping system to receive proper pay including overtime.
Payment Methods

How you're paid

Although it is not required, you’re strongly encouraged to have your check automatically deposited. This ensures accurate and timely posting of your pay and no worry if you are unable to deposit a paycheck while you're on vacation. You are not required to use Wells Fargo for direct deposit, but if you do, as a team member, you’re offered a free Wells Fargo checking account by establishing direct deposit of your pay to any Wells Fargo checking or savings account. You’ll need to open the account at the Wells Fargo store of your choice or through the Wells Fargo Customer Connection, following its standard account opening process, and request payroll direct deposit.

You can view your pay voucher, showing gross and net pay and deductions, online on Teamworks, from work or home, two days before each payday (or, if you don’t have online access at work or home, you can request a paper voucher). If you do not establish direct deposit, you’ll be paid by check. Generally, paychecks are sent each pay period to your work address. If you don’t have a permanent work address, your paycheck will be mailed to your home.

Choosing your account or payment method

You set up your direct deposit by completing paperwork when you’re first hired. If you later want to change your payment method or account number, you can use the online Direct Deposit tool on Teamworks. If you have questions about using the online tool, you may contact the HR Service Center at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161.

Note: Funds deposited to a closed account cannot be reissued until returned to Payroll, which can take one to five business days. To avoid payment delays when you change checking account numbers, it’s best to leave your old account open until you receive a payment notification showing your new checking account number. A Wells Fargo PayCard account can be opened by filling out the PayCard Sign-Up form available on Teamworks. A card will then be mailed to you. Wells Fargo PayCard Customer Service can be reached at 1-866-307-4737.

Your Wells Fargo account

You must handle your account responsibly and avoid overdrafts. If checks must be returned for insufficient funds or if your account is overdrawn, you’ll be required to pay the usual fees. Continued mishandling may result in the closing of your account.

If you choose not to establish payroll direct deposit and you have a Wells Fargo checking account, that account may be subject to Wells Fargo’s standard checking account service charges.

You can also choose to use a Wells Fargo PayCard account. Each payday, your funds would be credited to your account electronically, allowing easy access to your pay without the delays of mail distribution.

Required deductions

Each pay period the following required deductions are typically taken:

- Federal income tax withholding
- Federal Insurance Contributions Tax (FICA) for Social Security and Medicare
- State income tax withholding (where applicable)
- Any other taxes or deductions required by law, such as:
  - State Disability Insurance
  - Local tax

Income tax withholding

You complete your initial tax withholding information by using an electronic form during new hire sign-up. If we don’t receive a tax withholding form, we’re required to withhold taxes at the status of “single” with no deductions. You must submit a new withholding form if you:
• Begin working, living, or both in a different state
• Change your name or marital status
• Want to change your withholding

Changing your withholding

If you want to change federal or state withholding information, you can use the online W-4 tool on Teamworks.

If you have difficulty using the online tool, you may contact the HR Service Center at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161, for help with the appropriate forms. If you use a paper form to make changes, be aware that some states require a separate state form. In states where the federal form W-4 satisfies the state’s requirements, Payroll will change both withholdings unless you clearly write “state only” or “federal only” on the form.

Voluntary deductions

You may also authorize voluntary deductions for Wells Fargo benefits for which you’re eligible. Refer to your benefits materials for more information, including eligibility, enrollment, and change instructions.

Authorized voluntary deductions may be taken out of your pay each pay period for items such as company-sponsored medical, dental, or vision plan, 401(k) Plan, etc.
Pay Discrepancies

**Overpayments and pay discrepancies**

We work hard to ensure the accuracy of all compensation payments. However, you are expected to check your pay voucher (online or paper), direct deposit receipts, or both for accuracy, and you are required to report immediately to your manager any overpayment or any pay discrepancy — including but not limited to wages, salary, benefits under Wells Fargo’s Short-Term Disability Plan, incentive pay, bonuses, Paid Time Off, expense reimbursements, or benefits pursuant to the Salary Continuation Plan.

Your manager will work with you to make appropriate arrangements to remedy the error in a timely manner. Failure to report discrepancies or to make appropriate repayment arrangements is a violation of the Code of Ethics and may result in corrective action, which may include termination of employment.
Pay Voucher

You can view your pay voucher online on Teamworks at work or home. Your voucher gives you information about your current benefits and tax withholding choices. You’re encouraged to review your voucher each payday to confirm:

- Reported cash compensation is correct.
- The correct deductions are being made for benefit plans you’re enrolled in and other deductions you authorized.
- Your personal information is correctly reported (see Changing Personal Information).

If you have questions, check with your manager or call the HR Service Center.
Reporting Procedures

If you have any concerns about your salary, rate of pay, or compensation structure, please talk with your manager. If your manager is unable to help you resolve your concern, you should report your question or concern as soon as possible by contacting your HR Advisor team. If you're not satisfied with the way your question or concern has been resolved, you're encouraged to use Wells Fargo's dispute resolution process.

If you believe that either you or others have been denied compensation for any hours worked (including overtime), have not been provided with meal and rest breaks in accordance with state law, or have not been paid earned commissions or if you have a question or concern about improper deductions from pay, please call your HR Advisor team.

Note: At Wells Fargo, we will not tolerate retaliation against any team member who in good faith reports or provides information about a wage and hour complaint (see Nonretaliation Policy). Engaging in retaliatory behavior in violation of this policy is grounds for corrective action, which may include termination of your employment.
Time Away

**Our approach**

Wells Fargo believes that you are at your best when you have had the opportunity to relax and rejuvenate yourself. Our time away policies provide a variety of competitive options to accommodate diverse needs and life events such as illness, caring for a family member, vacation, volunteering, the birth or adoption of a child, the loss of a family member, and others. We encourage you to use the time away available to you.

Team members are expected to use one of Wells Fargo’s Time Away programs to account for any time away from work during their scheduled work hours unless otherwise directed by state law.

Wells Fargo’s Time Away programs are not transferable from one team member to another.
Team Member Responsibilities

Effective use of your time away is a personal responsibility. Familiarize yourself with the eligibility requirements and the expectations and approvals for using and recording time away. You are accountable for planning appropriately for both the expected and the unexpected to ensure that you have time away available for the entire calendar year. Managers and team members must balance business needs with team member requests for time away.

- **Exempt team members** are required to use time away in either full-day or half-day increments.
- **Nonexempt team members** use time away in accordance with their business line policies.

Abuse of time away policies may be considered a violation of the Code of Ethics and subject to corrective action up to and including termination.
Paid Time Off

Wells Fargo provides eligible team members with Paid Time Off (PTO) each calendar year to use for time away from work.

You may use this time for any number of reasons, including:

- Vacation
- Your illness (or time away during the waiting period for the Short-Term Disability Plan)
- A family member's illness
- School activities or conferences
- Variable holidays
- Religious observances
- Personal business
- Weather problems

There may be other types of state and local time away for which you may be eligible. Consult with HR Advisor if you have questions.

Time Tracker

Time Tracker is the tracking system used by all team members across Wells Fargo to record time off. The system tracks balances for PTO, holidays, and community service time and allows you to record other types of time away from work such as bereavement or jury duty. Nonexempt team members also use Time Tracker to record work time.
PTO Eligibility

You're eligible for PTO if you're in a regular or part-time position with a base salary or hourly rate.

If you are classified as flexible or otherwise not eligible for PTO, you may arrange unpaid time away with your manager.

Calculation for PTO allowance

Your annual PTO is based on three things:

- Your years of continuous service with Wells Fargo
- Your standard hours
- Your active working status

If you have questions about any of these, contact your manager.

Your annual PTO allowance is determined solely by the criteria above; allowances are fixed and may not be adjusted. Managers cannot provide additional PTO. In addition, managers cannot allow team members to "borrow" anticipated PTO from a future year of work under any circumstances.

Years of service

You can calculate your years of service by subtracting the year of your corporate hire date from the current year. For example, if your corporate hire date is any time in 1996, then in 2011, you have 15 years of service for purposes of calculating your maximum PTO allowance.

If you have questions about your hire date, contact your manager.

Annual PTO allowance for active, regular team members

*References to days assume an eight-hour day. This chart is based on a 40-hour week. If your standard hours are less than 40 hours a week, see standard work week.*

<table>
<thead>
<tr>
<th>Years of service*</th>
<th>Days</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>18</td>
<td>144</td>
</tr>
<tr>
<td>3 – 9</td>
<td>23</td>
<td>184</td>
</tr>
<tr>
<td>10 – 24</td>
<td>28</td>
<td>224</td>
</tr>
<tr>
<td>25 or more</td>
<td>33</td>
<td>264</td>
</tr>
</tbody>
</table>

*Your years of service allowance is effective January 1 of your anniversary year — for example, if you will reach three years of service on May 15, 2011, you are eligible for 23 days of PTO for the calendar year 2011.*

Legacy Wachovia grandfathered PTO allowance

If you were a Wachovia team member in a position of vice president or above as of December 31, 2008, you are grandfathered a PTO allowance of 26 days until you reach a years-of-service category that provides you a greater benefit.
Standard work week

Calculating PTO for team members scheduled to work less than 40 hours per week

If you are eligible for PTO but work less than 40 hours a week, your allowance will be a prorated amount of PTO based on your standard hours.

To determine your prorated PTO amount, use the following formula:

\[
\text{prorated annual PTO} = \left( \frac{\text{Standard hours}}{40} \right) \times \text{annual allowance}
\]

For example, you have seven years of service and work 30 hours per week, or 75% of a 40-hour work week (30 standard hours divided by 40 multiplied by 184 annual allowance equals 138 prorated hours). In other words the 40-hour PTO amount is 184 hours, so you are eligible for 75% of 184 hours, or 138 hours.
PTO Accrual

You accrue one-twelfth of your annual PTO allowance for each month in which you have an active work status for at least one full and completed shift of your standard hours or reduced work schedule in that month. Your manager may approve your use of unaccrued PTO. You may not “borrow” anticipated PTO from a future year of work under any circumstances.

In your first year

As a new Wells Fargo team member, you are eligible for PTO on the first of the month following one full calendar month of service. If you work for Wells Fargo less than 12 months during the year, your PTO is prorated for the partial year of work.

For example, if you start on April 6, you are eligible for benefits on June 1. This means that you are benefits-eligible for seven months if you remain at Wells Fargo through the end of the year, so you’ll be credited with seven-twelfths of your annual PTO allowance.

In your last year

If you retire, leave Wells Fargo, or leave as a result of a displacement, you’ll be eligible for PTO based upon the number of months you work before you leave or begin Salary Continuation Leave (see PTO at Termination).

Break in service

If there is a break of six months or less in your Wells Fargo employment, it is considered continuous service for determining your PTO benefits. If you have had a short break in service like this, ask your manager to verify your employment dates in Staff Management to make sure that you are receiving the correct PTO allowance. With continuous service, you will begin to accrue PTO on the first day worked in the month you are rehired. If there is a break of more than six months in your Wells Fargo employment, your rehire date becomes your corporate hire date, and you will begin to accrue PTO as a new hire does (see In Your First Year).

PTO and leaves of absence

Based on the requirements of Wells Fargo’s Short-Term Disability (STD) Plan, you are required to use accrued unused PTO for any scheduled workdays missed during the waiting period for the STD Plan. If you do not have accrued PTO to use during the waiting period, refer to the PTO during the STD waiting period section of the Medical Leave in the Leaves of Absence section for additional information.
Eligibility Changes

Change to an eligible position

If you move from a job classified as flexible to one that is part-time or regular and the position is eligible for PTO, then you become eligible for PTO. Your corporate hire date (not the date of your job classification) is used to determine your years of service for calculating your PTO allowance. You generally begin accruing PTO in the calendar month in which your job classification is effective. (If you haven’t yet completed one full calendar month of Wells Fargo employment, your PTO accrual will begin the calendar month after you complete this requirement.)

Change to an ineligible position

If you change to a position that is not eligible for PTO, then your PTO eligibility for that year is prorated based on the number of months you were in the eligible position. Your manager will verify your PTO at the time of the position change; if you have not taken all the PTO for which you are eligible, your original manager will submit a payment of accrued but unused PTO similar to what is described under PTO at Termination.

Changing schedules

If your regularly scheduled hours change during the year, your PTO is recalculated to reflect the amount of time you have spent in each schedule.

For example, if your annual PTO is 224 hours but you change from a 40-hour-per-week schedule to a 32-hour-per-week schedule (or 80% of 40 hours) on July 1, then your PTO accrued during the first half of the year is six-twelfths times 224 hours, which equals 112 hours, and for the second half of the year is six-twelfths times 80% of 224 hours, which equals 89.6 hours. So your total PTO for the year would appear in Time Tracker as 201.6 hours.

If your regularly scheduled hours change occurs after the first of the month, your PTO accruals for that month will be recalculated.

Using the above example, if your annual PTO is 224 hours but you change from a 40-hour-per-week schedule to a 32-hour-per-week schedule (or 80% of 40 hours) on July 15, then your PTO accrued during the first half of the month is calculated on a 40-hour-per-week schedule, which equals 9.33 hours, and the second half is calculated on a 32-hour-per-week schedule (or 80% of 40 hours), which equals 7.46 hours. So the total for the month would be 16.79 hours versus 18.66.

Intracompany transfers

If you transfer to another Wells Fargo position, you transfer into your new position with your current calendar year PTO accrual (less any PTO taken), plus up to five days of accrued PTO carryover (if any exists). Accrued and unused PTO exceeding the amount you are eligible to transfer will be paid out to you shortly after the transfer by the business group that you are leaving. Your new manager is responsible for ensuring that Time Tracker is adjusted as necessary to reflect your correct accrued unused PTO balance after your transfer and payout.
Using PTO

While a reasonable amount of Paid Time Off (PTO) should be taken annually by each team member, the timing and duration of successive days of PTO are subject to manager approval. Your PTO allowance should be used for any absence from work including unexpected circumstances and illnesses. While you may request to take the entire PTO allowance in Time Tracker for any purpose, managers will continue to approve your time away request based on business needs and line-of-business practices.

Team members carrying accrued PTO balances may not choose to take an absence without pay instead of PTO for purposes of saving accrued PTO time. This applies to time away related to the Short-Term Disability waiting periods. For more information, refer to the PTO during the STD waiting period.

Exempt team members are required to use PTO in either full-day or half-day increments. Nonexempt team members are encouraged to use PTO in hourly or daily increments based on their scheduled hours; however, Time Tracker will allow nonexempt team members to record PTO in five-minute increments.

Scheduling

You are expected to schedule your PTO in advance, with your manager’s approval. The only exception to this requirement is an illness or other emergency that you cannot predict in advance (see Unscheduled Absences below). Your manager will approve requests for PTO based on considerations like workflow, operational requirements, business needs, and length of service.

It is intended for you to use your PTO during the year it is accrued, and you and your manager have the responsibility to see that you do this without exceeding the carryover provision, except in those states where state law affects the carryover provision. While your preferences will be accommodated when feasible, there may be times when, due to business considerations, you may need to take your PTO on days other than your preferred ones.

Team members are expected to manage their PTO allowance throughout the year. If a team member exhausts PTO and continues to request unpaid time away, it will be considered an unscheduled absence and may be subject to corrective action (see Attendance & Punctuality).

Unscheduled absences

Although time away from work is important, it’s equally important that you are at work when scheduled. Regular and dependable attendance is an essential function of your job at Wells Fargo, and for this reason unscheduled absences may be subject to corrective action (see Attendance & Punctuality).

If you do have to miss work unexpectedly, contact your manager as soon as possible — no later than your normal starting time that day — and make every effort to reach your manager personally.

Using unaccrued PTO

Use of PTO in advance of accruing it may result in an overpayment. Team members are expected to report and repay any overpayments because of overuse of PTO annually. Failure to report and repay overpayments is a violation of the Wells Fargo Code of Ethics and subject to corrective action up to and including termination. Team members who leave the company with an overpayment of PTO are personally liable for the amount of the overpayment and will be considered ineligible for rehire until the overpayment is resolved.

After a leave of absence

To support effective business operations, team members should not schedule PTO immediately after a leave of absence, effectively extending their leave, without their manager’s approval.
Carryover & Accrual Cap

PTO carryover

Your PTO should be used during the year that it is accrued. However, you may carry over up to five days of PTO based on your standard hours. PTO carryover must be used by the end of the business day on March 15 of the following year. For all team members who are not subject to the PTO accrual cap, if for some reason you have more than five days or 40 hours of accrued, unused PTO remaining at the end of the year, you will lose it. For example, if your standard hours are 40 hours per week, then you would be permitted to carry over up to 40 hours of PTO to the following year. If, however, your standard hours are 20 hours per week, then you would be permitted to carry over up to 20 hours into the following year.

Note: If your work location as recorded in the official HR system of record is in California, Montana, or Tennessee, the PTO accrual cap applies, and you will not lose any accrued PTO.

PTO accrual cap for team members in California, Montana, and Tennessee

Team members in California, Montana, and Tennessee may accrue PTO up to one-and-a-half times their annual eligible PTO allowance. Team members in these states are not eligible to accrue additional PTO once they reach the cap. However, as these team members use PTO and reduce their PTO balance below the cap, they are eligible to again accrue PTO up to the accrual cap in the following month as long as their PTO balance remains below the accrual cap.
PTO at Termination

When you terminate employment, your manager will verify your PTO and, if appropriate, approve an adjustment to your final pay to reflect the PTO you've accrued versus what you've already taken.

