Wells Fargo Employee Handbook

For employees in the U.S.
August 2022
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 or continue your career with us.

Note: Additional corporate and business policies can be found in the Policy Library and in the HR Services & Support site, under HR Information. As an employee, it is important — and your responsibility — to be informed about the policies that affect you.

This content applies to employees paid on a Wells Fargo U.S. payroll system, with the exception of the Information Security Policy Overview, which applies to all Wells Fargo employees. 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 the handbook is a key resource outlining employee policies, all employees 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. This acknowledgment typically occurs at the time of hire.

The handbook contains information on the following topics:

- **Resources & 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. This section also provides helpful links to “Who we are.”

- **Employment & Hiring.** This section provides you with information about our employment practices.

- **Professionalism.** This section provides you with information on what you can do to help us maintain a professional and productive work environment.

- **Anti-Harassment.** This section provides information on the various forms of harassment, including sexual harassment, and how to report any prohibited conduct.

- **Communications.** This section provides information on using company equipment to communicate with customers and your team and offers information about our social media policy.

- **Performance Management.** This section provides you with information about Wells Fargo’s performance management expectations.

- **Career & 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.

- **Compensation Principles.** 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 employees.

- **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.

- **The Wells Fargo Code of Ethics can be found on the Wells Fargo Ethics site.**

**Updates to the handbook**

The handbook exists online on Teamworks and HR content can be found in the HR Services & Support site. Policies change from time to time, and the online content will be updated as needed (see Changes as of March 2022). Within the content is a published reference date. That date refers to the last date on which that particular policy was updated.

Wells Fargo & Company created the policies in this handbook, 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.

**It starts with you**

Remember, every employee contributes to the culture of Wells Fargo — with the words we use, the actions we take, the way we treat each other, and how we treat our customers. We will build a strong culture together by meeting companywide expectations that align to “Who we are.” These clear and common expectations ensure that everyone understands and lives the Wells Fargo culture in our interactions with each other, our communities, and our customers.
Our approach
Our employees 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 employees in your business unit and our overall company goals.

Teamworks
Wells Fargo’s intranet offers online access to a variety of employee resources, including:

- Policy and benefits material
- Tools for viewing and changing personal and payroll information
- 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 employees and is used as the primary resource for employee communication at Wells Fargo. You can also access many Teamworks tools and functions from home, at teamworks.wellsfargo.com.

Human Resources
The HR Services & Support site offers you a streamlined way to access, request, and manage your HR support needs in a central location. You can find self-service information, answers to frequently asked questions, a virtual agent, live chat with an HR support specialist, online HR request forms, and guided workflows. In addition, you will get answers and the help you need when you need it — anytime and anywhere through self-service mobile apps.

See the Contact Human Resources article within the HR Services & Support site if you need additional assistance from the HR support team.

Employee Care
Chat (U.S.-based employees only)
Chat online with an HR support specialist by clicking Chat in the top right corner on the navigation menu or clicking on the chat bubble.

Online
For non-urgent HR inquiries, submit an HR Request.

Phone
Call Employee Care at 1-877-HRWELLS (1-877-479-3557) and select option 2. We accept all relay calls, including 711. This line is available Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time. For additional options, see the HR WELLS call tree (PDF).

Employee Relations
Online
For non-urgent inquiries, including corrective action reviews, attendance and punctuality issues, time away questions, behavioral issues, policy interpretation, or initiation of the Wells Fargo Dispute Resolution process, submit an HR Request for Employee Relations support.

Phone
Generally, most matters will be non-urgent. If you are not able to complete an online request or if this is an urgent matter that truly requires immediate ER consultation (e.g., employee impairment or arrest in the workplace which causes workplace disruption) call 1-877-HRWELLS (1-877-479-3557), select option 3, and a representative will notify Employee Relations or the appropriate team. This line is available Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time. You will receive a callback within one hour from the time of your call on any urgent matter.

Accommodations Management
Online
To request an accommodation for you or your employee who requires assistance performing one or more of the essential functions of the job due to a medical condition or disability, pregnancy, or lactation needs, submit an Accommodation Request.
**Phone**
Call 1-877-HRWELLS (1-877-479-3557), option 2, 3, 4. We accept all relay calls, including 711. This line is available Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time.