For example, if you terminate employment in September, after you've used 24 of your 184 PTO hours, then your prorated PTO amount is nine-twelfths of 184 hours, or 137.9 hours. From that total, your manager will subtract the hours you have already taken, so you will be paid for a total of 113.9 hours. If, however, you had already taken more than nine-twelfths of your PTO amount (in other words, more than 137.9 hours), you'll be asked to reimburse Wells Fargo for the excess amount.

If you request to take PTO after you have given notice that you are leaving Wells Fargo, your manager will follow the policy in your region or line of business to approve and schedule this time. For example, some business groups do not approve the final workday to be taken as PTO.
Other Paid Time Away

We recognize there are occasions when you may need time away from work in addition to your Paid Time Off (PTO) and the company’s observed holidays. Wells Fargo also offers time away from work with pay for other reasons, such as:

- Bereavement
- Community service time
- General elections
- Jury duty
- Paid sick or safe time
- Testifying in court
- Location closings
- Military Reserve duty

Team members classified as “flexible” or otherwise not eligible for Paid Time Off (PTO) may arrange unpaid time away from work with their manager.

Other paid time away eligibility

You are eligible for time away related to bereavement, jury duty, or civic responsibilities if you are in an active working status in a regular or part-time position with a base salary or hourly rate. You are not eligible for these kinds of paid time away from work during a leave of absence.
Bereavement

We understand that the death of a family member is difficult to deal with and that you may need time away from work for your own grief or to attend to matters related to your loss.

Team members classified as regular or part-time are eligible to request time away with pay for bereavement.*

Wells Fargo recognizes that family structures can be unique and diverse in nature. Managers are encouraged to support team members during this time in their lives. If you have a loss that falls outside of the family member designation, like an ex-spouse or former in-law, you may be able to use PTO for needed time away, with manager approval.

If you are on an approved family leave and the family member you are caring for passes away, you will need to contact our claims and leave administrator to end your leave of absence and reach out to your manager to adjust your time away to bereavement time off.

Depending on your needs, your manager may approve a maximum of one regularly scheduled workweek for bereavement time off. Bereavement time must be taken within 90 days of the loss. State or local laws may offer additional unpaid time away; consult with HR Advisor for guidance in these cases.

*The request may include time away for a team member’s loss of an unborn child. Team members may also be eligible to qualify for an FMLA-eligible leave in cases of a serious medical condition. Refer to Medical Leave.
Community Service Time

Community service time is one of the ways Wells Fargo supports your volunteer involvement in the community.

Community service time is time away with pay, separate from PTO. If you are a regular team member and regularly scheduled to work 30 hours or more per week, you may be eligible for up to 16 hours of community service time to participate in eligible community service activities during the time when you would otherwise be scheduled to work. For example if you are scheduled to work from 9:00 a.m. to 5:00 p.m. and you would like to volunteer for a local organization between 1:00 p.m. and 5:00 p.m., you may use community service time.

Team members with less than six months of employment are eligible for a prorated amount and may take up to eight hours, with manager approval. If community service time is not used, it cannot be carried over to the following year and it is not payable upon termination of employment. Team members track community service time in Time Tracker.

Exempt team members are required to use community service time in either full-day or half-day increments. Nonexempt team members may record community service time in full-day, half-day, or hourly increments. Except for the restrictions referenced below, you determine how you use your community service time, as long as you are using your skills and abilities to benefit an organization or community.

In order to qualify for community service time, a team member should be volunteering for a community or nonprofit organization that is designated as 501 (c)(3) or 501 (c)(6) by the Internal Revenue Service (IRS), for a school, or for a city, county, state, or federal board, council, or election department.

Examples of eligible activities include but are not limited to:

- Volunteering at a local school (chaperoning, working at a book fair, reading, whether your child attends the school or not).
- Serving on advisory boards, councils, or boards of directors of nonprofit organizations.
- Donating blood.
- Serving as an election official for a general election.

Examples of activities not eligible for community service time include but are not limited to:

- Partisan political activities such as campaigning on behalf of a candidate or political party.
- Religious activities not involving community service.
- Parental activities such as parent-teacher conferences or attending school concerts or sporting events.
- Court-mandated community service.

With your manager’s approval, you may use PTO for time away to volunteer for any ineligible activities.

To avoid significant business interruptions, your manager must approve the request for time away in advance. Contact your HR Advisor team for additional clarity on eligible and ineligible activities.

Unused community service time hours cannot be carried over into the next year and are not paid out as a lump sum during a leave or at termination.
Voting

Voting in general elections

In most cases, you should be able to vote outside of your scheduled working hours or as part of your municipality’s early voting efforts. But if you cannot, Wells Fargo provides up to two paid hours away from work to vote in any statewide general election. Where state law requires additional time away for voting or covers other types of elections, the state law will be followed.

Be sure to arrange your time away with your manager before Election Day, which will allow for the creation of a schedule to adequately balance your civic responsibility with the needs of the business and Wells Fargo’s customers. You should track time away from work for general elections in Time Tracker.
Jury Duty

You are excused from work with pay while serving on jury duty. If your work schedule is different from the hours required for jury duty, you will not be required to report to work while serving on jury duty. However, you will be expected to report to work as normal on days when your presence is not required in court.

In addition to your Wells Fargo pay, any court reimbursements for your services are yours to keep. Time away for jury duty must be recorded in Time Tracker. Wells Fargo recognizes applicable state laws regarding jury duty.

You must provide your manager with advance notice of jury duty. You are expected to keep your manager informed of your jury duty status and may be required to provide documentation to support your absence.
Paid sick or safe time

Certain cities and states have enacted paid sick leave laws requiring employers to provide paid sick or safe time to eligible team members. In general, Wells Fargo team members working in these cities and states are eligible to use current paid time away allowances for the purposes covered by these laws, so additional paid time away is not required.

Most Wells Fargo team members working in these cities and states are eligible to use paid time away for the purposes covered by these laws once they meet the specified eligibility requirements.

Depending on the location, paid sick time may either be a separate balance set aside from your annual PTO allowance at the time of hire and annually thereafter, or it may be used from the available PTO balance shown in Time Tracker. When time away is used for the covered purposes identified in these laws, you should record your absence as paid sick time.

Eligible team members may take time away from work for any of the purposes covered by the applicable law. Absences recorded as paid sick or safe time are protected by these laws and do not count as occurrences under Wells Fargo’s Attendance Policy.

A team member must notify his or her manager on or before the first day of an absence resulting from illness or as soon as reasonably possible. In cases of prolonged illness, team members are expected to keep their managers informed regularly of their anticipated date of return to work.

Managers are responsible for the proper use of this time away by team members. Abuse of paid sick time in any form may violate Wells Fargo’s Code of Ethics and subject to corrective action.

Refer to the Paid Sick Leave Laws (Paid Sick Time) page on Teamworks for more information.
Testifying in Court

If you’re required to testify in court on behalf of Wells Fargo or if you’re subpoenaed for Wells Fargo business, this is considered work time and should be recorded in Time Tracker.

Any court testimony that is personal in nature requires use of PTO, if available. If you are able to provide legal documentation that you are required to testify in court, your absence cannot be counted as an unscheduled absence.

Where state law allows you to take time away from work to appear in court as a crime victim, the state law will be followed. In these cases, your absence cannot be counted as an unscheduled absence.
Location Closings

Sometimes adverse conditions may prevent your work location from operating during its normal business hours. In these situations refer to the Pay Standards and PTO Procedures for Location Closings (PDF) for guidance.
Military Reserve Duty

Military Reserve duty typically requires you participate in duty assignments, including monthly drills and training throughout the year.

Eligibility

Regular, part-time, and flexible team members are eligible to take time away from work for Military Reserve duty.

Your responsibilities

Regular Military Reserve activities, including annual training, are not treated as a Military Leave. However, similar to other periods of absence, taking time away from work for Military Reserve duty requires you to notify your manager in a timely manner to the extent you can, which will allow your manager to make staffing arrangements while you are away.

In some cases, you may require additional time away from work for reserve duties or because you receive an active duty assignment. For these obligations, you must request a Military Leave. Contact the our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161.

Income sources during Military Reserve duty

If you’re a regular or part-time team member, you will continue to receive your regular Wells Fargo pay, through the duration of your annual training period.

Your monthly reserve duty is unpaid time. If your reserve duty occurs on your regularly scheduled workdays, you may either take unpaid time away from work or use your available PTO.

Job reinstatement rights

You have job reinstatement rights during your time away from work for Military Reserve duty, including your annual active duty training period.

Returning to work

Before your return to work, contact your manager to confirm the actual date you will be coming to work so that he or she can make any arrangements necessary to be ready for your return.
Meal and Break Periods

If you're a nonexempt team member, you must take the required meal and rest periods to which you're entitled during the workday. If you have questions about your schedule, check with your manager. If you have questions about how meal and rest breaks are administered, please contact your HR Advisor team.

Please refer to Meal Periods and Rest Breaks in the Pay and Jobs section for more information about pay during meal or break periods.

Some states do offer more explicit guidance about this time away. Please refer to Meal & Rest Periods on Teamworks for more information.

Other breaks supported by regulations

Certain regulations provide breaks for nursing mothers (also known as "lactation breaks"). Please refer to the Supporting Nursing Mothers page on Teamworks for more information.

Modified breaks as a workplace accommodation

If you require a break to accommodate a health, disability, or other medical condition, it may be necessary to adjust or modify your traditional or regular break schedule.

Generally, there are three types of modifications you may request as an accommodation:

- Schedule modifications or alternate break schedule — an adjustment to the usual break schedule, such as three 10-minute breaks, making the lunch break shorter, arriving early, or departing later to make up the time.
- Requests for additional breaks — an additional break where the time is made up through a schedule modification. This would include additional "as-needed" (unscheduled) breaks if the time is made up by the team member.
- Requests for additional unpaid break time — an additional break where the time will not be made up through a schedule modification.

Requests for schedule modifications may be made to your manager, who will work with you to consider the appropriate accommodation.

If you are FMLA eligible and have a need for additional unpaid break time, please contact Accommodations Management with your request.
Observed Holidays

Wells Fargo provides up to 64 hours, based on your standard hours to be used for the eight paid holidays (PDF) Wells Fargo observes.

**Federal Reserve and New York Stock Exchange holidays observed by Wells Fargo**

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day*
- Thanksgiving Day
- Christmas Day

*Team members in lines of business that more closely align with the New York Stock Exchange (for example, Wells Fargo Advisors and the staff functions supporting this group) do not observe Veterans Day but may use the holiday hours in Time Tracker as a floating holiday on a different day, with manager approval. If you have a question about which holiday schedule your business line observes, talk to your manager.

The Federal Reserve and New York Stock Exchange might be closed on other holidays that Wells Fargo does not observe. Team members who wish to take those days away from work or who work in business groups observing those holidays (see Variable Holidays) must use their PTO or an available floating holiday to take those days off.

**Observed holidays eligibility**

As a team member in an active working status and not on a leave of absence, you are eligible for record up to 64 hours of holiday time to be used for Wells Fargo’s observed holidays if you are in a regular or part-time position with a salary or hourly rate.

Team members classified as “flexible” or otherwise not eligible are not paid for holidays.

**Holiday balances**

Eligible team members have access to a holiday balance in Time Tracker at the beginning of each calendar year. You will record holiday time in Time Tracker in full-day increments (based on an eight-hour day, prorated based on standard hours for team members whose regular schedules are less than 40 hours a week) for observed holidays and floating holidays.

For example, if you are scheduled 20 standard hours, then your holiday hours are prorated at 4 hours for each holiday (20 hours divided by 5 days equals 4 hours per holiday).

Unused holiday balances cannot be carried over into the next year and are not paid out as a part of a lump-sum payout during a leave or at termination.
Floating Holidays

Wells Fargo recognizes that team members have many different work schedules. Therefore, if an observed holiday falls on a day when your work location is not normally open, you may use available holiday hours in Time Tracker on a different day, with your manager’s approval. This is called a floating holiday. If your work location is typically open on a day when the holiday is being observed, even if you are not scheduled to work on that day, you should record the holiday hours on the observed holiday and you will not be eligible for a floating holiday later in the calendar year.

For example, if your work location is typically open on Saturday and Wells Fargo is observing a holiday on that Saturday, you would record holiday hours in a full-day increment (based on your standard hours) in Time Tracker. Even if you are not scheduled to work on the day the holiday is observed, if your location is not open, you record your standard hours for that day as holiday hours and you are not eligible for a floating holiday.

You can take a floating holiday at any other time within the current calendar year with the prior approval of your manager. Like other unused holiday hours, a floating holiday must be used in the current calendar year and is not paid out when you end your employment.

There are several scenarios in which you may have holiday hours to use as a floating holiday under the policy:

- If an observed holiday falls on a day when your work location is normally closed, you may use available holiday hours as a floating holiday.
- If you are in a business group that does not observe Veterans Day as a paid holiday and you are regularly scheduled to work that day, you may use the hours attributed to Veterans Day as a floating holiday.
- If you are an exempt team member and you work on an observed holiday, you may use those holiday hours as a floating holiday in half- or full-day increments, with your manager’s approval.

Unused floating holidays cannot be carried over into the next year and are not paid out as a part of a lump-sum payout during a leave or at termination.
Variable Holidays

Some Wells Fargo businesses may elect to close on other holidays in addition to the observed holiday schedule. A variable holiday is considered “prescheduled” PTO and counts as part of your PTO taken for the year for the number of hours you were scheduled to work that day.

If you have a floating holiday available, you may use it on a variable holiday if approved by your manager. (If you are on a leave of absence when the variable holiday occurs in your business group, it does not count as a PTO day.)
Impacts to Observed Holidays

Observed holidays and overnight shifts

A holiday is defined as the 24-hour period beginning at 12:00:01 a.m. and ending at midnight on one of the observed holidays. Nonexempt team members who work on an observed holiday or whose shift begins on the observed holiday and continues beyond this period may be eligible for a holiday premium for their hours worked.

Observed holidays for team members who work more or less than eight-hour days

Holiday hours are based on your standard hours and are prorated based on the team members regular schedules. Keep in mind:

- You are allocated up to 64 hours of holiday time based on your standard hours to be used for the eight holidays Wells Fargo observes.
- If you use more than eight hours to cover your regular schedule on the observed holidays, you will need to use PTO at some point in the year to cover holiday hours.
Observed Holidays During Leave

If you are on a leave of absence during an observed holiday, you won’t receive holiday pay. However, if you are working a partial or reduced work schedule while on an approved leave, you will receive holiday pay based on the hours you are working. You are not eligible for any additional PTO upon your return from leave to compensate for any holidays that occurred during your leave.

Time Tracker automatically adjusts holiday balances for team members who are on a leave of absence.
Working on Observed Holidays

If you’re a nonexempt team member classified as regular or part-time and are required to work on an observed holiday, you will receive regular holiday pay for the time worked on the observed holiday. Holiday pay is defined as your regular pay rate plus a holiday premium, which is half-time, for a total of one-and-a-half times your regular pay rate. For example, a team member who regularly receives $10 per hour would earn $15 per hour for any hours he or she worked on the observed holiday. Hours actually worked on an observed holiday are considered hours worked for the purpose of determining overtime eligibility for that specific workweek and will be paid at the overtime rate where required.

If you are an exempt team member and are required to work on an observed holiday, you may take the holiday at another time during the current calendar year as a floating holiday, with the approval of your manager.

For more information, please review Scenarios for Working on an Observed Holiday (PDF).
Leaves of Absence

As a part of our commitment to team members, Wells Fargo provides a program of leaves of absence for team members who are facing a life event requiring extended time away from work.

If you need to be away from work for more than seven consecutive calendar days, you have several options for taking an approved leave of absence, subject to the Extended Absence Policy.

This section provides details on:

- Extended absence policy
- Types of leave
- Team member responsibilities
- Approval requirements
- Job protection
- Available income sources

It is your responsibility to fulfill your obligations and meet the terms and conditions of your approved leave.
Extended Absence

Extended absence policy

Regular and dependable attendance is an essential function of your job at Wells Fargo. We recognize that team members may face periods of time when they are unable to work and need a leave of absence.

You are eligible to take an approved leave of absence if you meet the terms and conditions of the applicable leave policy, and in most cases, your leave will not be approved for more than 24 continuous months.

Generally, leaves of absence separated by a return to work period of 30 days or less are added together for purposes of determining the 24 months. Similarly, multiple periods of leave adding up to 24 months of absence or that do not reach 24 months but demonstrate an inability to work on a sustained basis may result in termination of employment.

Accommodations for team members on Medical Leave. If you are on Medical Leave and feel that you can return to work with restrictions or workplace accommodations, contact Wells Fargo Accommodations Management at 1-877-HRWELLS (1-877-479-3557). An Accommodations Management consultant will have interactive discussions with you to explore accommodations that might enable you to return to work. You should contact Accommodations Management at least 90 days before the expiration of your 24-month extended absence period.
Leave Requirements

Team member responsibilities

Taking an approved leave of absence requires a partnership between you, your manager, and our claims and leave administrator or Leave Management. Your timely cooperation in this process is essential. This section outlines your responsibilities under this partnership.

General notice requirements. After discussing your request for a leave with your manager, you must contact Wells Fargo’s claims and leave administrator at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161, to initiate the leave process no sooner than 14 days before the leave start date.