**Employee Assistance Consulting (EAC)**

**Online**
U.S.-based managers and corporate partners can complete the Employee Assistance Consulting Management Consultation Request for a callback from EAC by the following business day.

**Phone**
For time-sensitive personal concerns or workplace issues, call 1-877-HRWELLS (1-877-479-3557) and select option 4. EAC accepts all relay calls, including 711. EAC services are available 24 hours a day, 7 days a week.

International Employees can find phone numbers for the Employee Assistance Program (EAP) by location at Global Employee Assistance Program Contacts on Teamworks.

Contact with EAC for individual assistance concerning personal or work-related problems is strictly confidential except in certain legally required situations, such as, circumstances that are imminently life-threatening, abuse or neglect of a child or vulnerable adult, or if EAC receives a court order for EAC records, those records may have to be turned over to a judge. If an employee gives permission, the EAC consultant may speak with the supervisor or manager about how best to deal with the situation.

**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 employees and their household family members. These services include the following:

**Services for employees**
- Confidential individual consultations and referrals for employees 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 and elder abuse
  - 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 intimate partner 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 employee behavioral health situations often involving risks to the workgroup or enterprise, including:
  - Concerning displays of emotion or behavior in the workplace
  - Conflict in the workplace
  - Reports of suicidal thoughts or self-harm
  - Suspected substance abuse
  - Erratic or unusual changes in behavior
  - Accidents, serious illnesses, or a death
  - Fitness-for-duty evaluations
  - Workplace gender transition
  - Post-robbery support services
  - Threat assessment and management services including intimate partner violence
  - Critical incident response and recovery support services (e.g., bomb threats, accidents, or natural disasters)
  - Business group support services including: facilitations, trainings, and product development on behavioral health topics
Communication Resources

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

<table>
<thead>
<tr>
<th>Resource Type</th>
<th>Description</th>
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<tbody>
<tr>
<td>Business communications</td>
<td>In addition to companywide communications and publications, your region or business group might have additional internal communications resources. Check with your manager for information about the resources in your business group.</td>
</tr>
<tr>
<td>Corporate communications</td>
<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>
</tr>
<tr>
<td>Emergency information</td>
<td>As part of business continuity planning, each business group has procedures that provide employees 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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<tr>
<td>Information resources</td>
<td>A number of internal communication resources are available to you as a Wells Fargo employee. 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>
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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 Wells Fargo is an industry leader in providing diversified financial services to satisfy the financial needs of consumers, small businesses, farmers and ranchers, middle-market companies and large corporations, real estate developers, and local governments in more than 36 countries and territories.

• Who we are
• wells Fargo.com
• Wells Fargo Today Quarterly Fact Sheet (PDF)
• Wells Fargo Stories
• Social Responsibility
• Company Business Divisions

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, San Francisco, and Gurgaon, India, and is available to all employees. 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 site. Click the red Request Form button, complete the form, and click Submit. Refer questions to inforesearch@wellsfargo.com.

Additional information

Other support departments are mentioned throughout this handbook; feel free to contact them with your questions. This handbook gives companywide 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
A – E

A

Accommodations Management
A resource for employees and managers who need assistance in responding to a chronic medical condition or restriction that impairs an employee's ability to perform one or more of the essential functions of their current job duties.

active working status
Days when an employee 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, during an internal investigation).

Affirmative Action Plan (AAP)
An annual written action-oriented program designed: to affirmatively reach out to internal and external minorities, women, veterans, and individuals with disabilities; to align appropriate representation of these groups based on availability of qualified individuals inside and outside the organization; and to identify and eliminate any potentially unlawful barriers to employment in the sourcing, recruitment, hiring, promotion, termination, and compensation practices at Wells Fargo. Affirmative Action plans serve to support Equal Employment 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).

Annual Salary rate (ASR)
ASR is an employee's rate of pay for time worked (without bonuses, incentives, commissions, overtime, or shift differentials). ASR is expressed as an annual salary for exempt employees and as an hourly rate for employees in a nonexempt position.

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.

Arbitration
A formal hearing where both the employee and Wells Fargo present their respective sides before an external, independent arbitrator or panel of arbitrators.

AU
Accounting Unit; see business group.

B

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. Other state or local provisions may apply. If you have questions about breaks, contact your 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 an employee 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 referrals.