- If your need for leave is foreseeable, you must notify your manager at least 30 calendar days before the leave is scheduled to begin.
- If a 30-day notice isn’t possible, you must notify your manager as soon as you learn of the need for leave.
- Be sure to fulfill the document requirements for your leave no later than 14 days before your leave is scheduled to begin or no later than seven days after your first absence.
- Failure to comply with notice requirements may result in corrective action, which may include termination of your employment.

Documentation requirements. If you are absent from work for more than seven consecutive calendar days and you fail to provide the required documentation supporting your need for a leave of absence, you are considered out of compliance with Wells Fargo’s leave policies. Your leave will be designated as unapproved and transitioned to an unpaid Administrative Leave, and you will be subject to corrective action, which may include the termination of your employment.

Working while on leave. Your leave of absence is meant to support you when you need time away to care for yourself or others, and Wells Fargo wants you to be able to focus your attention on caring for those needs; therefore, you should not be doing or expected to do work while you are on a leave of absence.

Team members who are on an approved leave of absence may not engage in any form of self-employment or perform work for any other employer during that leave, except when the leave is for military or public service or when Wells Fargo has approved the employment under the Outside Business & Employment Activities policy and the team member’s reason for leave does not preclude the outside employment.

If you are able to return to work full time, part time, or on an alternative or reduced work schedule, contact your manager to make the appropriate arrangements.
Types of Leave

Below is an overview of the types of leave available at Wells Fargo. Review the applicable leave sections for more details about eligibility, your responsibilities, available income sources, job reinstatement rights, and returning to work. Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.

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<tr>
<th>Leave type</th>
<th>Use this leave</th>
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<td>Medical Leave</td>
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<tr>
<td>Workers’ Compensation Leave</td>
<td>For your own work-related injury or illness.</td>
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<tr>
<td>Family Leave</td>
<td>To care for a family member who has a serious health condition or to care for or bond with a newborn, adopted, or foster child including leaves covered by FMLA or other similar state laws.</td>
</tr>
<tr>
<td>Intermittent Leave</td>
<td>Approved leave taken in separate periods of time because of a single illness or injury as permitted under FMLA.</td>
</tr>
<tr>
<td>Military Leave</td>
<td>For your own enlistment or call to military active duty or active duty training.</td>
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<tr>
<td>Military Exigency Leave</td>
<td>To attend to matters when a qualifying family member is called to active duty military service.</td>
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<tr>
<td>Servicemember Care Leave</td>
<td>To care for a covered servicemember who has incurred a serious illness or injury while on active duty.</td>
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<tr>
<td>Volunteer Leave</td>
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<tr>
<td>Personal Leave</td>
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<tr>
<td>Job Search Leave</td>
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</tr>
<tr>
<td>Administrative Leave</td>
<td>For company-initiated time away from work.</td>
</tr>
</tbody>
</table>

Income sources during leave

Most leaves of absence at Wells Fargo are unpaid. However, if you meet eligibility requirements, you may use certain sources of income during an approved leave. These include accrued, unused PTO, short-term disability benefits, long-term disability benefits, military supplemental pay, wage replacement benefits, and state- and federal-sponsored disability plans where applicable. Income from these sources will be coordinated so that you will not receive more than 100% of your pre-leave pay.

Job reinstatement rights

Some leaves are accompanied by certain job reinstatement protection, such as job reinstatement rights provided under the Family & Medical Leave Act (FMLA), Uniformed Services Employment and Reemployment Rights Act (USERRA), Americans with Disabilities Act (ADA), and other similar laws. Each leave section in this handbook describes the job reinstatement period for that type of leave.
Medical Leave

If you have a medical condition (including a pregnancy-related condition) preventing you from working all or some of your regular work time and lasting more than seven consecutive calendar days, you may take a leave of absence for the length of time that you are medically certified by your health care provider as being unable to work, up to a maximum of 24 months (see Extended Absence Policy).

- Eligibility
- Your responsibilities
- Medical certification
- Income sources during leave
- PTO during the STD waiting period
- Job reinstatement rights
- Returning to work

Eligibility

Regular and part-time team members who are in an active working status or on another approved leave of absence are eligible for Medical Leave. Flexible team members are eligible if they qualify for leave under FMLA (see Family & Medical Leave Act) or applicable state law.

If you have questions about your eligibility, call our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

For you to be eligible for Medical Leave, your health care provider (see “health care provider” in the Glossary) must certify that you have a health condition that, because of your disabling signs and symptoms, prevents you from performing some or all of your regular job duties and for which you continue to receive appropriate care and treatment for your health condition.

Your responsibilities

Taking time away from work for medical leave requires you to take certain actions in a timely manner. Taking this action allows your manager to make staffing arrangements while you are gone and assists Wells Fargo in reviewing your need for leave, which includes determining your eligibility for an approved Medical Leave. See General Notice Requirements. Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.

Medical certification

You must provide timely and appropriate medical documentation that certifies that you are medically unable to work. You may satisfy this requirement in two ways:

If you:

- Apply for benefits under Wells Fargo’s Short-Term Disability (STD) Plan,
- Provide timely medical information to the STD claims administrator, and
- Are approved for benefits.

The medical documentation provided to the STD claims administrator satisfies Wells Fargo’s medical certification requirement.

OR

If you:

- Are not eligible for STD benefits,
• Don’t apply for STD benefits, or
• If your claim for STD benefits is denied.

You’ll need to provide medical certification containing sufficient information to make a medical determination regarding your eligibility for medical leave directly to Wells Fargo’s claims and leave administrator.

**You will have 15 days to provide a properly completed and signed medical certification form to our claims and leave administrator. You will receive written notice of your need to submit medical certification to support your request for Medical Leave. This notice will confirm the 15-day period in which you must provide this certification to be considered for approved leave. If you can’t comply within the 15-day period, contact our claims and leave administrator.

Recertifications may be requested during your Medical Leave every 30 days based on your absence. If a certification indicates that the minimum duration of the serious health condition is more than 30 days, Wells Fargo will generally wait until that minimum duration expires before requesting recertification. However, in all cases, including cases in which the condition is of an indefinite duration, Wells Fargo may request a recertification for absences every six months. All recertifications are at your expense.

If you don’t comply with the medical certification requirement, your Medical Leave and any benefits associated with it will be denied or withdrawn. In some circumstances, your time away may be designated as an unapproved absence and you will be subject to corrective action, which may include termination of your employment.

**Income sources during leave**

Medical Leave is unpaid, however, you may be eligible for income from one or more of the following sources, after any applicable waiting period is satisfied and if you meet certain requirements:

- Wells Fargo Short-Term Disability (STD) Plan.
- Wells Fargo Long-Term Disability (LTD) Plan.
- State Disability Insurance, if available in your state.
- Lump-sum PTO payout. You can request a lump-sum payout of some or all of your accrued, unused PTO if there is a loss of income. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence even if there is not a loss of income.

Income from the sources listed above will be coordinated so that you do not receive more than 100% of your before-leave pay. Refer to your Benefits Book for information on the STD and LTD Plans.

**PTO during the STD waiting period**

Based on the terms of Wells Fargo's STD Plan, you must use accrued unused PTO for any scheduled workdays missed during the STD waiting period. Please note that where a separate Paid Sick Time (PST) balance is displayed, team members may use PST during the waiting period. If you do not have any accrued unused PTO available, then some or all of your STD waiting period will be unpaid unless your business unit allows team members to use unaccrued PTO from their current year PTO allowance. Under no circumstances can it be required that team members “borrow” unaccrued or anticipated PTO from the future. In addition, managers cannot allow team members to “borrow” anticipated PTO from a future year of work under any circumstances.

**Job reinstatement rights**

- **FMLA.** If your leave qualifies under FMLA (see Family & Medical Leave Act) or a similar state law, the job reinstatement period (generally, up to 12 weeks in a rolling 12-month period) for FMLA, the state law, or both applies to your approved Medical Leave. If your state has a law similar to FMLA, your job reinstatement period under the state law generally runs concurrently with the FMLA job reinstatement period unless the state law specifically outlines separate job reinstatement rights. Our claims and leave administrator will make this determination when your leave is processed.
- **State laws.** Some states' laws provide separate job reinstatement rights and benefits for medical conditions, including pregnancy-related conditions. In some states, these run concurrently with FMLA (see Family & Medical
Leave Act), and in others, they are in addition to FMLA. In all other states, pregnancy-related medical conditions are covered by FMLA.

- **Americans with Disabilities Act.** If you are not eligible for FMLA or separate job reinstatement rights under applicable state law, your business line will evaluate how long it can provide you with reinstatement protection. The length of any reinstatement period will vary, and the determination takes several factors into account, such as how long you will be out and your department’s business needs. See Medical Work Accommodations.

### Returning to work

When you’re ready to return to work, follow the instructions provided by our claims and leave administrator, including providing a doctor’s note confirming you are released to return to work. No medical information is required on the doctor’s note, unless the doctor is releasing you with restrictions.

If you are released to return to work with restrictions requiring job accommodations or transitional work, notify your manager before your return so that your manager can review and determine whether your department can accommodate you without a business hardship.

If a solution does not seem feasible or you require additional assistance to accommodate your restrictions please contact Accommodations Management at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

If you are ready to return to work without medical restrictions and your position is no longer available, you may be eligible for a job search leave of absence. Please contact Accommodations Management at 1-877-HRWELLS (1-877-479-3557) for additional information. For TDD access for persons with hearing impairments, please call 1-800-988-0161.
Workers’ Compensation Leave

If you have a work-related injury or illness preventing you from performing your job and your claim is accepted for Workers’ Compensation, you’ll be placed on a leave of absence during the time you’re unable to perform your job, subject to the overall Extended Absence Policy. Specific details, including eligibility and the amount of Workers’ Compensation temporary income that may be available, are subject to state law requirements and may vary from state to state.

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility

Regular, part-time, and flexible team members who are in an active working status or on another approved leave of absence are eligible for Workers’ Compensation from their date of hire.

Note: Wells Fargo provides the Texas Injury Benefit Plan, rather than Workers’ Compensation, for Texas team members who have a work-related injury or illness. For Texas team members, references in this section to “Workers’ Compensation” shall mean the “Wells Fargo Texas Injury Benefit Plan.”

If your claim is not approved for Workers’ Compensation, you may still qualify for an approved leave of absence if you satisfy the eligibility requirements for Medical Leave.

Your responsibilities

You must notify your manager immediately if you sustain a work-related illness or injury, whether or not it results in your missing time from work.

To initiate a claim for Workers’ Compensation, you or your manager must report your injury or illness to Risk & Insurance Management at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161, or report it online.

Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.

If your claim for Workers’ Compensation is approved, you must provide ongoing medical documentation to Wells Fargo Risk & Insurance Management about your work ability.

Income sources during leave

You may be eligible for income continuation from one or more of the following sources while on Workers’ Compensation Leave, after any applicable waiting period and if you meet certain requirements:

- Workers’ Compensation.
- Texas Injury Benefit Plan (TXIBP).
- Wells Fargo’s Short-Term Disability (STD) Plan.
- Wells Fargo’s Long-Term Disability (LTD) Plan.
- Lump-sum PTO payout. You can request a lump-sum payout of some or all of your accrued, unused PTO if there is a loss of income. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence even if there is not a loss of income.

Income from the workers’ compensation and disability plan sources listed above will be coordinated so that you do not receive more than 100% of your before-leave pay. Refer to your Benefits Book for information on the STD and LTD Plans.
Job reinstatement rights

If you qualify for FMLA, your FMLA job reinstatement period will apply to your Workers’ Compensation leave, where permitted. Certain states provide additional job reinstatement protection for Workers’ Compensation leaves. If you need to be on leave beyond the FMLA job reinstatement period, your situation will be evaluated based on applicable state law, your department’s business needs, and the length of the anticipated extension.

If you have questions, contact Risk & Insurance Management at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161, or at workerscompensation@wellsfargo.com.

Returning to work

When you are released to return to work, your medical release should be provided to Wells Fargo Risk & Insurance Management. If you are released with restrictions, Wells Fargo Risk & Insurance Management will notify your supervisor and assist in determining whether your business line is able to accommodate your restrictions without undue business hardship.

For more information, access Risk & Insurance Management or call 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161. You may also contact this team at workerscompensation@wellsfargo.com.
Family Leave

You may use Family Leave to take time away from work for a variety of reasons, which may include the following:

- To provide care for a family member with a certified serious health condition
- To care for or bond with a newborn, adopted, or foster child
- Absences from work that are required before the actual placement into foster care or adoption of a child

A Family Leave must be completed within 12 months of the birth, adoption, or placement.

**Note:** If you are requesting intermittent Family Leave for bonding, your manager must agree based on his or her staffing and business needs. Some business lines may require Family Leave to be taken in increments of no less than two weeks.

Generally, to be eligible for Family Leave, your need for leave must be more than seven consecutive calendar days or one scheduled workweek; however, you may be eligible for Family Leave if you need to be away for a shorter period of time on an intermittent or reduced work schedule basis.

If you need to care for a family member who is a military servicemember, see Servicemember Care Leave.

The duration of a Family Leave is determined by the job reinstatement period available under FMLA or a similar state law, provided that you continue to meet the eligibility requirements.

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

**Eligibility**

To be eligible for Family Leave, you must:

- Be a regular, part-time, or flexible team member in an active working status or on another approved leave of absence.
- Meet the eligibility requirement under the FMLA (see Family & Medical Leave Act) or a similar state law.
- Have been employed by Wells Fargo for at least 12 months within the last seven years and must have actually worked at least 1,250 hours in the 12-month period immediately preceding the first day of your leave.

**Note:** Some states may have different laws with different eligibility criteria for Family Leave. Contact our claims and leave administrator at 1-877-HRWELLS (1-877-479-3557) for additional information. For TDD access for persons with hearing impairments, please call 1-800-988-0161.

**Your responsibilities**

You'll need to provide a medical certification from your family member's health care provider documenting the family member's serious health condition and that you are required to be available for care giving. Taking this action allows your manager to make staffing arrangements while you are absent. You will have 15 days from the date you are sent a letter from Wells Fargo's claims and leave administrator to provide a completed and signed medical certification form (see Family Member Form [PDF]). The letter you receive from our claims and leave administrator will provide you with the deadline by which you must provide this certification to be approved for leave. If you don't timely comply with the medical certification requirement, your Family Leave and any benefits associated with it will be denied or withdrawn, your leave will be designated as unapproved, and you will be subject to corrective action, which may include termination of your employment.

To care for or bond with a newborn, adopted, or foster child, you may need to provide a birth certificate or documentation that confirms the birth, adoption, or placement. Other documentation may be required based on the reason for your leave.
Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.

**Income sources during leave**

Family Leave is unpaid. However, you may be eligible for income from one or more of the following sources while on leave:

- **Lump-sum PTO payout.** You can request a lump-sum payout of some or all of your accrued, unused PTO if there is a loss of income. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence even if there is not a loss of income.

- **State-specific sources.** In addition, some states may provide workers on Family Leave with state-administered income benefits similar to State Disability Insurance.

To find out if your state does, contact our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

**Job reinstatement rights**

- **FMLA reinstatement rights.** The FMLA job reinstatement period, up to 12 total workweeks in the previous 12-month period (see job reinstatement rights under FMLA), applies to your approved Family Leave.

- **State-specific reinstatement rights.** Some state laws provide different job reinstatement periods. To find out whether your state does, contact our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

**Returning to work**

Before you return to work, contact your manager to confirm the actual date you will be returning to work so that he or she can make any arrangements necessary to be ready for your return.
Intermittent Leave

Approved leaves taken in separate periods of time because of a single illness or injury as permitted under FMLA are considered Intermittent Leaves.

For these approved FMLA leaves taken on an intermittent basis, you must use accrued, unused PTO (calculated on the monthly accrual) to cover this time away. Your manager may approve using unaccrued PTO within your line-of-business practices; however, managers cannot require team members to "borrow" unaccrued or anticipated PTO from the future under any circumstances. If no accrued, unused PTO is available or the line of business does not allow for use of unaccrued PTO, then the time must be taken as unpaid in accordance with your line-of-business guidelines, unless otherwise directed by law.
Military Leave

You are eligible for Military Leave, with job reinstatement rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA) (PDF), if you enlist or are inducted into the "uniformed services," you are a federal emergency worker who is dispatched to assist in designated natural disasters, or you participate in certain ROTC programs.

Time away from work for annual reserve training associated with Military Reserve duty time away from work is generally not covered by USERRA unless additional time away for reserve training is necessary. See Military Reserve Duty.

- Eligibility
- Your responsibilities
- Supporting documentation
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility

Regular, part-time, and flexible team members who are in an active working status or on another approved leave of absence are eligible for Military Leave if they enlist or are inducted into the "uniformed services," or if they are federal emergency workers dispatched to assist in designated natural disasters, or if they participate in certain ROTC programs.

If you have questions about your eligibility or whether your potential duty qualifies, call the Leave Compliance Consulting Center through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Your responsibilities

Taking time away from work for Military Leave requires you to take certain actions in a timely manner. Taking this action allows your manager to make staffing arrangements while you are absent and assists Wells Fargo in reviewing your eligibility for an approved Military Leave. See General Notice Requirements.

As soon as you receive active military orders, contact our claims and leave administrator through the HR Service Center immediately at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

If, due to the nature of your orders, you are unable to initiate your own Military Leave, you will need to coordinate with your manager to do so on your behalf.

Supporting documentation

Wells Fargo requires that you provide your military orders or other documentation supporting your need for Military Leave.

If the required documentation is not provided, your Military Leave and any benefits associated with it may be denied or withdrawn, your leave will be designated as unapproved, and you will be placed on an unpaid Administrative Leave. In addition, you may be subject to corrective action, which may include the termination of your employment.

Income sources during leave

Military Leave is unpaid, unless you meet the requirements for supplemental pay described in this section.

Wells Fargo provides regular pay (or benefits base for team members in job class codes 1 and 5) for the initial 30-day period of an approved Military Leave, followed by 23 months of supplemental pay during your approved Military Leave, provided that you submit a copy of your active duty orders in a timely manner to our claims and leave administrator. In addition, you must also submit ongoing copies of your military Labor and Earnings Statements (LES) as directed to our claims and leave administrator. The LES must identify you and contain the period of time that the military pay covers or the pay period. Submit one for each pay period covering the 23 months for which supplemental pay will be paid.
You must return to work from Military Leave for a period of 12 months to qualify for an additional 30 days of regular pay for subsequent periods of Military Leave.

In addition, eligible team members on Military Leave may request a one-time lump-sum payment of their annual PTO allowance (accrued and unaccrued) as reflected in Time Tracker at the beginning of their Military Leave less what has been used year-to-date. This one-time lump-sum request can only be made in the first PTO calendar year (January – December) of the Military Leave. You may request this payment before year-end by contacting your manager. Otherwise, your manager will pay the remaining balance in a lump sum following the end of the calendar year in which you go on Military Leave.

If you do request a lump-sum payout of your PTO and subsequently return from Military Leave in the same year, you are not eligible to accrue any more PTO for that year. You are not eligible to accrue PTO while you are not actively at work.

**Job reinstatement rights**

Under USERRA, a Military Leave may last up to five years. However, there are exceptions to this job reinstatement period, including but not limited to initial enlistment lasting more than five years, periods of National Guard and Reserve duty during times of national emergency or war, and involuntary extensions and recalls during a time of national emergency.

Some state laws also provide job reinstatement rights and benefits for time away from work to perform military duty.

If you have questions about federal and state job reinstatement rights, contact our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

**Returning to work**

Under USERRA, team members returning to work from military service must report or apply for reinstatement with Wells Fargo within a specific time period, depending on the length of military service and any additional time that may be necessary for recuperation if you incur a "uniformed services"-related injury or illness. The notice requirements are outlined in the package of information provided by our claims and leave administrator following approval of your request for Military Leave. Before you return to work, contact our claims and leave administrator to confirm the actual date you will be returning to work so that Wells Fargo can make any arrangements necessary to be ready for your return.

When you’re ready to return to work, you **are required to present** a Notice of Separation Form (DD214) or equivalent documentation to our claims and leave administrator confirming that you are discharged from active duty.

If you need an accommodation related to a medical condition, please contact the Accommodation Management consultant for assistance through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.
Military Exigency Leave

If your spouse or domestic partner (regardless of gender), son, daughter, or parent is a member of the Armed Forces, including the National Guard or Reserves ("military member") and is on covered active duty or called to covered active duty status, you may request a Military Exigency Leave for one or more of the qualifying exigencies.

"Son" and "daughter" are defined as your biological, adopted, or foster child, stepchild, legal ward, or child for whom you stand in loco parentis and are of any age.

- What does covered active duty mean?
- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

What does covered active duty mean?

For purposes of Military Exigency Leave, covered active duty for members of a regular component of the Armed Forces means duty during deployment of the member with the Armed Forces to a foreign country. For members of the Reserve components of the Armed Forces, including members of the National Guard, covered active duty means duty during deployment of the member with the Armed Forces to a foreign country under a call or order to active duty in a contingency operation.

If you have a question about whether your military member’s duty is covered active duty for purposes of this leave, call the Leave Compliance Consulting Center through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Qualifying exigencies may include:

- **Short-notice deployment.**
  To address any issues arising from the fact that your military member is notified of an impending call or order to covered active duty seven or less calendar days before the date of deployment.

- **Military events and related activities.**
  - To attend any official ceremony, program, or event sponsored by the military that is related to the covered active duty or call to covered active duty status of your military member.
  - To attend family support or assistance programs and informational briefings sponsored or promoted by the military, military service organizations, or the American Red Cross that are related to covered active duty or call to covered active duty status of your military member.

- **Child care and school activities.**
  - To arrange for alternative child care for your military member’s “child” when the covered active duty or call to covered active duty status of your military member necessitates a change in the existing child care arrangement.

  **Note:** “Child” is defined as biological, adopted, or foster child, a stepchild, or a legal ward of a covered military member, or a child for whom your military member stands in loco parentis, who is either under age 18 or age 18 or older and incapable of self-care because of a mental or physical disability at the time that FMLA leave is to commence.

  - To provide child care for your military member's child on an urgent, immediate-need basis (but not on a routine, regular, or everyday basis) when the need to provide such care arises from the covered active duty or call to covered active duty status of your military member.
  - To enroll or transfer to a new school or day care facility your military member’s child, when enrollment or transfer is necessitated by the active duty or call to active duty status of your military member.
  - To attend meetings with staff at a school or day care facility, such as meetings with school officials regarding disciplinary measures, parent-teacher conferences, or meetings with school counselors for your military member's child when such meetings are necessary due to circumstances arising from the covered active duty or call to covered active duty status of your military member.

- **Parental Care Leave.**
• To arrange for alternative care or to provide care on an urgent, immediate basis for your military member's parent when the parent is incapable of self-care and the covered active duty or call to covered active duty status of the military member necessitates a change in the existing care arrangement for the parent.

• To admit or transfer your military member’s parent to a care facility as well as attend meetings with the staff of the care facility (not including routine or regular meetings) when necessitated by the covered active duty or call to covered active duty status of the military member.

• Financial and legal arrangements.
  • To make or update financial or legal arrangements to address your military member’s absence while on covered active duty or call to covered active duty status, such as preparing and executing financial and health care powers of attorney, transferring bank account signature authority, enrolling in the Defense Enrollment Eligibility Reporting System (DEERS), obtaining military identification cards, or preparing or updating a will or living trust.
  • To act as your military member's representative before a federal, state, or local agency for obtaining, arranging, or appealing military service benefits while the military member is on covered active duty or call to covered active duty status and for a period of 90 days following the termination of the military member’s covered active duty status.

• Counseling.
  To attend counseling provided by someone other than a health care provider for yourself, your military member, or the military member's child, provided that the need for counseling arises from the covered active duty or call to covered active duty status of your military member.

• Rest and recuperation.
  To spend up to 15 days with your military member who is on short-term, temporary, rest and recuperation leave during the period of deployment beginning on the date the military member begins leave.

• Post-deployment activities.
  • To attend arrival ceremonies, reintegration briefings and events, and any other official ceremony or program sponsored by the military for a period of 90 days following the termination of your military member's covered active duty status.
  • To address issues arising from the death of your military member while on covered active duty status, such as meeting and recovering the body and making funeral arrangements.

Eligibility

Regular, part-time, and flexible team members who are in an active working status or on another approved leave of absence are eligible for Military Exigency Leave if they meet the eligibility requirements under FMLA (see Family & Medical Leave Act).

If you have questions about your eligibility, call our claims and leave administrator through the HR Service Center at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Your responsibilities

Taking time away from work for Military Exigency Leave requires you to take certain actions in a timely manner so that your manager can make staffing arrangements while you are absent and so that Wells Fargo can review your need for leave, which includes determining whether you satisfy the eligibility criteria for Military Exigency Leave. See General Notice Requirements.

• You’ll need to provide your military member’s Active Duty Orders, orders for Rest and Recuperation Leave, or other documentation issued by the military indicating that the military member is on covered active duty, the dates of the leave, and certification (see Military Exigency Leave Request [PDF]) of your qualifying exigency as appropriate.

• If the required documentation is not provided, your Military Exigency Leave and any benefits associated with it may be denied or withdrawn, your leave will be considered unapproved, and you will be placed on an unpaid Administrative Leave. In addition, you may be subject to corrective action, which may include the termination of your employment.

Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.
### Income sources during leave

- Military Exigency Leave is unpaid. You can request a lump-sum payout of some or all of your accrued, unused PTO. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence.

### Job reinstatement rights

The FMLA job reinstatement period is 12 total weeks in a rolling 12-month period (see job reinstatement rights under FMLA). The 12 weeks may be taken continuously, intermittently, a reduced schedule or any combination of these. Your time on Military Exigency Leave applies to the FMLA job reinstatement period for all FMLA protected leaves.

### Returning to work

Before you return to work, contact your manager to confirm the actual date you will be returning to work so that he or she can make any arrangements necessary to be ready for your return.
Servicemember Care Leave

You may request a Servicemember Care Leave if you need to care for a covered servicemember with a serious injury or illness incurred in the line of duty while on covered active duty, including preexisting conditions that were aggravated when in the line of duty. For current military members, this applies to a servicemember who is one of the following:

- Rendered medically unfit to perform his or her military duties.
- Placed on the temporary disability retired list.

For veterans, this applies to a servicemember discharged from covered active duty whose injury or illness is one of the following:

- A continuation of a serious injury or illness incurred or aggravated in the line of duty that rendered the servicemember unable to perform the duties of his or her office, grade, rank, or rating.
- A physical or mental condition for which the veteran received a U.S. Department of Veterans Affairs Service-Related Disability Rating of 50% or greater, and the need for leave is related to that condition.
- A physical or mental condition that substantially impairs (or would impair without treatment) the veteran’s ability to work because of a disability or disabilities related to military service.
- An injury, including a psychological injury, on the basis of which the veteran is enrolled in the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers.

In this section:

- Who is a covered servicemember?
- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Who is a covered servicemember?

A covered servicemember is a:

- Spouse or domestic partner (regardless of gender)
- Son or daughter
- Parent or next of kin

Who is also one of the following:

- A current member of the Armed Forces, including a member of the National Guard or Reserves, and who is undergoing medical treatment, recuperation, or therapy; is otherwise in outpatient status; or is otherwise on the temporary disabled retired list for a serious injury or illness incurred or aggravated in the line of active duty.
- A veteran of the Armed Forces, including a member of the National Guard or Reserves, discharged or released under conditions other than dishonorable discharge within five years (or greater than five years for veterans discharged before March 8, 2013) of the first date the Servicemember Care Leave is requested and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness incurred or aggravated in the line of active duty.

Important definitions for the leave:

- "Son" and "daughter" are defined as your biological, adopted, or foster child, stepchild, legal ward, or child for whom you stand in loco parentis and are of any age.
- "Next of kin" is defined as the servicemember’s nearest blood relative, other than the servicemember’s spouse, domestic partner, son, daughter or parent, in the following order of priority: blood relatives who have been granted legal custody of the servicemember by court decree or statutory provisions, brothers and sisters, grandparents, aunts and uncles, and first cousins, unless the covered servicemember has specifically designated in writing another blood relative as his or her nearest blood relative for purposes of this leave.
Eligibility

Regular, part-time and flexible team members who are in an active working status or on another approved leave of absence are eligible for Servicemember Care Leave if they meet the eligibility requirements under FMLA (see Family & Medical Leave Act).

If you have questions about your eligibility, call our claims and leave administrator at 1-877-HRWELLS (1-877-479-3557). For TDD access for persons with hearing impairments, please call 1-800-988-0161.

Your responsibilities

Taking time away from work for Servicemember Care Leave requires you to take certain actions in a timely manner. Taking this action allows your manager to make staffing arrangements while you are absent and assists Wells Fargo in reviewing your eligibility for an approved Servicemember Care Leave. See General Notice Requirements.

You'll need to provide certification (PDF) of the covered servicemember’s serious injury or illness from an authorized health care provider of the covered servicemember.

If the required documentation is not provided, your Servicemember Care Leave and any benefits associated with it may be denied or withdrawn, your leave will be classified as unapproved leave, and you will be placed on an unpaid Administrative Leave. In addition, you may be subject to corrective action, which may include the termination of your employment.

Until you receive formal notification that your leave has been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards.

Income sources during leave

Servicemember Care Leave is unpaid. You can request a lump-sum payout of some or all of your accrued, unused PTO. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence.

Job reinstatement rights

The FMLA job reinstatement period for Servicemember Care Leave is up to 26 total weeks in a single, 12-month period. If you do not use all 26 weeks in the 12-month period, the remaining part of the 26 weeks is forfeited. This 26-week job reinstatement period is “per servicemember, per injury” and is counted with any other FMLA-qualifying reason within the single, 12-month period, provided that you cannot take more than the allotted 12 weeks of protected leave for any other FMLA qualifying reason during this period (see Job Reinstatement Under FMLA).

Returning to work

Before you return to work, contact your manager to confirm the actual date you will be returning to work so that he or she can make any arrangements necessary to be ready for your return.
Wells Fargo Volunteer Leave

We value our team members' commitment to devoting time and talents to their communities. Eligible team members can receive full pay and benefits while volunteering through one of Wells Fargo's Volunteer Leave Programs.

- Eligibility
- Your responsibilities
- Benefits and income sources during leave
- Job reinstatement rights
- Returning to work
- Other

Eligibility

To be eligible for a Wells Fargo Volunteer Leave, you must:

- Be classified as a regular team member with at least 30 standard hours per week.
- Have completed five years of service as a regular team member as of the application period.
- Have at least level 3 performance rating and currently be under no corrective action.
- Meet any other eligibility requirements outlined in the specific Volunteer Leave program.

Your responsibilities

Interested team members must complete and submit an online application during the prescribed application period before the volunteer activity. Once selected, you are responsible for coordinating your leave with your manager based on the needs of the business. While on Volunteer Leave, you remain subject to the terms of the Team Member Handbook, Code of Ethics, and other employment-related policies.

Benefits and income sources during leave

During the Volunteer Leave, you continue to preserve your employment status with Wells Fargo, receive income replacement equivalent to your base salary, accrue PTO, and participate in all benefit plans for which you remain eligible subject to the following exceptions:

- Wells Fargo Business Travel Accident Insurance
- Wells Fargo Workers’ Compensation Insurance coverage
- Commuter Benefit Program

Job reinstatement rights

Team members on any of the approved Volunteer Leave programs have full job reinstatement protection. Wells Fargo reinstates you to the same position in the same location you held before the leave unless:

- Documented business necessity or hardship requires the position to be filled. Team members would be made aware under these circumstances and provided an opportunity to return to work.
- Written confirmation is received from you notifying the company that you do not intend to return to the same position.
Returning to work

Before you return to work, you are required to contact Team Member Philanthropy to confirm the actual dates of your return. Team Member Philanthropy will partner with your manager to coordinate all return-to-work arrangements, including the restoration of system access. You and the nonprofit agency where you completed your volunteer service will each be required to submit reporting to Team Member Philanthropy as outlined in the Volunteer Leave program. You should record all of the time you worked at or on behalf of your nonprofit in the My Volunteer Time tool once you return to work.

Other

Timing and length of leave

The length of a Volunteer Leave is outlined in each of the approved Volunteer Leave programs. The specific length of time that a team member can be out on Volunteer Leave is determined by the selection committee based on the team member’s application and impact to the team member’s business line. The leave must begin within the prescribed period as outlined in the Volunteer Leave program, and specific dates are coordinated with your manager to alleviate the impact to the business. The leave must be taken as one continuous block of time and cannot be broken down into intermittent time away from work or be otherwise staggered unless outlined as a part of the Volunteer Leave program. Your manager is responsible for notifying you of the agreed-on timing of the leave at least one month before the leave is scheduled to begin.

Use of PTO and Time Tracker

You are not required to use PTO during the Volunteer Leave. If you wish to extend your Volunteer Leave by using PTO, you must obtain management approval before scheduling the PTO. You may not enter time worked while on Volunteer Leave into Time Tracker as hours worked, since it is not time worked for Wells Fargo. However, you should record all of the time you work at or on behalf of your nonprofit in the My Volunteer Time tool when you return to work at Wells Fargo. Any PTO approved for the leave must be entered into Time Tracker as PTO by either you or your manager.

Information security

To protect Wells Fargo’s information, you should not be conducting Wells Fargo work while participating in a Wells Fargo Volunteer Leave. Therefore, systems access will be suspended for the duration of the Volunteer Leave. Your manager is responsible for taking timely steps to ensure that you are reinstated to your access to Wells Fargo and line-of-business systems upon return from leave.

Travel considerations

If your leave involves travel outside the United States, Team Member Philanthropy will check the U.S. Department of State website for travel warnings and travel alerts before your leave begins. If the area you are traveling to appears on either list, Team Member Philanthropy may postpone or cancel the Volunteer Leave.

More information

If you have additional questions, contact Team Member Philanthropy at 1-866-229-9382 or by email at communsu@wellsfargo.com, or visit the Community Support website for more information.
Personal Leave

If you have a need to be away from work for personal reasons, for more than seven consecutive calendar days, you may be eligible for Personal Leave. A Personal Leave must be approved by your manager and may be no longer than six months.

In deciding whether to approve your request, your manager will take into consideration the impact it will have on your business group’s ability to continue to meet its business needs. If approved, you can combine periods of Personal Leave in a 12-month rolling period not to exceed a total of six months.

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility

Regular and part-time team members who are in an active working status or on another approved leave of absence, excluding Salary Continuation Leave, are eligible for a Personal Leave, subject to their manager’s approval.

Your responsibilities

Speak with your manager to request this type of leave. Once your manager has approved the leave, he or she is required to contact Leave Management to initiate the leave process. If you don’t receive correspondence from Leave Management within 10 days of the start of your leave, contact your manager.