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).
**COBRA**
The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is a federal law that created the right to COBRA continuation coverage. COBRA continuation coverage may become available to you and other members of your family when group health coverage would otherwise end. 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, should be directed to the BenefitConnect | COBRA Service Center. Telephone inquiries for COBRA continuation coverage and rights should be directed to the BenefitConnect | COBRA Service Center at 1-877-29-COBRA (1-877-292-6272), Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Time (excluding holidays).

International callers should use 1-858-314-5108. COBRA information can also be accessed online at BenefitConnect | COBRA at https://cobra.ehr.com.

**compromised data**
Wells Fargo considers "compromised data" to be the unauthorized access, acquisition, use, disclosure, loss, or alteration of sensitive consumer information, sensitive company information, personally identifiable information, or sensitive categories of personal data including Internal Use, Confidential, or Restricted Wells Fargo information, which is not publicly available.

Typical incidents may include lost or stolen documents, fraud, a third-party incident, an international data breach, lost or stolen equipment (such as a laptop), or unauthorized online access.

**computer/computing system**
A network of one or more computers or mobile computing devices that leverage software and hardware components, providing interactive business operations to 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 employees 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 or for other purposes. A consumer is not necessarily a customer or employee of Wells Fargo at the time their information is obtained. Not all consumers enter into a relationship with Wells Fargo.

**contingent resource**
Individuals who are not employees 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. Contingent resources may or may not have access to Wells Fargo systems and facilities.

**continuous leave**
Uninterrupted time away from work with a defined start and defined or estimated end date as permitted by Wells Fargo for reasons including but not limited to a medically certified health condition, family care, personal needs, or military duty.

**continuous service date (formerly known as corporate hire date)**
An employee’s first actual workday or a rehired employee’s previous hire date when the break in service qualifies to be considered continuous service. The continuous service date is used as the service date applicable for benefits such as PTO, the Short-Term Disability Plan, the Severance Plan, and service recognition. This date may reflect prior service from acquisitions made by Wells Fargo.

If an employee has prior Wells Fargo service and is rehired, see the Reemployment section of the Employee Handbook for the impact on the corporate hire date.

**contractor resource**
Workers obtained through a third-party supplier to fill short-term staffing needs, including coverage for employees 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.

**corrective action**
A specific action, determined by management, to address a performance concern or policy violation by an employee.

**covered active duty (or call to covered active duty)**
Covered active duty or call to covered active duty means:

- In the case of a member of a regular component of the armed services — duty during the deployment of the member with the Armed Forces to a foreign country.
- In the case of a member of the reserved component of the Armed Forces or National Guard unit — duty during the deployment of the member of the Armed Forces to a foreign country under call or order to active duty under federal law or in support of a contingency operation.

**covered service member**
A covered service member is a spouse, domestic partner, son, daughter, parent, or next of kin who is either:

- A current member of the Armed Forces, including a member of the National Guard or Reserves, 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, who was discharged or released under conditions other than dishonorable 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.

“Son” and “daughter” are defined as their biological, adopted, or foster child, stepchild, legal ward, or child for whom they 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 Servicemember Care Leave.

customer
There are generally two types of customers:
• Individual customers currently own or previously owned one or more Wells Fargo products or services that are used primarily for personal, family, or household purposes.
• Business customers are persons who, or legal entities that, currently own or previously owned one or more Wells Fargo products or services intended for business use.

de minimis fringe benefits
A de minimis fringe benefit is any property or service whose value is so small that to account for it would be unreasonable or impractical.

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
An employee 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).

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 employees 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
A person who is employed by Wells Fargo & Company or any of its subsidiaries.

Employee Assistance Consulting (EAC)
The Wells Fargo Employee Assistance Consulting (EAC) team consists of behavioral health professionals who provide confidential consultation to individual employees 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 employees and leaders affected by robberies, threats, intimate partner 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 employee 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. Learn more about EAC on the HR Services & Support site.
Employee Care
Formerly known as the HR Service Center, this group is a centralized resource to answer employees’ questions about pay, benefits, leaves, employment verification, HR online tools, and many other HR-related topics. This group serves all Wells Fargo employees companywide.

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

employee in an exempt position
Employees in exempt positions are exempt from the minimum wage and overtime provisions of the Fair Labor Standards Act (FLSA). Employees in exempt positions do not receive overtime compensation.