Income sources during leave

Personal Leave is unpaid. You can request a lump-sum payout of some or all of your accrued, unused PTO. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence.

Job reinstatement rights

A Personal Leave has no job reinstatement protection. This means that your position may not be held open during this leave, but at the end of your Personal Leave, you may be eligible for consideration for any open position for which you’re qualified.

Returning to work

Before your return to work, contact your manager to confirm the actual date you will be returning to work so that he or she can make any arrangements necessary to be ready for your return.
Job Search Leave

You may be placed on a Job Search Leave for a minimum of 30 days up to a maximum of 90 days if:

- You have been released to return to work from another leave, with or without restrictions, and your previous position is no longer available.
- You are relocating and you want to search for a Wells Fargo position in the new location.
- Your previous position ends and you need time to search for another position in the company.

In this section:

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights

Eligibility

Regular and part-time team members who are in an active working status or on another approved leave of absence, excluding Salary Continuation Leave, are eligible for Job Search Leave for a minimum of 30 days up to a maximum of 90 days, subject to the approval of their manager or another company representative. If the 90-day period expires and you have not been placed in a new position, your employment with Wells Fargo will be terminated.

Your responsibilities

If you obtain a position within Wells Fargo or accept a position outside Wells Fargo during the Job Search Leave, contact your previous manager or the Accommodations Management consultant who initiated your leave.

Income sources during leave

Job Search Leave is unpaid. You can request a lump-sum payout of some or all of your accrued, unused PTO. This feature is available once per leave; contact your manager to request a payout. Please note that where a separate Paid Sick Time (PST) balance is displayed, only the PTO balance, not the PST balance, is eligible for the payment request. Depending on the practice in your business group, you may be required to take a lump-sum payout of your accrued PTO balance during your leave of absence.

Job reinstatement rights

A Job Search Leave has no job reinstatement protection.
Administrative Leave

Under certain situations, you may be on a company-initiated administrative leave to provide time away from work. If this happens, you will be given information about the terms and conditions of your leave at that time.
Safety & Health

Our approach

At Wells Fargo, we believe that one of our most important priorities is to keep you, your colleagues, our customers, and our visitors safe. We are committed to maintaining a workplace environment that promotes and protects the safety and health of everyone who comes through our doors. Keeping our workplace safe — and being ready for any emergencies that might happen — requires the commitment of every team member.
Violence-Free Workplace

One of our overriding concerns at Wells Fargo is that team members and customers are provided with a safe, businesslike work environment. Weapons of any kind are strictly prohibited in the workplace. Under no circumstances will we tolerate physical violence or threatening behavior in the workplace, on company premises, at work-related functions, when you’re traveling on business, or working from home or another location. Threatening behavior directed at the workplace from your home is also not tolerated. Wells Fargo reserves the right to determine if particular actions are considered physical violence or threatening behavior, and you are expected to cooperate in any fact-finding process (see Providing Information).

Important: Violating the policy against violence or weapons in the workplace is grounds for corrective action, which may include termination of your employment.

Examples of threatening behavior

Violent behavior or examples of behavior that would be considered violent, threatening, or intimidating to others include but are not limited to:

- Profane or abusive language
- Threats or insinuations of "getting even"
- Physical aggression, whether it’s demonstrated or threatened
- Dangerous pranks or practical jokes
- Aggressive horseplay or gestures
- Fighting or other hostile action
- Assault
- Intimidation
- Any form of harassment (see Harassment)

Firearms and weapons

Possessing firearms and weapons on company premises or at company-sponsored events is dangerous to team members and is strictly prohibited. No team member may bring a weapon to the workplace unless specifically authorized by the Human Resources Director or the Chief Security Officer — for example, someone in a specific security or guard position. Wells Fargo recognizes applicable state laws regarding guns in employer parking lots.

For purposes of this policy, a "weapon" means any item designed primarily for the purpose of inflicting bodily injury, which may include items that are legal to own. You are not permitted to have these items at work or while you’re conducting business on behalf of Wells Fargo.

Where to call

Immediately report violent or threatening behavior — and any situation that causes you anxiety or fear — to:

- Security Response Center at 1-877-494-WELLS (1-877-494-9355), option 1. Note: This phone number might work only in limited international locations (for example, England, Mexico, Canada). International callers who do not have 877 service available to them should call 001-480-437-7599.
  - The 24-hour Security Response Center number is one of the preventive measures that we’ve taken at Wells Fargo to support the violence-free workplace policy for our team members.
- Employee Assistance Consulting (EAC). For confidential individual team member consultation or for management consultation, call the direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
- Your manager or your HR Advisor team.
Personal situations

Sometimes team members may experience personal situations that could adversely affect the workplace. You need to tell your manager and Corporate Security immediately if you’re in — or know of — any of the following situations:

- Incidents of domestic abuse, violence, or threats against a team member, where there’s a possibility that the other party will seek out the team member at work.
- A team member has obtained a restraining order, naming his or her workplace as a restricted area.
- A team member is receiving threatening or harassing telephone calls, emails, voicemails, or other messages at work.
- A team member is the target of unwanted pursuit by someone who has been seen at or near the workplace.

Resources

If you’re experiencing domestic violence or family problems and need outside assistance, you can get confidential, professional help through Wells Fargo’s Employee Assistance Consulting (EAC) program at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.

Find additional resources and assistance by calling the National Domestic Violence Hotline at 1-800-799-SAFE. (This is not a Wells Fargo-sponsored service.)

While Wells Fargo isn’t responsible for the safety of our team members away from the workplace, we encourage you to contact your local community services, or Employee Assistance Consulting, for safety tips on how to avoid and prevent becoming a victim of violence.
Drugs & Alcohol

Wells Fargo is dedicated to maintaining a drug-free workplace. All team members are required to perform their job duties unimpaired by illegal drugs, alcohol, or the improper use of legal substances. You are prohibited from working or reporting to work when impaired by alcohol or drugs.

Important: Any team member who is unfit to work because of alcohol or drug use may be sent home. In addition, he or she is subject to corrective action, which may include termination of employment.

Drug-free workplace

We have absolutely no tolerance for illegal drugs — or the solicitation, distribution, or misuse of legal drugs — at Wells Fargo. As a federal contractor, Wells Fargo must comply with federal law. While a substance may be legal in a particular state, if it is an illegal substance under federal law, it may not be brought into any Wells Fargo workplace.

Important: The sale, purchase, manufacture, distribution, possession, or use of any mind-altering or nonprescribed controlled substance, or the nonprescribed use of a controlled substance, on company premises or while conducting company business is prohibited and is cause for immediate termination of your employment. In addition, illegal substances found on company premises may be turned over to outside legal authorities for further investigation.

Alcohol

Although the use of alcohol may be legal, you are prohibited from performing your job duties if you are impaired by the use of alcohol.

You’re responsible for complying with our policies on professional behavior, harassment, and violence-free workplace, even if you’re consuming alcohol at a company-sponsored event or conducting business with customers or other non-team members where alcohol use is sanctioned. You’re also responsible for using a safe means of transportation if you’ve consumed alcohol in any of these circumstances.

Alcohol on company premises

Drinking alcohol on Wells Fargo premises is allowed only at select Wells Fargo-sponsored events where alcohol is served.

Serving alcohol at this kind of event must be approved by the head of the business group sponsoring the event. If you are planning an event where alcohol will be served, please refer to the Special Events section of the Risk & Insurance Management site.

Treatment

Our policies on substance use in the workplace are strict. We recognize that alcohol and drug abuse can have negative consequences to family, work, and social life; however, substance abuse can be successfully treated. If you believe that substance use or abuse is a problem for you — or for one of your household family members — you’re encouraged to get confidential professional help by contacting:

- Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
- Your particular health plan (refer to your health plan material).
Smoke-Free Workplace

We provide a smoke-free workplace for our team members and customers. This means that you’re not permitted to use tobacco products, including smokeless tobacco or electronic smoking devices, in any Wells Fargo facility or Wells Fargo vehicle, at any time, 24 hours a day, 7 days a week.

“Wells Fargo facility” includes all Wells Fargo-owned, -leased, and -controlled space, including:

- Private offices
- Lunch and dining rooms
- Hallways
- Elevators
- Stairwells
- Conference rooms
- Vestibules
- Loading docks
- Lobbies
- Common areas
- Restrooms
- Parking areas

Smoking is allowed only in designated outdoor areas. If there is a smoking area at your location, it will be an outdoor area designated by site management and Corporate Properties. Ask your manager for details on your location.

For confidential, individual team member consultation on help to quit smoking, team members can call Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
Working with an Illness or Disability

We're committed to maintaining a healthy and productive work environment at all Wells Fargo locations. This includes complying with regulatory safety standards and taking precautions to protect the safety and well-being of team members.

We also recognize the valuable contributions that can be made by team members with disabilities and those who are subject to a life-threatening or terminal illness. So we're committed to providing any of these team members an opportunity to work, if they're medically able to work and can safely meet performance standards. At the same time, we are committed to protecting privacy by keeping personal medical information confidential.
Medical Work Accommodations

Wells Fargo is committed to the health, safety, well-being, and success of its team members with medical conditions and disabilities. Our commitment is consistent with PACA and complies with the Americans with Disabilities Act and related governmental regulations pertaining to medical leaves of absence and disabilities.

Wells Fargo is dedicated to providing team members with medical conditions and disabilities (including pregnancy) the opportunity to be successful in their Wells Fargo careers. Consistent with this commitment, Wells Fargo collaborates with team members in exploring reasonable work accommodations that will enable them to successfully perform their jobs within the position expectations and to enjoy equal benefits and privileges of employment, all without imposing an undue business hardship.

The goal of medical work accommodations is to enable you to perform your job within the expectations of the position. For that reason, regular job duties of your role cannot be eliminated as a form of accommodation. For example, if meeting sales or productivity goals is one of the primary expectations of your position, accommodations should help you meet those goals, not eliminate or lower them. Once a job modification or accommodation is offered and made, your manager will work with you to make sure that it is enabling you to perform your job within standards. You are expected to meet the performance standards of your regular job duties, with or without accommodations.

Participation in the request process is voluntary; it’s up to you to decide whether to work with your manager and Accommodations Management and provide the appropriate medical information necessary to evaluate your request. However, if you choose not to participate in the process, you may not be offered your requested accommodation. Like any team member, if you don’t meet performance standards, you are subject to the corrective action guidelines of your group, which may include termination of your employment.

Eligibility

Team members who have a medical condition or disability, including pregnancy, that is affecting their ability to perform their regular job duties or to enjoy other benefits and opportunities of employment are eligible for work accommodations. This excludes illnesses such as a cold, flu, sore throat, cough, upset stomach, or similar minor illness, unless it is a symptom of a chronic medical condition or disability such as cancer.

Responsibilities

If you need to request a medically related work accommodation, you should advise your manager either verbally or in writing. If you prefer to discuss your request with someone other than your manager or have questions about the accommodations process, you can contact HR Advisor or Accommodations Management.

Managers, including hiring managers, who receive requests for work accommodations from team members or internal job seekers should assess whether they can implement the request without causing undue business hardship. Managers should consult with HR Advisor for guidance on exercising their discretion to approve routine accommodation requests. Managers should contact Accommodations Management if they are unsure if they can accommodate the request or if needing assistance in determining undue business hardship. Managers must contact Accommodations Management before denying any request for an accommodation.

Accommodations Management works with both you and your manager to facilitate an interactive process to explore job modifications and accommodations, either on a temporary or long-term basis.

Process

Work accommodation requests may be made through various channels either verbally or in writing, including in-person, phone, or online.

- You should submit a request as soon as the need for an accommodation becomes apparent to you. Requests can be made through any of the following ways:
  - Directly to your supervisor or manager.
  - Calling HR Advisor at 1-877-HRWELLS (1-877-479-3557).
  - Contacting the Accommodations Management team online or by phone.
• Upon receipt of the request, the manager or Accommodations Management will work with you and the appropriate partners, as needed, to identify a workable solution to help you perform the regular duties of your job within the position expectations.

If medical information is needed from a health care professional, Accommodations Management, with your consent, will work with your health care provider to understand functional limitations and explore ways to accommodate these restrictions.

All medical information will be maintained confidentially. The manager will be advised only about your limitations as they relate to accommodations or modifications in the workplace that may help you perform your job.

• Once the Accommodations Management consultant (AMC) has gathered the pertinent information to evaluate the accommodation request, the AMC will make accommodation recommendations and a course of action will be determined. Valid requests will be processed in a reasonable period of time. The modification or accommodation selected may not necessarily be your preferred choice, but it should be effective in helping you perform your regular job duties within the expectations of the position.

Internal job seekers may request an accommodation online, by phone, and through TTY.

• Internal job seekers with a disability needing assistance to apply for a job within Wells Fargo can request assistance by using the contact information on the Jobs Sign-On page.
• The Accommodations team will work with job seekers needing accessibility or accommodation assistance because of a medical restriction or limitation in the job posting and interview process to enable them to participate fully in the job application process.

How to contact Accommodations Management

You can reach Accommodations Management at 1-877-HRWELLS (1-877-479-3557), option 2. For TDD access for persons with hearing impairments, please call 1-800-988-0161 during normal business hours.

Implementing the selected accommodation

Once an accommodation has been selected, the team member is provided with written confirmation of the offered accommodation. The manager is ultimately responsible for implementing the chosen accommodation.

After an accommodation is implemented or put into place, you and your manager should continue to evaluate the effectiveness of the implemented accommodation.

If modifications to the implemented accommodation are needed, you or your manager may contact the Accommodations Management to reevaluate the situation.

Unable to fulfill a request

When your request cannot be fulfilled, the Accommodations Management team will explore alternative options available to you, which may include a medical leave of absence, job reassignment, or job search leave.
Workers' Compensation

Workers’ Compensation* is a statutory benefit that is available to all Wells Fargo team members who have a work-related illness or injury. Coverage starts on your first day of employment. If you sustain a work-related injury or illness, Workers’ Compensation pays your medical bills and provides compensation to help replace your lost income until you can return to work. When you are hurt, no matter how slightly, notify your manager immediately and report your injury to Risk & Insurance Management by calling 1-877-HRWELLS (1-877-479-3557), or for TDD access for persons with hearing impairments, 1-800-988-0161, or by sending a message to workerscompensation@wellsfargo.com. To report injuries online or for additional information regarding Wells Fargo’s Workers’ Compensation program, go to the Workers’ Compensation website (see also Workers’ Compensation Leave).

*Wells Fargo does not participate in the Texas Workers’ Compensation system. For Texas team members, Wells Fargo provides the Texas Injury Benefit Plan, rather than Workers’ Compensation, to assist Texas team members who have a work-related injury or illness.
Fitness for Duty

To protect the health and well-being of all our team members and to maintain a safe work environment for team members and customers, Wells Fargo may request a fitness-for-duty evaluation when:

- There is reasonable cause for serious concern about a team member’s ability to perform his or her role and duties safely.

- A team member’s behavior is grossly inappropriate for the workplace, posing significant financial or reputational risk to Wells Fargo.

- There’s reasonable concern for workplace safety.

For confidential individual team member consultation or for management consultation, call Employee Assistance Consulting (EAC) at its direct number 24 hours a day, 7 days a week at 1-888-327-0027. You can also reach EAC when you call 1-877-HRWELLS (1-877-479-3557), option 4. Visit the Employee Assistance Consulting site on Teamworks for more information.
Loss Prevention Responsibilities

The Loss Prevention team within Wells Fargo Risk & Insurance Management is responsible for responding to health and safety issues at Wells Fargo, either directly or through local management. With guidance from Risk & Insurance Management, managers are responsible for implementing safety-related loss prevention procedures that are appropriate to their operations and loss exposure.

You, in turn, are expected to understand what’s required and comply with established policies and procedures. Your personal commitment to safety, emergency preparedness, and loss prevention practices can make a big difference to your fellow team members, our customers, and visitors to our locations.

OSHA

Risk & Insurance Management, in partnership with Corporate Properties and the Law Department, maintains our safety and health standards and enforcement procedures to facilitate compliance with the Occupational Safety and Health Act (OSHA) and other safety-related regulatory standards.

Loss prevention programs

The Injury & Illness Prevention Program (IIPP) is Wells Fargo's general safety program. Other safety-related programs vary throughout Wells Fargo, based on applicable state or federal regulations and each different location’s potential exposure to loss.

Implementation

Risk and Insurance Management is responsible for developing, administering, and maintaining safety and health policies and providing the tools to assist business groups in the development and implementation of loss prevention programs that are appropriate to their operations and exposure.

Identifying hazards and reporting safety issues

Everyone should follow safe work practices. Managers are responsible for ensuring that workplace hazards are identified, evaluated, and corrected. If you discover any health or safety issue, you should report it immediately without fear of reprisal or retaliation. First, tell your manager; you may also report it to Loss Prevention by calling Risk & Insurance Management at 1-877-WFC-RISK (1-877-932-7475), option 4, or emailing lossprev@wellsfargo.com.

Any work-related accident, injury, or illness should be reported by calling 1-877-HRWELLS (1-877-479-3557) or completing the Team Member On-the-Job Injury Report Form.

Hazard communications

While Wells Fargo operations do not typically require the use of hazardous materials or chemicals, some Wells Fargo operations may require the use of products that contain one or more hazardous materials (as defined by the Occupational Safety and Health Act (OSHA)). Team members who use hazardous materials or chemicals must receive training and information, including safe handling and emergency precautions, related to the potential hazards of these materials. All team members should complete general Safety Data Sheet (SDS) training. For training resources and information, visit the Risk & Insurance Management site.