Other state or local provisions may apply to certain positions. Questions about the classification of a position should be directed to the appropriate manager.

employee in a nonexempt position
An employee in a nonexempt position is an individual whose position is subject to the minimum wage and overtime provisions of the Fair Labor Standards Act (FLSA). Employees in a nonexempt position are paid overtime (generally at 1.5 times their regular rate of pay) for each hour over 40 hours actually worked in a particular workweek.

Other state or local provisions may apply to certain positions. If you have any questions about the classification of your position, please contact your manager.

employment verification
The formal response by HR Support to inquiries regarding present or past employees, verifying dates of employment and job title.

Employee Relations (formerly ER Solutions)
Centralized teams of Employee Relations consultants who specialize in workplace policy interpretation and helping employees and managers resolve workplace conflicts.

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

external consultant
An external consultant provides a final deliverable to Wells Fargo through an approved contractual agreement made with a specific supplier. Wells Fargo does not have the right to provide work direction to the resource.

F – J

Fair Labor Standards Act (FLSA)
The Fair Labor Standards Act (FLSA) is federal legislation that provides for, among other things, a federal minimum wage, overtime compensation for nonexempt positions, and protections against unsafe working conditions and certain child labor practices.

Other state or local provisions may apply to certain positions. If you have any questions, please contact your manager.

falsification
Falsification refers to knowingly misstating, altering, adding information to, or omitting or deleting information from a Wells Fargo record or system that results in something that is untrue, fraudulent, or misleading.

Family and Medical Leave Act (FMLA)
A federal entitlement, for employees 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 an employee’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 terms “family member,” “covered family member,” and “qualified family member” as referring to 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 an employee, performed by a health care professional outside of the company, with the purpose of obtaining a neutral, professional opinion solely to determine the employee’s ability to perform their job based on concerns about:

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

fixed-term employee type
A person who is an employee of Wells Fargo & Company or any of its subsidiaries on a temporary contract with a defined contract end date and not classified as flexible or intern. Fixed-term employees are generally considered full or part time.

flexible employee type
Employees who may work regularly on a flexible schedule but are not classified as regular or fixed-term. Employees in flexible positions may work any number of hours on given projects, may fill in when needed regardless of the hours, may be on call, or may work only certain times of the month or year.

FLSA

FMLA
See Family and Medical Leave Act.

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

full-time
Employees scheduled to work standard hours of 30 or more hours per week and classified as regular or fixed-term employee type.

gender expression
External appearance of one’s gender identity, usually expressed through behavior, clothing, haircut, or voice, and which may or may not conform to socially defined behaviors and characteristics typically associated with being either masculine or feminine.

H

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.

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

illegal drugs
Illegal drugs are any controlled substance listed in Schedules I through IV of the federal Comprehensive Drug Abuse Prevention and Control Act. Currently, marijuana is included in the list of controlled substances. (See Drugs and Alcohol.)

incentive pay
Incentive pay is variable pay contingent on organizational, group, or individual performance against predetermined goals or objectives and considered “pay at risk.” Incentive pay includes discretionary and formulaic incentives for either short-term or long-term performance.

independent contractor
A contingent resource 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 written notification of a performance, attendance, punctuality, or work-related 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)
See Information Security Roles and Responsibilities (IS R&R).
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 an employee’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 by Wells Fargo 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 or non-affiliated third party, including law enforcement or regulators for servicing, analytical, marketing, or other legitimate 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:

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

Intermittent leave
Approved leave or leaves taken in separate periods of time because of a single illness, injury, or bonding with a newborn child or a newly placed child through adoption or foster care.

intern employee type
Employees of Wells Fargo & Company or any of its subsidiaries who are participating in a formal Wells Fargo internship program.

internal use information
Refers to company and consumer data that has a low risk level. It is generally available to employees 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 employees.

involuntary termination
Ending of an employee’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 workdays, unless otherwise designated by your state or local law, without notifying your manager.
- Notifying your manager that you do not intend to resign, and you subsequently fail to report to work for three or more consecutive scheduled workdays or as designated by state or local law.

In some situations, failure to report to work at the end of an approved leave of absence may result in job abandonment.

job class codes
Jobs with a pay structure designed to deliver 40% or more of expected cash through incentives, paid primarily on a monthly or quarterly basis.

job code
A job code is a six-digit code that identifies a specific Wells Fargo job and associated job title.