Team member safety and health training

You may participate in safety and health training through vehicles such as the New Team Member Safety Orientation Checklist (PDF) and online training programs on the Risk & Insurance Management site.

Communication of safe work practices and conditions

You may receive safety and health information by various means, including:

- Risk & Insurance Management site
• Teamworks articles
• Videos
• Newsletters
• Periodic safety meetings
• Other publications and compliance notifications
• Telephone or in-person interaction with Loss Prevention team members

Your manager will let you know about any important site-specific safety and health information as necessary.

**Important:** Because our safety is such an important concern, any violation of the safety and health policies outlined in this handbook — for example, creating a situation that is hazardous to health or safety — is grounds for corrective action, which may include termination of your employment.

**More information**

Talk with your manager if you’d like further information about other Wells Fargo safety and health programs, visit the Safety & Health section of the Risk & Insurance Management website, contact Loss Prevention by calling Risk & Insurance Management at 1-877-WFC-RISK (1-877-932-7475), option 4, or email lossprev@wellsfargo.com.
Business Continuity Planning

Wells Fargo’s Enterprise Business Continuity Planning (BCP) office has established a program to ensure that business continuity planning takes place as appropriate for each unit within the company. The Business Continuity Planning (BCP) Policy has been developed to protect shareholder value by ensuring that business continuity-related risk is effectively identified, assessed, monitored, managed, and reported throughout Wells Fargo while supporting a philosophy of decentralized decision-making and management. Adherence to this policy enhances and supports operational risk management throughout Wells Fargo’s lines of business.

The Enterprise Business Continuity Planning program depends on team members knowing what to do in the case of a business disruption. Know what your business group’s recovery strategies are and how you’ll contact your management. Visit the Enterprise Business Continuity Planning website.
Emergency Preparedness

All Wells Fargo locations are required to have procedures in case of a fire or other emergency that requires evacuation or sheltering. These procedures are described in a pamphlet titled “Wells Fargo Emergency and Security Procedures,” available from Forms Online or the supply warehouse as form number HRS1099, or from the Enterprise Business Continuity Planning website under Emergency Preparedness and Incident Management on Teamworks.

Team member responsibilities

As a team member, you have important emergency preparedness responsibilities. Do not wait for someone else to tell you what you need to know. You are expected to:

- Understand what to do in an emergency within your building, including:
  - The pathway to at least two alternative exits from every room or area at the workplace.
  - The sounds and signaling method of the fire or evacuation alarms.
  - Whom to contact in an emergency and how to contact that person.
  - The number of desks or cubicles between your workstation and two of the nearest exits so that you can escape in the dark if necessary.
  - Where the fire or evacuation alarms are and how to use them.
  - Where to gather outside the building to ensure that everyone is safe.
- Follow all Wells Fargo emergency procedures.
- Do not hesitate by looking around to see what others are doing when an alarm sounds or there are signs of danger.
- Participate in site emergency plans, evacuation drills, or other emergency-procedure exercises when requested.
- Communicate to your manager any need you have for assistance in completing emergency procedures (for example, use of a wheelchair).
- Take Emergency Response training through the Learning Center (search for “Emergency Response”). Note: This 30-minute module is required for managers.

If you have additional questions about your responsibilities, ask your manager.

Enterprise Incident Management Team

The objectives of the Enterprise Incident Management Team are to improve Wells Fargo’s ability to respond to an incident by providing:

- An enterprise focus to ensure that team members respond safely during an emergency at work and for the enterprise to prudently respond to crises of any origin and scope.
- Situational awareness: Imperative to the speed and efficacy of response and informed prudent decisions during critical incidents, situational awareness is obtained through monitoring and expert review of available information and strong information-sharing partnerships and relationships within communities and public agencies.
- Consistency of message internally and externally.
- Consistency in team member safety and well-being issues.
- Effective prioritization of resources in response.

More information

Ask your manager if you have questions about emergency procedures and the Enterprise Business Continuity Planning program. You can also find information under Emergency Preparedness on Teamworks about:

- Emergency and security procedures
- Training resources
- Manager emergency responsibilities
- Site emergency plans
- Emergency supplies
- Security procedures and links to the Corporate Security Teamworks site
Leaving Wells Fargo

Our approach

Whether the decision to terminate employment is yours or Wells Fargo’s, it’s our intent that every team member who leaves the company feels that he or she has been treated with dignity, respect, and courtesy. These decisions are never made lightly and they are never easy. This section will provide you information and support during this process.
Voluntary Termination

If you decide to leave your job at Wells Fargo, we ask that you notify your manager at least two weeks in advance, preferably in writing. You’ll need to confirm your last working day, and we’ll ask you to provide your reason for leaving.

Job abandonment

Wells Fargo considers the following situations as job abandonment, which is a voluntary termination of your employment:

- If you’re absent from work without notifying your manager for three or more consecutive scheduled business days unless otherwise designated by your state.
- If you notify your manager that you no longer intend to continue employment with Wells Fargo and subsequently fail to report for three or more consecutive scheduled business days.
- If you notify your manager that although you do not intend to resign, you no longer plan to report to work with Wells Fargo and subsequently you fail to report to work for three or more consecutive scheduled business days.
- If you don’t contact your manager when you’re available for work at the end of an approved leave of absence.

Note: If you abandon your job, in most cases, you will not be eligible for rehire by Wells Fargo.
Involuntary Termination

If Wells Fargo initiates the termination of your employment, it's considered an "involuntary" termination. Reasons for this might include, for example, policy violations, performance problems, or displacement.

**Review of termination**

If your employment is terminated involuntarily, Wells Fargo provides you the opportunity to have the decision reviewed. Please refer to the dispute resolution process.
Performance Problems

To run our businesses smoothly and meet the ongoing needs of our customers, we need the contributions of every single team member. So as a member of the Wells Fargo team, you’re expected to meet Wells Fargo’s standards of performance, attendance, punctuality, and conduct and to follow company policies and procedures, including Wells Fargo’s Code of Ethics and Business Conduct.

Generally, if you have a performance issue, your manager will decide the appropriate performance counseling and corrective action to let you know that you need to improve. This process can also include the termination of your employment if you fail to meet the required standards or if your continued employment is considered to be no longer in the best interest of Wells Fargo.
Immediate Termination

Employment may be terminated immediately if you engage in illegal conduct on Wells Fargo premises or if your performance or conduct is such that continued employment would no longer be in the best interest of Wells Fargo. Examples of conduct that may result in immediate termination of employment include but aren’t limited to:

- Certain violations of the Wells Fargo Code of Ethics and Business Conduct.
- Certain violations of the Wells Fargo Risk Management Accountability Policy.
- Certain violations of the Wells Fargo Information Security Policy.
- Violation of the standards for appropriate workplace behavior described in the Team Member Professionalism section of the handbook.
- Certain actions with personal bank accounts or accounts in which you have an interest — for example:
  - Approving any transactions for yourself.
  - Check kiting (floating funds between two or more different accounts to cover withdrawals).
  - Conducting a transaction that violates the Bank Secrecy Act.
  - Making false ATM deposits to receive immediate cash (including depositing empty envelopes).
  - Reversing or waiving fees or charges for personal gain or for family, roommates, or other people with whom you have a personal relationship.
- Except as authorized by the Human Resources Director or the Chief Security Officer, possession of firearms and dangerous or lethal weapons, including tasers, stun guns, etc.:
  - On company premises. **Note:** Wells Fargo recognizes applicable state laws regarding guns in employer parking lots.
  - On company business.
  - In company vehicles, including car rentals while on company business.
- Failure to participate fully and honestly in an investigation or fact-finding process initiated by Wells Fargo.
- Failure to timely comply with the Social Security Number validation process.
- Falsification of records — for example:
  - Entering false identification (ID) information, including falsifying the number, the issuance or expiration date, or both into a Wells Fargo record or system.
  - Entering false sales or referrals on a sales tracking system.
  - Entering fictitious customer information into a Wells Fargo record or system.
  - Falsifying control logs (including but not limited to Record of Cash Movement Logs, Night Depository Register, ATM Balancing).
  - Force-balancing teller cash.
  - Intentionally misstating time worked in any timekeeping and attendance system or in a timekeeping document.
  - Making false statements or omissions in information provided at time of hire.
  - Notarizing a document without the document signer being present.
  - Pinning, enrolling, or activating online banking on behalf of a customer.
- Fighting on company premises or performing physical intimidation, violence, or threats of violence.
- Insubordination (for example, refusal to perform your job duties — see "insubordination" in the Glossary).
- Manipulating or misrepresenting sales ("gaming") in an attempt to meet sales goals or receive compensation.
- Misuse of a company-issued credit or travel card.
- Misuse or inappropriate use of company property or equipment.
- Other acts involving dishonesty or breach of trust.
- Theft, attempted theft, or damage to Wells Fargo’s or a team member’s property.

Terminations for theft, falsification, and violation of policies result in a "not eligible for rehire" status.

See Employment at Will in the Employment & Hiring section of this handbook.
Employment Ineligibility

Team members will not be permitted to continue their employment at Wells Fargo if they:

- Are not eligible for coverage under the terms of Wells Fargo’s fidelity bond (see Breach of Trust or Dishonesty).
- Do not meet the requirements of the Federal Institutions Reform, Recovery, and Enforcement Act (FIRREA) (see Breach of Trust or Dishonesty).
- Do not comply with the federal registration or state licensing requirements (for example, the Secure and Fair Enforcement (S.A.F.E) Mortgage Licensing Act of 2008) or fail to satisfy other legal requirements (see Personnel File).
- Cannot provide documents establishing their eligibility to work in the United (see Verifying Employment Eligibility).
- Are otherwise determined to be ineligible for employment at Wells Fargo (see Employment Eligibility).
Displacement

Like any business, Wells Fargo is constantly evaluating customer service, efficiency, and profitability and makes appropriate changes in our organizational structure. In some cases, this may result in team member displacement, an involuntary termination initiated by management as a result of economic or operational factors requiring workforce reduction.

Wells Fargo leaders balance the needs of the business with key aspects of our company’s values. Our policies and processes are based on the values of treating and supporting team members as a competitive advantage and on our high ethical standards. To support these values during a displacement, a defined, consistent process must be followed by managers, in partnership with Human Resources.

Displacements are not voluntary; therefore, team members may not volunteer for displacement. The displacement process is also not to be used as a substitute for performance management of a team member.

If you are notified of displacement, the company will provide you with information about the programs or services available to assist you during the transition period. The Benefits Book (PDF; 3.13MB) provides information on the Wells Fargo & Company Salary Continuation Pay Plan, which governs eligibility for team members who are displaced and is designed to provide compensation to assist eligible team members in these situations while they are seeking new employment.

Notice Period

Wells Fargo provides a 60-day notice period to all displaced team members, unless otherwise required by federal, state, or local laws. This means that team members will be notified 60 days in advance of the actual displacement. Team members may or may not be required to work during their notice period. Based on the business need, the line of business determines whether the notice period is all working, all nonworking, or a split between working and nonworking. Regardless of working or nonworking, the team member’s employment status is still considered to be active during the entire notice period and all policies, including Wells Fargo’s Code of Ethics and Business Conduct, apply.

Retain philosophy

At Wells Fargo, we have a strong commitment to retaining qualified team members whenever possible — this “retain” philosophy is intended to focus on team members who have been displaced and give them an opportunity to find new positions within the company. Throughout the company, business groups or regions may devise their own specific policies and practices to support the retain philosophy.

To support this philosophy, Wells Fargo created the Short-Term Assignment Resource (STAR) Program designed to provide short-term assignments for eligible team members who have been notified of displacement. Team members cannot be displaced and be brought back in the same position in a short-term assignment (STAR Program (PDF)) or as a managed or nonmanaged resource.
Retirement

Planning ahead is key to making the most of your retirement. Refer to the Planning for Retirement (PDF) to understand the benefits that Wells Fargo makes available to you when you retire. If you’re nearing retirement, there are important decisions you need to make. While this guide identifies certain key decisions you’ll need to make about managing your retirement benefits, it is a broad overview of retirement planning considerations. As you plan for retirement, you’ll need to base your retirement decisions on your individual situation, and you should consult a tax advisor, financial advisor, or lawyer for specific advice about your particular circumstances.

If you’re thinking of retiring or if you have questions about what benefits might be available to you, please contact the Wells Fargo Retirement & COBRA Service Center at 1-800-377-9220.

After notifying the Wells Fargo Retirement and COBRA Service Center of your retirement date, you will receive the following materials in the mail:

- Retiree Medical Kit (Wells Fargo & Company Retiree Plan)
- COBRA Medical Kit (Wells Fargo & Company Health Plan)
- Wells Fargo & Company Cash Balance Plan information (if you are a participant)

401(k) Plan participants
You may request a distribution from your 401(k) at any time after you have terminated employment with Wells Fargo (and its affiliates) or you become disabled, as defined by the 401(k) Plan. To request a distribution, sign on to the 401(k) Plan website or call 1-877-HRWELLS (1-877-479-3557), option 1, to speak with a plan specialist. Your distribution will be processed as soon as administratively feasible after the request has been completed, generally within three business days.

Cash Balance Plan participants
You may initiate payment from the Cash Balance Plan when your employment ends, you are ready to retire, or when you become disabled, as defined by the Cash Balance Plan. You will need to choose when and how you would like to receive payment, such as a lump sum or an annuity. Read the Cash Balance Plan Summary Plan Description and sign on to the Your Benefits Resources website to see what options are available to you.

If you are preparing to retire, you need to start the process to commence payment of your Cash Balance Plan benefit no more than 90 days and no less than 30 days before your benefit start date to ensure the payout begins as planned. You can also call the Wells Fargo Retirement & COBRA Service Center at 1-800-377-9220 if you have questions.

If you choose to reapply for employment at Wells Fargo after you have retired and taken a distribution (including but not limited to partial or final distributions) from a Wells Fargo retirement plan, 90 days must elapse before your rehire date. In addition, you cannot have Wells Fargo retiree health benefits and be an active team member. Therefore, if you have Wells Fargo retiree health coverage and are rehired by Wells Fargo & Company (or an affiliate of Wells Fargo & Company) after you have retired, your retiree health coverage will end.
After Leaving

Address changes

Once you leave Wells Fargo, you're responsible for notifying us promptly of any address changes. We'll need this information to make sure that you receive your year-end tax statements and benefits and retirement information. To request an address change while still employed at Wells Fargo, call 1-877-HRWELLS (1-877-479-3557), option 2, or TDD/TYY 1-800-988-0161. After leaving Wells Fargo, you can reach the Wells Fargo Retirement & COBRA Service Center at 1-800-377-9220.

Unemployment benefits

Your state unemployment office, not Wells Fargo, determines eligibility for unemployment benefits, based on your reason for leaving work. If you have questions about these benefits, contact your nearest state unemployment office.

Benefits

If you have questions about how your termination of employment will affect your benefits, including information on COBRA health coverage that you and your covered dependents may elect, refer to the Benefits Book in the Health & Well-Being section of the Benefits site on Teamworks (also available on Your Benefits Resources at resources.hewitt.com/wf) or contact the Wells Fargo Retirement & COBRA Service Center at 1-800-377-9220.
Information Security

Our approach

Wells Fargo is in the business of trust. Our customers trust us to protect the privacy and security of their information. That’s why every team member is responsible for understanding and following procedures that reduce risk to our company and consumers. You are our first line of defense in managing those risks by protecting Wells Fargo’s information, communication systems, and other assets. You are responsible for understanding information security and the operational risks associated with your role and managing those risks appropriately.

The material contained in this section highlights information that is important to you and requires full compliance. Details of the entire Information Security (IS) Policy and its associated control standards can be found in Policyworks, Wells Fargo’s online system of record for Information Security Policy.

**Important:** All new team members are required to sign the Team Member Acknowledgment to indicate that they will read, acknowledge, and abide by the provisions of our Information Security Policy, summarized in this Team Member Handbook Information Security Policy Overview. Refusal to complete the Team Member Acknowledgment is grounds for corrective action, which may include termination of your employment. In addition, team members are required to complete Information Security compliance training.

Information Security Policy overview

The requirements documented in this section describe the essential principles that help secure information. These principles are:

- Act in ways that protect company and consumer information
- Use Wells Fargo’s assets for business purposes
- Use Wells Fargo’s communication systems in an appropriate and safe manner

Team members are expected to comply with these principles at all times.

This overview should not be considered comprehensive, because not every situation can be addressed here. Wells Fargo expects team members to use sound judgment and to act in ways that protect Wells Fargo’s information, assets, and communication systems. Your business unit may have more stringent policies and procedures than stated within this section. If you have questions, you should work with your manager and your assigned Information Security Consultant (ISC) to ensure that your actions comply with the Information Security Policy.

*Failure to act in ways that protect Wells Fargo’s information, assets, and communication systems or failure to cooperate with inquiries or investigations may result in corrective action, including termination of your employment.*

Every team member is required to immediately report anything that may violate the Information Security Policy or place the company’s information, assets, and communication systems at risk. Methods for reporting such situations are outlined within this section. No retaliation may be taken against a team member because he or she, in good faith, reports a possible breach of information security or risk to Wells Fargo’s information, assets, or communication systems.
Appropriate Use

The use of Wells Fargo’s electronic communication systems is a privilege based on business needs. These systems give team members the ability to communicate with customers, business partners, and other team members in a safe and reliable manner while minimizing risk and maintaining compliance with regulatory and legal standards.