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

job reinstatement
The activity of returning an employee 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 the person has the required qualifications or will be considered for employment.
job titles
Every Wells Fargo employee has an official job profile title in the HR system of record linking a unique job code and the responsibilities of the job or job family group. Your official job profile title may or may not be the same as the job title you use to describe your job in the course of business (i.e., your functional title). You may be able to use a functional title on your business cards and for daily use. Discuss an appropriate title with your manager.

K – O
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
logistical communications
Logistical communications are communications that are made solely for the purpose of scheduling, organization, and planning that do not contain other company information.

Some acceptable examples of logistical communications are:

• I’m running late, be there in 5 minutes
• Can you give me a call?
• I sent you an email

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).

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 employees; grant salary increases; resolve disputes; terminate another employee’s employment; authorize expenditures; or effectively recommend any of these actions.

manager desk file
A file for each employee that contains documents that reflect that employee’s employment history. Manager’s desk file contains, but is not limited to, the following items:

• Manager notes (not captured in the performance management tool) on performance accomplishments, opportunity areas, and coaching and feedback conversations
• Corrective Action Event Logs
• Flexible Work Arrangements

maximum pay range
The maximum is the upper end of a job’s pay range.

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.

minor
Person under 18 years of age.

mobile computing device
A form of electronic device that includes both portable and handhelds (laptop, PDA, smartphone, tablet) 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.

N
new hire
An employee who is hired from inside or outside of Wells Fargo & Company and all related Wells Fargo companies.

O
observed holiday
Standard holidays observed at Wells Fargo.

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

Official Personnel File
The official records that reflect an employee’s employment, including documents that the employee has signed. An Official Personnel File may include such items as:

• Employment application
• Resumes
• Offer letter (external and internal hires)
• Tax-withholding forms
• Performance evaluations
• Attendance records
• System and policy acknowledgments
• Trade Secrets Agreement
• Employee Acknowledgment
• Arbitration Agreement
• License documentation
• Business-specific policy, compliance, and system acknowledgments
• Corrective Actions
• Core manager desk file documents
• Resignation letter and supporting termination documentation

overtime
Overtime is a premium rate of pay required by the Fair Labor Standards Act (FLSA) paid to employees in a nonexempt position who work more than 40 hours in a particular workweek. This does not include time for which pay is received but work is not performed, such as PTO, holidays, jury duty, or other paid time away, including disability and bereavement. The standard overtime rate is 1.5 times his or her regular hourly rate. Some states also have provisions for paying overtime including, in some instances, overtime based on daily hours.

P – S

P

Paid Sick or Safe Time (PST)
Paid Sick or Safe Time (PST) is provided to employees who are covered under federal, state, or local laws. The maximum PST available is governed by the specific laws and may be carried over from one accrual year to the next under a carryover provision separate from Paid Time Off’s carryover requirements. PST is available for use by eligible employees for themselves or their qualified family members as defined in the laws for reasons listed in the provisions of those laws.

Paid Time Off (PTO)
Days that an employee 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. Some employees are also eligible for Paid Sick Time (PST) under federal, state, or local laws, and PST is available for specific reasons under each law.

parent (for purposes of FMLA)
The biological, adoptive, step-, or foster father or mother, or any other individual who stands in loco parentis to an employee when the employee is under 18 years of age.

part-time
Employees scheduled to work standard hours of at least 17.5 and less than 30 hours per week and are classified as a “regular” or “fixed-term” employee type.

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

pay range
The job’s pay range refers to a range of pay associated with a particular job, as determined by Wells Fargo. These values are expressed in annual salary dollars and assume a 40-hour workweek.

performance coaching and corrective action
Any management action designed to correct or address an employee 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 an employee is expected to achieve in a given time frame.

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

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 policy is a statement of management’s expectations that directs employees toward achieving business objectives. Policies establish the business operating principles that help management attain a proper balance between risk and reward. A corporate policy applies companywide wherever the relevant activity is carried out. A business policy applies to one or more business groups or to one or more businesses within a group.

portable digital storage media (PDSM)
PDSM is a form of electronic media that includes both removable writable memory (for example, SIM card, memory card or stick, CD, external hard drive, or USB flash drive) and mobile computing devices with removable or fixed writable memory (for example, PDA, MP3 player, laptop, smartphone, or tablet) used to store or transport information.
**position**
A designated slot within the Human Resources Management System (HRMS) database that is assigned to only one employee at a time.