To mitigate risk, team members are required to follow established requirements and business procedures on the use of electronic communication systems, including using electronic communication, systems features, and content appropriately.

The following are examples of prohibited activities:

- Hacking, including attempting to gain unauthorized access to computing resources, including attempts to disrupt service.
- Posting or storing proprietary content in unapproved or personal websites, blogs, chat rooms, mobile applications, or other social media websites.
- Online gambling and any illegal internet activity. In addition to being prohibited under Human Resources guidelines, these types of sites may be associated with information-stealing tools and information theft.
- Downloading or forwarding chain letters and viruses.
- Viewing, storing, downloading, or forwarding pornographic images or other perceived obscene, racist, or harassing materials. In addition to being prohibited under Human Resources guidelines, they may contain viruses or malware.

Under no circumstances are team members allowed to use Wells Fargo communication systems in a way that could violate the company’s policies.
Monitoring of Company Equipment

Wells Fargo will monitor and may control access to and use of its equipment and electronic communication systems, including but not limited to original and backup copies of email, instant messaging, text messaging, voicemail, and internet use. You should not expect privacy in connection with your use of any company resources, equipment, or property. Even if information is encrypted and you have created or have access to passwords to protect against unauthorized access, you should not consider activities or correspondence using that password to be private. In addition, phone calls made or received on any business telephone may be monitored or recorded. Monitoring may be conducted remotely or locally using software, hardware, or other means. Information obtained through monitoring may be shared with management, Human Resources, and corporate security. It will be treated confidentially and retained for a reasonable period to accomplish the purposes as determined by Wells Fargo, and it is subject to any rights team members may have under applicable law.

If you have questions or concerns about the appropriate use of electronic communication systems, contact your manager or Information Security Consultant (ISC).
Reporting Security Incidents

Any team member who believes that an information security incident has occurred must report it immediately. This helps to contain the incident and assists with managing its impact. Under certain circumstances, Wells Fargo is required to notify customers and others if information related to them is compromised.

- Notify your management if you detect any unauthorized use or attempted misuse of your personal authenticators, terminal sessions, or equipment. If a mobile computing device is lost, stolen, or confiscated or company, customer, consumer, or personnel information is modified, destroyed, lost, stolen, or confiscated, it is your responsibility to immediately notify your manager and the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3, or 001-480-437-7599 for international callers who do not have 877 service. You can also send an email to compromiseddata@wellsfargo.com. To report a security incident anonymously, contact the EthicsLine at 1-800-382-7250 or online at reportlineweb.com/wfelreport.

All reports will be treated as confidential to the extent possible. No retaliation will be taken against any team member because he or she, in good faith, reports a possible security incident.
Protecting Company & Consumer Information

Company and consumer information is an asset of the company and requires every team member’s protection to preserve consumer trust and business integrity. All types of company and consumer information are important assets that require appropriate protection.

Protecting information applies not only to our company and supplier or third-party service provider, but also to anyone who may have a relationship with Wells Fargo, including individuals, businesses, and team members. You have a responsibility to protect company and consumer information.

As part of your job, you must take appropriate measures to safeguard company and consumer information from inappropriate use, access, alteration, disclosure, or destruction.

Business need to know

Your access to company resources and information is considered a privilege. An appropriate level of information access is granted to team members according to their business role and need.

Team members may receive proprietary information relating to Wells Fargo in the course of their work and are obligated to protect such information from disclosure. Team members must disclose information only to authorized parties who have a business need to know. Company and consumer information may be disclosed only within Wells Fargo or to nonaffiliated parties in accordance with applicable law, confidentiality agreements, and privacy policies. It is your responsibility to ensure that the request for information meets these requirements.

To report unauthorized attempts to obtain information without a valid business need to know, notify the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3, or 001-480-437-7599 for international callers who do not have 877 service. You can also send an email to compromiseddata@wellsfargo.com.
Information Classification

You should classify information based on the potential impact to the company if the information is not properly protected. Our information categories and information types are documented within the Information Classification Matrix, which provides a common foundation for consistent classification of information. The matrix contains a representative set of examples for each of the four classifications: Public, Internal use, Confidential, and Restricted. When in doubt, refer to the Information Classification Matrix for guidance in determining how to classify and protect information. Otherwise, contact your manager or Information Security Consultant (ISC) for assistance.

For the information you use, be aware of how it is used and its appropriate level of protection. You are responsible for applying the appropriate controls if they are not applied automatically.

Public

Information classified as "Public" refers to:

- Information either commonly and openly available in the public domain or intended for unrestricted use beyond our organization.
- Information that has no restrictions or requirement for protection (for example, public white pages, business cards, press releases, anonymous surveys).
- Information that, by itself, would not result in harm to consumers, Wells Fargo, its customers, or team members.

Internal Use

Nonpublic information classified as "Internal Use" refers to:

- Sensitive company and consumer information that has a low risk level. It can generally be shared between team members with a basic need to know.
- Information that must be protected from unauthorized parties (for example, contact information, employee learning transcript, organization charts, policies, and standards).
- Information that would have minimal impact on consumers, Wells Fargo, its customers, or team members if disclosed or destroyed without authorization.

Confidential

Nonpublic information classified as "Confidential" refers to:

- Sensitive company and consumer information that has a medium to high risk level. Access is limited to groups with a specific need to know, as required to perform a particular business function or activity. Information should be considered confidential if the classification is otherwise unknown or cannot be determined.
- Information must be protected when at rest (stored) or if transmitted externally (for example, Social Security numbers, financial account numbers, check images, personnel files, security plans).
- Information that may have a negative impact on consumers, Wells Fargo, its customers, or team members or result in regulatory, reputational, and financial consequences if disclosed or destroyed without authorization.

Restricted

Nonpublic information classified as "Restricted" refers to:

- Sensitive company and consumer information that has a high risk level. Access is limited to explicitly predesignated individuals who have a stringent business need to know.
- Information that must be protected at all times (for example, passwords, PINs, credit card validation numbers (CCV), secure one-time authentication (SOTA), code of the day (COD)).
- Information that may cause severe harm to consumers, Wells Fargo, its customers, or team members if disclosed or destroyed without authorization. This could result in severe regulatory, reputational, and financial damage or provide significant advantage to a competitor.
Information Handling

Information must be handled appropriately (stored, viewed, and transmitted) and protected from misuse, according to its classification of Internal Use, Confidential, or Restricted. Sharing of company and consumer information must comply with the Wells Fargo principles requiring a valid business need to know.

Classifying and labeling information

When you are classifying information, consider the intended distribution and use of documents, or electronic media, particularly when third parties are involved. Keep in mind that the classification of a file or document can change over its lifetime.

- If you are not certain of the content of electronic media, you must classify it as Confidential.
- Labels may optionally contain statements to add further clarification, such as "Do not reproduce."

For specific instructions on what and how to label beyond the guidance provided above, please refer to specific procedures for your business.

Storage

Information must be stored in a way to prevent unauthorized access. Store your paper and removable electronic media that contains confidential or restricted information in a locked enclosure when it is not under the control of an authorized person.

- Manage and store hard copy documents and records according to the Corporate Records Management Policy (PDF) and Records Retention Schedule, including any specific procedures within your business.
- Do not leave confidential or restricted information where unauthorized parties can access it. Encryption is required for all confidential and restricted information stored on your workstation, mobile computing devices, and portable digital storage media.
- Appropriate encryption products are available for external drives, thumb drives, CD-ROMs, and other electronic media. Contact your manager or ISC for more information.

Distribution

It is important that you respect all information classifications, copyrights, and other intellectual property protections. You need to ensure that proper precautions are taken before discussing or distributing any proprietary information through manual or electronic methods.

- When in public areas, ensure that others cannot overhear your phone conversations.
- While leading video conferences, turn off messaging pop-ups (for example, email, IM) and close any applications that not required for the meeting to avoid disclosing company and consumer information.
- Immediately retrieve confidential or restricted documents from printers, copiers, and fax machines. Do not print confidential or restricted information on a personal or public printer. Do not print restricted information on a Wells Fargo-owned or -leased printer located in an area that is accessible to the public.
- Validate that the fax is being sent to the proper number — program the fax for frequently dialed numbers. Inform the recipient when you fax confidential information to ensure immediate pickup. Do not send confidential information to public fax machines, and never fax restricted information.
- Encrypt confidential information before sending externally — restricted information must always be encrypted. Contact your manager or ISC for details on how to encrypt.
- Place all confidential information in tamper-evident packaging before distributing by any mail system. Ensure that mailed or shipped information cannot be obtained without the packaging being opened, which would be obvious to the recipient.
Transportation

Confidential and restricted information must be transported in ways to prevent its loss or misuse. Transmit this class of information electronically whenever possible, and encrypt it before transporting it beyond the perimeter of the Wells Fargo environment. Additional controls apply to physical shipments of hard copy documents and unencrypted media that contain confidential or restricted information.

- Do not send unencrypted electronic media outside the company or through interoffice (MAC) mail. The only exceptions are items mailed directly to the impacted consumer, such as statements or check images. If you are uncertain about encryption requirements, consult your manager or ISC.
- Use tamper-evident packaging to ensure that unauthorized opening would be obvious. Validate that both the sender and recipient addresses are accurate.
- Be aware of exactly what information is being shipped and log items as necessary for your business.
- When shipping externally, use Wells Fargo preferred service providers. Log outbound confidential items to identify and recreate the content if lost or stolen. Use an automated tracking service if available — otherwise, track the shipment manually by notifying the recipient to expect the shipment, have the recipient acknowledge its receipt, or both.
- Place outgoing items in a controlled-access area or under visual control until pickup — do not leave them in a public area. If you are not familiar with the party picking up the shipment, verify their identity or credentials.

If an expected shipment containing Confidential or Restricted Information does not arrive when expected, follow up with the sender to inquire about the delay and determine if the shipment is missing. If you are still concerned, immediately report the security incident.

Retention

Make sure that you understand the retention requirements that apply to your business in accordance with the Enterprise Information Lifecycle Management (EILM) program and Records Retention Schedule — what needs to be retained, by whom, and for what length of time.

- Do not keep electronic records and physical documents longer than what is required by the Records Retention Schedule.
- Refrain from storing nonessential information in personal folders. Periodically review your retained computer documents and personal email folders to eliminate outdated, duplicate, and nonessential records.

Disposal

Follow the Records Retention Schedule and destroy proprietary information so that it cannot be recovered, once its retention requirements are met. Refer to Destruction Services on the Enterprise Information Lifecycle Management program website for more information.

- Dispose of documents or papers that are no longer needed and contain internal use, confidential, or restricted information in an authorized, locked, secure document disposal receptacle (for example, shredding bin, departmental shredder) or approved desk-side cross-cut shredder.
- Understand the difference between authorized, secure shredding bins and recycling containers — know where these different containers are located. Proprietary documents must not be placed in recycling containers, because the handling of that material is not secure.
- Dispose of internal use, confidential, and restricted information by methods designed for your work area (for example, secure disposal container or shredder).
- Know your site rules for disposing of electronic media (for example, take it to central collection point).

If you are not familiar with your area's document and media disposal procedures or cannot locate the secure shredding bin, contact your manager for assistance.
Work Area Security

Protect information by ensuring proper control of access into any business-related work area and ensuring vigilant housekeeping practices, such as shredding or other secure document disposal.

Passwords, PINs, and IDs

Safeguard all types of personal authenticators to prevent unauthorized use by others.

- Authorization or access to certain systems and information within Wells Fargo or external third-party service provider systems is granted based upon confirmation of your credentials (for example, user ID, password, shared secrets). Protect your authentication credentials just as you would protect other types of restricted information. Choose a complex password of at least eight characters with a minimum of three character types (uppercase letter, lowercase letter, number, or special character).
- Do not disclose, display, or share passwords or PINs with anyone, including your manager.
- Do not request a team member, job seeker, or applicant's username or password to computer account or profiles, including but not limited to social networking sites:
  - Do not require a user to sign on to his or her personal computer accounts to allow you access to view his or her personal information except if the account was established or is used for Wells Fargo business purposes. Refer to the Corporate Web Governance Policies, Standards & Guidelines for more information.
  - Do not require acceptance of social network site "friend" requests to allow you access to view someone's personal information.
- You may initiate a password change at any time; you will be reminded and required to change it at least every 60 days.
- Change your password or PIN immediately if you suspect that it has been guessed or otherwise compromised.
- You may be provided with additional security devices (for example, security tokens, smart cards) to validate your identity. Any such device must be protected and returned upon termination of employment.

Access badges

Access badges are often used to allow and control entry into designated Wells Fargo facilities.

- When badges are required for access, it is recommended that you wear your badge so that it is visible to others. Follow site rules to obtain temporary badges for guests and visitors. Immediately report the loss of any access badge so that it can be quickly deactivated.
- Offer to escort anyone not recognized as having valid access into a Wells Fargo work area back to the entrance or guard station. Verify the identity of maintenance personnel and other parties claiming a need for access into wiring closets, holding areas, systems, or equipment.

At no time should you or anyone else be allowed to enter into a secured area without each person’s badge being activated by the reader. Each team member must use his or her own badge when entering or exiting a secured area.

Physical environment

Always keep your laptop, other mobile computing devices, and portable digital storage media safe and secure.

- Never leave your computer unattended without first shutting it down or locking your screen (press CTRL+ALT+DELETE then ENTER).
- When on-site, physically secure your laptop when it is not in your possession by using a cable-lock or anchor-lock or a facility-restricted access control such as a guard or badge access or other management-approved control.
- At the end of the day, unless you need to take your laptop or other mobile devices home, it is recommended that you store them in a locked drawer or file cabinet after hours.
- When traveling, take extra precaution to protect your equipment and its information. Power down the laptop completely by selecting Shut Down after pressing CTRL+ALT+DELETE or from the Start menu before you transport the laptop. Never check laptops as luggage — always keep your laptop with you. Lock your mobile devices and media in the hotel room safe. If not available, use a cable-lock to secure your laptop in a nonvisible location.
When driving, place your laptop in the trunk or other nonvisible secured cargo area before leaving for your destination. If your destination appears unsafe (for example, a parking lot with no lights), take your laptop and mobile devices with you. Never leave your laptop in an unlocked car or in a car overnight.

When off-site at meetings, take your laptop with you on breaks or have an authorized person watch it — after you shut it down to enable encryption. When working from home, do not let family members or anyone else use your work computer or any other mobile computing devices or portable digital storage media.

Power down mobile computing devices when traveling internationally before passing through any immigration, customs, or other border checkpoint.

**Clean desk and displays**

Ensure that company, customer, and team member information is not left in the open where it can be accessed or viewed by unauthorized parties. Take precautions to prevent others from obtaining nonpublic proprietary information without your knowledge.

- Position your computer monitor so that others cannot easily read it.
- Erase whiteboards that show non-public information when it’s no longer needed and before leaving the area.
- Do not post confidential or restricted information on office or cubicle walls or in common areas.
- Immediately place internal use, confidential, or restricted information into a locked secure disposal container or shred it once it is no longer required.
Protecting Company Hardware & Software Assets

Wells Fargo computing hardware and software (“assets”) are company property and provided for use to facilitate company business. Only company-managed assets may be used to perform your work.

Assets issued to team members are an extension of the office and must be used and secured in accordance with Wells Fargo policies, standards, and security requirements. Team members are responsible for protecting assets from loss, theft, and damage while they are in the team member’s possession.

Under no circumstances are team members allowed to use Wells Fargo assets in a way that could violate Wells Fargo policies, standards, and security requirements. Wells Fargo reserves the right to monitor any company assets to ensure compliance with these policies and to maintain legal and regulatory standards.

Computer systems

All software installed or developed on Wells Fargo computer systems and any information collected, downloaded, or created is the exclusive property of Wells Fargo. Information may not be copied or transmitted outside the company without a predefined business need, and then only in an authorized manner. Upon termination of employment, no team member shall remove, copy, or destroy such software or information from company systems.

Mobile computing devices

Wells Fargo may issue mobile computing devices for team members to conduct Wells Fargo business. Team members are responsible for ensuring that mobile computing devices are protected from loss, theft, and damage. Under no circumstances are unauthorized parties allowed to use Wells Fargo equipment.

Security software (for example, disk encryption, personal firewall, antivirus) installed on mobile computing devices must not be disabled or removed under any circumstances.

Mobile computing devices are to be protected when not in use and must be transported in a secure manner (see Protecting Company Information for detailed requirements). When using a laptop or tablet, take extra precaution to ensure that unauthorized persons are unable to view your work.

All Wells Fargo portable digital storage media (PDSM) are assumed to contain at least confidential information. Any PDSM used for storing Wells Fargo proprietary information must belong to Wells Fargo and be protected in ways similar to mobile computing devices. Under no circumstances should a Wells Fargo-owned PDSM be connected or inserted into a non-Wells Fargo computer system.

You must immediately report a lost, stolen, or confiscated mobile computing device as a security incident. Notify your manager and the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3, or 001-480-437-7599 for international callers who do not have 877 services. You can also send an email to compromiseddata@wellsfargo.com.

For more information about standards for business-related, public-facing mobile website or application and text message service to customers or prospects, see the Corporate Web Governance website.

Personally owned electronic devices

Personally owned electronic devices (for example, laptop, tablet, smartphone, PDA, MP3 player, iPod, and PDSM) must not be used to conduct Wells Fargo business, except as outlined below, and must not be used to store or transmit company information or be connected or attached in any way to Wells Fargo-managed equipment or computer systems. Additionally, team members must not use Wells Fargo computer systems as a power source for personally owned electronic devices.

- Personally owned mobile computing devices that are part of, and used in strict accordance with, a Wells Fargo-approved enterprise Bring Your Own Device (BYOD) program may be used to conduct Wells Fargo business.
  - Do not perform personal (non-Wells Fargo business) activity within the Wells Fargo secure container when loaded on a personal mobile computing device (for example, iPhone, iPad).
- Personally owned printers connected to Wells Fargo-managed equipment or computing systems through a USB cable may be used by remote workers to print public and internal-use information. Refer to information security control WFC-208: Required Use of Wells Fargo Equipment for further details.
- Team members using approved remote access solutions may use non-Wells Fargo wireless network equipment to connect to the Wells Fargo network.
• With management discretion, team members who need to use a cellular phone for necessary and reasonable business purpose conversations can use their personal mobile phone.
Protecting Electronic Communication Systems

Wells Fargo’s electronic communication systems exist to facilitate business and aid team members in communicating with customers, business partners, and other team members in the conduct of that business. The company relies on individual team members and their managers to make sure that uses of these communication systems are functional for business purposes.

Team members are expected to represent Wells Fargo in a professional manner when using communication systems to conduct business. Team members should remember that much of the information they are transmitting and receiving electronically is sensitive company and consumer information. Accordingly, team members are required to take appropriate steps to protect against unauthorized disclosure of such information and to limit sending information to only those with a business need to know. This includes not disclosing internal matters to the general public or press without the express written consent of Corporate Communications.

If you have questions or concerns about the appropriate use of electronic communication systems, please contact your manager or Information Security Consultant (ISC).
E-Messages

Electronic messages ("e-messages") sent through Wells Fargo's communication systems must comply with company policies.

Team members must never send an e-message through any Wells Fargo communication system that could be reasonably viewed as obscene, threatening, harassing, discriminatory, abusive, or that are disparaging to customers.

Refer to the Corporate Web Governance website for additional standards for outbound e-messaging to customers and prospects. Visit the Team Member Enablement website for more information regarding internal e-messaging communications.

Do not use e-messaging systems that are not controlled by Wells Fargo (for example, Hotmail, Gmail, personal email, cell phone for texting) to conduct Wells Fargo business or to send, receive, or store Wells Fargo proprietary information. You must not create accounts on external systems to conduct Wells Fargo business.

Email

Restrict circulation of email messages that discuss confidential matters to team members who have a business need to know. When sending confidential or restricted information to external parties by email, ensure that the content can be properly secured by an approved encryption solution. Do not include confidential or restricted information in the subject line of the email.

Review your email carefully and delete suspicious messages, especially if you've received them from an external person, company, third-party service provider, or business that is unsolicited. Do not open the email, attachment, or links, which could introduce malware.

Wells Fargo monitors and filters all email messages based on specific content, including unencrypted sensitive information (for example, Social Security numbers, financial account numbers).

Messages that contain obscene content will not be delivered. Such messages sent by a Wells Fargo team member may lead to corrective action, which may include termination of your employment. Team members who receive obscene emails not blocked by these filters should forward such email to abuse@wellsfargo.com and then delete the message from their inbox.

Team members must understand Wells Fargo's policies and procedures for handling fraudulent email messages, also known as phishing. If you think a message may be fraudulently claiming to originate from Wells Fargo, immediately forward such email to reportphish@wellsfargo.com. Delete all copies of the suspected phish email from both your inbox and sent mail folder.

Instant messages

Only Wells Fargo-approved solutions may be used for instant messages and online chat ("IM") services. Under no circumstances should any team member attempt to conduct Wells Fargo business by using an unauthorized IM service or software.

Text messages

Text messaging (SMS and MMS) is not considered appropriate technology for secure communication. Do not send nonpublic proprietary information by text messaging.
Internet Use

Team members are allowed to use internet sites for research or other legitimate business purposes. When using corporate PCs remotely for internet research or other legitimate business purposes, connect to the Wells Fargo Virtual Private Network (VPN) or other approved tools, first, in order for enterprise protection controls to be effective. However, you are always expected to represent Wells Fargo professionally when using the internet. Be aware that internet resources not under the control of Wells Fargo are subject to compromise, may be exposed to public view, and may not be secure. Wells Fargo may filter or block access to certain types of websites that it deems inappropriate for business purposes (although failure to block access to websites does not mean that the site is deemed appropriate). Wells Fargo will monitor internet web surfing (browsing) for inappropriate use and introduction of malware.

Software download

Team members are not authorized to download or install software obtained from the internet. Software necessary to conduct Wells Fargo business must be approved by your manager and obtained through Wells Fargo’s Desktop Support or your technical support group to initiate the process. Approved Freeware, Shareware, and open source software used for legitimate purposes can be downloaded from the FOSSWARE Enterprise Repository.

Streaming and multimedia

Any internet services that may have a notable performance impact to the Wells Fargo internet connection must be limited to business need and only permitted with prior approval from your manager. The use of audio or video streaming or media download services (iTunes, MP3 sites, etc.) for personal use is explicitly prohibited.

Websites and social media

Access to external public internet websites or social media (for example, blogs, wikis, and social networks) using Wells Fargo-owned equipment and during normal business hours should be reserved for business purposes. While limited use of such resources for personal purposes is allowed, personal use is considered a privilege and is up to the discretion of your manager.

Internet websites and social media (for example, Facebook, YouTube, LinkedIn, Twitter, etc.) may have business utility for certain Wells Fargo team member roles for purposes of research, marketing, and other business driven uses. However, contributing to public forums in the name of the company, its customers, or its employees is restricted to approved Wells Fargo professionals. Under no circumstances should Wells Fargo proprietary information be uploaded to or posted on a public social media or non-Wells Fargo internet website.

Creation of Wells Fargo-branded websites and social media is subject to specific branding, content, and design requirements. You must obtain management approval and follow appropriate policies and standards from Enterprise Marketing, Web Governance, and the Law Department.

Before you create any content on any externally facing social media or other website that may imply endorsement from Wells Fargo, you must contact your manager or ISO for assistance.
Personal Communications

If you are granted access to Wells Fargo’s e-messaging systems, you are expected to use these systems to facilitate your work. You are also allowed to use these communication systems for non-work-related activity during non-work time so long as it does not interfere with team members’ work responsibilities, violate Wells Fargo policies, or impact the functioning of Wells Fargo’s e-messaging systems. Refer to the Electronic Communication and Social Media policy for information about the professional standards that must be followed.
Wireless Transmissions

Team members must be aware that wireless communication systems are prone to interception by fraudsters. Do not use a wireless communication system to discuss confidential or restricted information without first ensuring that the communication is adequately protected. Contact your manager or Information Security Consultant (ISC) about approved solutions for securing wireless communications.
Working Off-Site

Team members are responsible for ensuring that they use only Wells Fargo-approved remote access. Do not transmit proprietary information over a non-Wells Fargo network without first engaging the Wells Fargo remote access service (for example, MyED). You are expected to adhere to all of Wells Fargo's policies when working remotely.
Understanding Security Responsibilities

Applicability

The expectations as outlined in this section apply to all team members, regardless of position or status.

Roles and responsibilities

Team members

Every team member in every job and position plays an important role in protecting the information entrusted to Wells Fargo by customers, team members, and our third-party providers. As a Wells Fargo team member, you are expected to:

- Read and comply with the Information Security Policy Overview. (This section outlines those requirements that are most common to all team members — the complete Information Security Policy can be found in Policyworks).
- Acknowledge that you understand and are willing to follow the Information Security Policy upon hire and annually thereafter by completing the required training, Protecting Wells Fargo Information.
- Seek all necessary approvals and risk acceptance as required in the Information Security Policy.
- Support and encourage other team members in complying with the Information Security Policy.
- Report anything that may be considered a violation of the Information Security Policy.

Managers and senior leaders

In addition to the team member responsibilities above, managers and senior leaders are also expected to:

- Understand the information security threats to your business and manage the associated risks properly.
- Support team members in complying with the Information Security Policy to appropriately protect Wells Fargo information, assets, and communication systems.
- Ensure that team members reporting to you complete the annual required training in the time frame communicated by your line of business.
- Lead by example and foster a culture in which validating compliance and reporting security incidents are encouraged and accepted.
- Seek guidance from your Information Security Consultant (ISC) when you are unsure of how to comply with the Information Security Policy.

Information Security Consultant (ISC)
The Information Security Consultant (ISC) for each group or line of business is responsible for implementing and maintaining an information security program as a means of managing business information security risks. Among the responsibilities assigned to each ISC, the following reflect how the ISC supports managers and team members within their line of business:

- Assist in evaluating threats and risks to the business and provide guidance on approved methods for managing those risks.
- Create and distribute information security awareness activities for the business — for example, presentations on information security topics, business unit newsletters, websites, etc.
- Report, manage, and resolve information security incidents as necessary.

Exceptions

Compliance with Information Security Policy is mandatory. In rare instances, to optimize our ability to exercise balance between security and business, there may be occasions when exceptions or variances to policy are necessary.

Information security policy exceptions must be documented in an approved policy exception in the Information Security Policy Exception Management (ISPEM) tool as identified by Enterprise Information Security.

Information about the information security policy exception process can be found at the ISPEM Support page.
References & Contacts

The following references and contact information are provided in support of Wells Fargo's Information Security Policy. This additional information is intended to assist team members in locating detailed guidance on related policies, processes, technologies, and support groups. The supporting materials listed below are organized alphabetically for ease of reference.

- Corporate Web Governance
- Electronic Shipping Options (eSO)
- Email Misuse: Spam and phish:
  - abuse@wellsfargo.com
  - reportphish@wellsfargo.com
- Enterprise Information Lifecycle Management (EILM): Retention and Destruction
  - Records Retention Schedule Manager and Search Tool
  - Shred Request Tool
- Enterprise Information Management (EIM): Products and Services
- Enterprise Information Security: Education and Awareness
- Enterprise Social Media
- Information Classification Matrix and FAQs
- Information Security Management
- Information Security Officer (ISO) list by line of business (Name in transition to Information Security Consultant (ISC))
  - Information Security Consultant (ISC) Guidelines: Detailed Roles and Responsibilities
- Outgoing Confidential Information Log (OCIL)
- Policyworks: Information Security
  - Policy and Standards
  - Mailbox Support
- Security Operations Center (SOC)
- Security Response Center (SRC): Incident Reporting
  - 1-877-494-WELLS (1-877-494-9355), option 3
  - 001-480-437-7599 for international callers who do not have 877 service
  - Send an email to compromiseddata@wellsfargo.com
Privacy & Solicitation

At Wells Fargo, we value our customers’ and team members’ privacy. During the course of conducting business, we gather personal and confidential information about our customers and team members that must be protected at all times. As team members, you play a significant role in securing this information. Wells Fargo has established a Global Data Protection and Privacy Policy that establishes principles about how Wells Fargo collects and handles personal data globally. In addition, team members must adhere to the rules and controls in the Wells Fargo Privacy and Solicitation Policy to ensure compliance with laws and regulations applicable in the United States regarding marketing and solicitation, information sharing, and privacy policy disclosures. This policy is not intended to prevent you from discussing terms and conditions of employment at Wells Fargo (see Employment & Hiring).
Privacy Overview

The term "privacy" relates to our information sharing and solicitation practices that pertain to consumer and business customers and prospective customers.

We use this confidential customer information to:

- Service our customers’ accounts.
- Develop new products and services.
- Improve internal cross-selling.
- Comply with legal obligations and manage our business.

Privacy’s role within Wells Fargo

Within Wells Fargo, the Corporate Privacy Office develops and administers enterprise policies, practices, and requirements for all business groups to ensure that privacy requirements are appropriately followed. The Corporate Privacy Office also reviews privacy-related policies, practices, and procedures established by the lines of business. The Corporate Privacy Office manages Wells Fargo’s Privacy and Solicitation Policy.

Privacy and Solicitation Policy is a company-wide policy applicable to our U.S. businesses based on federal and state laws and explains how Wells Fargo uses and protects the information that our customers or prospects provide to us. The policy also establishes company-wide guidelines to ensure that information sharing and solicitation preferences for both customers and noncustomers are consistently honored as required across all lines of business.

Your responsibilities

It is important that team members with any type of customer contact or access to customer information read and understand Wells Fargo’s Privacy and Solicitation Policy. As part of required training, team members are expected to acknowledge that they will read and adhere to the provisions of this policy.

The responsibility for adhering to Wells Fargo’s Privacy and Solicitation Policy resides with each business group. Businesses are required to demonstrate that they have processes in place to manage information sharing and solicitation practices in their organizations in accordance with federal, state, and provincial laws and regulations.

Privacy policy disclosure

Financial institutions are required to provide a disclosure of privacy policies and information-sharing practices to every individual customer at the time an account is opened and annually thereafter.

The Wells Fargo U.S. Consumer Privacy Notice (and various custom versions), maintained by the Corporate Privacy Office, helps consumers understand their privacy rights and solicitation choices. The notice:

- Describes how Wells Fargo collects, shares, and protects customer information.
- Outlines customer choices on how their personal information may be shared by and within Wells Fargo.
- Explains how customers may record preferences for how they wish to be contacted for marketing purposes.

The notice also highlights key elements of our commitment to protect our customers’ privacy:

- We do not share customer information for joint marketing purposes with other financial companies.
- We do not share customer information with nonaffiliates who may wish to market their products to our customers.
- Within the Wells Fargo companies, we carefully protect customer information from unauthorized access and use, with security measures that comply with federal law, including computer safeguards and secured files and buildings.
U.S.-Based Team Member Privacy

In the course of your working relationship with Wells Fargo (including all applicable Wells Fargo legal entities), we may collect certain personal data about you, your dependents, and your employment-related activities. The data may include information about you and your dependents (such as your home address and personal contact information, Social Security number), work information (such as your business contact information, your title, position, function, supervisor), compensation and benefits information, performance information (such as performance appraisals and promotions), background information (such as credit history, professional qualifications, education), and information about your use of Wells Fargo equipment and systems.

We use this information, and in some cases disclose it to third parties, to carry out the work relationship with you and to manage our business operations. Some uses include providing compensation and benefits, complying with legal requirements, maintaining our systems and a corporate directory, responding in the event of emergencies, and monitoring and assuring compliance with the Wells Fargo Code of Ethics and Business Conduct, other policies and procedures, and applicable laws and regulations. We take care in handling your personal data and handle it in accordance with the Wells Fargo Information Security Policy standards and procedures. We also retain your personal data as required under applicable records retention schedules in accordance with the Records Management Policy.

Please also refer to any separate privacy notice that may be provided to you under HIPAA in connection with health-related accounts or benefits.
Privacy Preferences

The term “privacy preferences” encompasses both information-sharing choices and solicitation choices. Wells Fargo offers its customers different choices regarding their privacy preferences.

Information sharing

Information sharing refers to a customer’s ability to choose not to have his or her information shared internally within the Wells Fargo family of companies for some purposes. Obviously, some customer information must be shared for account servicing purposes. Customers cannot opt out of that type of information sharing.

Solicitation

Solicitation preference refers to how a customer prefers to be contacted for marketing purposes. Solicitation may occur when you contact an individual customer to offer a product or service or as part of a large direct marketing campaign. Direct marketing is an important tool for cross-selling additional products to new and existing customers. Direct marketing and cross-selling include direct mail, telemarketing, email, internet or ATM messages, and sweepstakes or contests.
Solicitation Choices

We recognize that some individuals prefer not to receive direct marketing solicitations from Wells Fargo. Part of a great customer experience includes honoring our customers’ contact preferences.

Wells Fargo offers the following solicitation choices:

- Do Not Call
- Do Not Mail
- Do Not Email

Solicitation preferences apply to both individuals and businesses (customers and prospects) and are stored centrally on Hogan CIS. Solicitation preferences must be honored across the Wells Fargo enterprise. To make sure that customer solicitation preferences are honored, team members must follow Wells Fargo’s Privacy and Solicitation Policy.

How solicitation preferences affect Wells Fargo

It’s critical for team members to use care when recording a customer’s solicitation preference because it can permanently restrict the ability of all business lines across Wells Fargo to market to our customers. Team members should record only the contact preferences that the customer specifically requests. For example, some customers may not want to receive telemarketing calls (Do Not Call) but do still want to receive emails or direct mail about Wells Fargo products and services.

Recording solicitation preferences that were not specifically requested by the customer could have negative implications, such as:

- Impeding customer service.
- Preventing bankers from contacting their own customers for marketing purposes.
- Inhibiting cross-sell and revenue opportunities.
- Violating Wells Fargo policy by taking action without specific direction from a customer.

Always check before you contact

If you contact individuals or business customers for marketing purposes, you are responsible for honoring customer solicitation preferences before including that customer in any outbound marketing program.

How to make sure that a customer’s solicitation preferences are honored

Customer solicitation preferences must be verified individually or in a list submitted through the Enterprise Privacy Scrub Service (EPSS). EPSS removes (or “scrubs”) the records of individuals who have designated solicitation preferences from marketing campaign lists. EPSS is the only Privacy-approved scrub service for all business groups.
Resources

If you have questions related to privacy or Privacy and Solicitation Policy, go to the Corporate Privacy Office website or send an email to privacypolicies@wellsfargo.com. You may also access privacy training on the Learning Center or through your business group's training system.

For more information on specific state or federal privacy laws, go to the Telemarketing Laws site on Teamworks or contact your business group's compliance or legal representative.