**position number**
A numerical indicator assigned to position in the HRMS database assigned to an individual employee.

**primary care giver**
The person certified with the company’s leaves and claims administrator as the individual who has primary responsibility for the care of the child at the time of his or her birth or placement and throughout the identified leave period.

**promotion**
A promotion is a move to a position of significantly greater responsibility, scope, and impact on the organization. A promotion can also be a move from one level to another in a job hierarchy (for example, Accountant 3 to Accountant 4).

**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 employees.

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

**reduced work schedule**
The work schedule for an employee 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 employee type**
A person who is an employee of Wells Fargo & Company or any of its subsidiaries without special terms or conditions of employment. Regular employees are generally considered full time or part time.

**rehire**
A new employee who has past employment experience with a Wells Fargo company.

**rehire date**
The date an employee is reemployed and returns to work at Wells Fargo. Also see corporate hire date.

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

**resignation**
A voluntary termination of employment initiated by the employee.

**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 employees; could result in severe regulatory, reputational, financial damage, or all of these; or provide significant advantage to a competitor.

**retaliation**
Retaliation is any adverse employment action taken against an employee by a member of management in response to any of the following activities:

- Reporting in good faith actual or suspected misconduct, violations of law or Wells Fargo policy;
- Participating in an investigation, proceeding, or hearing;
- Filing a complaint with a government agency
- Opposing an employment practice the employee believes in good faith is illegal or violates Wells Fargo policy.

**safe time**
Certain federal, state, or local laws may provide time away for issues related to intimate partner violence or stalking under their specific provisions.

**salary**
See Annual salary rate (ASR).

**salary increase**
A salary increase is used to ensure that employees are paid appropriately within the pay range. Factors managers consider when determining a annual salary rate increase include the employee’s performance; the complexity, scope, and impact of their role; and the position of their current annual salary rate within the pay range. If an employee’s pay is already appropriate within the pay range, he or she may not receive an annual salary rate increase in a given year.
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 that also involves two or more visits to a health care provider within 30 days of the first day of incapacity or one in-person visit within seven days of the first day of symptoms that results in a regimen of continuous treatment. With respect to employees, the term “serious health condition” covers conditions or illnesses that affect the employee’s health to the extent that they 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 the employee is similarly unable to participate in work, school, or regular daily activities.

Severance Pay
Post-termination payment(s) provided to an eligible employee who experiences a qualifying event as defined in the Wells Fargo & Company Severance Plan (see Summary Plan).

shift differential
A shift differential is a premium, calculated as a percent of annual salary rate, paid to employees for hours worked in Shift 2, defined as 4:00 p.m. to 8:00 a.m.

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 (employee)
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, telephone call spam).

standard hours
A set number of hours that an employee 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, an employee 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

Teamworks
Wells Fargo’s intranet site for employees.

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

Employees have the right to discuss their terms and conditions of employment. Managers must not prohibit or discourage these conversations or retaliate against an employee who has inquired about, discussed, or disclosed their own pay, or the pay of another employee or applicant. (See Pay Transparency Notice).

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).

threshold
The threshold is the lower end of a job’s pay range.

transfers
Employees transferring from one Wells Fargo company to another, with no break in service.

unapproved leave of absence
A leave that does not meet the stated procedures for taking a leave, including the timely submission of required documentation. Employees on an unapproved leave will be subject to corrective action, including termination, and will not be eligible for rehire.
uniformed services
The Armed Forces (Army, Navy, Air Force, Marines, and U.S. Coast Guard), the Army National Guard, the Air National Guard, full-time National Guard, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in a time of war or national emergency.

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

voluntary termination
Ending of an employee’s employment due to resignation, job abandonment, or retirement.

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 an employee arising out of, and in the course of, employment according to applicable state statutes.

Workers’ Compensation
A program that provides benefits to employees 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 employee rest areas, including lounges, restrooms, and lunchrooms.

workday
The period between the time on any particular day when an employee is scheduled to start his or her principal activities and the time on that day when those activities are scheduled to stop.

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

work time
All time when an employee 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.
Employment & Hiring

**Our approach**
Wells Fargo values and promotes diversity, equity, and inclusion in every aspect of our business and at every level of our organization. We recruit, hire, and promote employees based on their individual ability and experience and in accordance with Affirmative Action and Equal Employment Opportunity (EEO) 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, gender expression, 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 requirements 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, and Diversity, Equity & Inclusion**
At Wells Fargo, we strive to provide advancement opportunities for everyone. Although there are differences between our Affirmative Action, Equal Employment Opportunity, and Diversity, Equity & Inclusion strategies and programs, each builds upon the other to make sure that all employees are treated with equality and respect and given the opportunity to make a contribution to our company’s success.

As a Wells Fargo employee, 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, Equity & Inclusion, it’s helpful to define them. To help Wells Fargo build and maintain an inclusive environment, we encourage employees to update their personal information in Workday to reflect their own diversity including gender, race/ethnicity, disability, status as a protected veteran, sexual orientation, or gender identity. To understand the importance of self-identification, read Why Should You Self-Identify?

### Affirmative Action, Equal Employment Opportunity, and Diversity, Equity & Inclusion programs:

<table>
<thead>
<tr>
<th><strong>Affirmative Action</strong></th>
<th><strong>Equal Employment Opportunity</strong></th>
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<tr>
<td><strong>Objectives</strong></td>
<td><strong>Objectives</strong></td>
<td><strong>Objectives</strong></td>
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<tr>
<td>Hire, retain, and promote minorities, women, protected veterans, and individuals with disabilities for the company’s workforce to reflect their representation within the relevant labor pool.</td>
<td>Ensure that all people are given equal opportunity, with respect to employment.</td>
<td>Create a diverse, high-quality workforce that mirrors the demographics of the communities served.</td>
</tr>
<tr>
<td>Ensure that all people are given equal opportunity, with respect to employment.</td>
<td>Strictly adhere to equal opportunity laws.</td>
<td>Promote a working environment where differences are valued and leveraged as a competitive strength.</td>
</tr>
<tr>
<td>Promotes utilization of entire general labor pool for recruitment, retention, and promotion of the most qualified individuals.</td>
<td>Foster lasting environmental change.</td>
<td>Create an inclusive environment.</td>
</tr>
<tr>
<td>Provides a competitive advantage by enhancing ability to market products and services to an increasingly diverse customer base.</td>
<td>Creates positive impact on productivity, teamwork, employee involvement, and retention.</td>
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<th><strong>Benefits</strong></th>
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<tr>
<td>Ensures compliance with federal regulations.</td>
<td>Encourages equal employment for job opportunities.</td>
<td>Promotes utilization of entire general labor pool for recruitment, retention, and promotion of the most qualified individuals.</td>
</tr>
<tr>
<td>Measures hiring, promotion, and other employment-related activities to assist in supporting our Equal Employment Opportunity and Diversity, Equity &amp; Inclusion objectives.</td>
<td>Encourages consistent administration of personnel policies.</td>
<td>Provides a competitive advantage by enhancing ability to market products and services to an increasingly diverse customer base.</td>
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<td></td>
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<td>Creates positive impact on productivity, teamwork, employee involvement, and retention.</td>
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Affirmative Action
Companies that do business with the federal government must comply with Affirmative Action laws. Wells Fargo has federal contractor status to the extent that it has ongoing business contracts with the federal government. 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 women and minorities with the necessary skills and experience who are within the geographic areas where Wells Fargo does business, and
- The actual representation of women and minorities within Wells Fargo.

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 prohibited under the Affirmative Action 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 HRS38139/595597 on Forms Online on Teamworks.

Equal Employment Opportunity
Equal Employment Opportunity refers to government regulations requiring that all people, regardless of race, color, sex, national origin, religion, age, sexual orientation, gender identity, gender expression, 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 employees and job candidates must not be subject to discrimination, harassment, or retaliation for:

- Filing a complaint.
- Assisting or participating in an investigation.
- Inquiring about, discussing, or disclosing your own pay or the pay of another employee or applicant.**
- Opposing any unlawful act or discriminatory practice.
- Exercising any of their rights protected under federal or state laws and regulations.

For related information, see Dispute Resolution, and Employee Rights Notice.

*D Laws in certain locations include additional protected classes, all of which are covered by this policy.

**An employee whose essential job functions require the regular access of employee compensation information is subject to corrective action for an inappropriate disclosure of such information.

Diversity, Equity & Inclusion
Wells Fargo is committed to diversity, equity, and inclusion, promoting a working environment where differences are valued. We believe that success comes from inviting and incorporating diverse perspectives, which drives creativity, innovation, and personal and organizational business opportunities and growth.

Through Wells Fargo’s efforts to integrate diversity, equity, and inclusion into the business, we are able 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, Equity & Inclusion site on Teamworks.

Workforce Mobility
Workforce Mobility refers to the programs and processes designed to enable the Company to meet changing business and resource needs that may vary periodically. Wells Fargo aligns its workforce where needed to provide business continuity, acknowledging that movement from one area to another may be necessary in order to continue providing excellent service to its customers and to effectively manage business operations. As a result, an employee’s job duties, organization, and/or work location may be modified periodically at the Company’s discretion. Based on business need, Wells Fargo may retain employees in their current roles, move employees to alternative roles, or change employee job duties as an alternative to displacing them.
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 employees 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 report to 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 employees 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 branch for at least 12 months to post for a new job, unless your manager waives the requirement or an internal process warrants waiving the requirement.

  **Note:** An internal process includes, but is not limited to, a situation involving an internal investigation, dispute resolution, or accommodation matter.

- **If you would like to consult with someone on how to approach this conversation with your manager, contact your Employee Relations team.**
Preferential Hiring (Job Reassignment)

Intended for U.S.-based employees and U.S. citizens working abroad. Wells Fargo is committed to providing an inclusive work environment for all employees, including those with medical conditions and disabilities. As part of our commitment to promote a work environment where differences are valued, we seek successful solutions and reasonable accommodations to help employees with disabilities or returning from a Medical Leave to succeed at Wells Fargo.

As part of the preferential hiring process, Wells Fargo will attempt to reassign eligible employees to a different vacant position. Employees who qualify for preferential hiring will work with an Accommodations Management Consultant and a designated enterprise job search recruiter to maximize successful placement. Preferential hiring is considered a job reassignment to an equivalent or lower level position. A job opportunity is considered an equivalent position if the prelease pay fits within the salary range of the open position and if the annual salary rate and incentive compensation eligibility remain the same.

Eligibility

To be eligible for preferential hiring, you must:

- Be returning from an approved Medical Leave and your position is no longer available, or
- Be an active employee with a chronic medical condition that cannot be reasonably accommodated in your current position.

A chronic medical condition is a recurring illness or injury that requires long-term management with lifestyle, medication, diet, and other changes. While a chronic condition may be treated, it may not be cured.

Your responsibilities

If you are contacted by an enterprise job search recruiter or an Accommodations Management Consultant to discuss a job reassignment, you are responsible for responding to all inquiries promptly. To ascertain your qualifications and transferable skills, you must provide an electronic copy of your updated resume, and an outline of your job preferences, goals, and geographical areas where you are willing to work, upon request. To be considered for the position, you must meet the required job qualifications for the position.

Once a position is identified and confirmed, start date, pay, and new manager information will be provided to you. If you decline the position offered, you may elect to continue on a Job Search Leave on your own, but you will transition from the preferential hiring process and be removed from any benefits which may flow from your participation in it, including but not limited to Wells Fargo Severance Plan benefits, if job reassignment attempts are unsuccessful. Additionally, your failure to participate or respond promptly to inquiries may also impact your ability to participate in the preferential hiring process.

Contact your job search recruiter or Accommodations Management Consultant for questions about the preferential hiring process.

Income sources during preferential hiring

Although you are not paid during the preferential hiring process, you may request a lump-sum payout of some or all of your accrued, unused PTO. PTO payouts are permitted only one time during the preferential hiring process and must be requested through your manager. If your manager is not available, Chat online with an HR support specialist or submit an HR Request. You are not required to take a lump-sum payout of your accrued PTO balance during this process, even if there is a loss of income.

Note: In locations where employees receive paid sick time (PST), the PST balance is not eligible for lump-sum payout.

External Recruitment

Although all hiring managers are encouraged to fill open jobs with internal employees, 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 Policy.

Reemployment

Former employees 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 contingent resource 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. Displaced employees may be considered for a contingent resource assignment after a six-month break in service. Refer to the Global Contingent Resource & Alternative Staff page on Teamworks or see the Corporate Contingent Resource Policy in the Policy Library 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 Human Resources for details.
- If you have expressed interest in a posted job while on an approved leave, you must be approved to return to work by the start date of the new position.
- If you leave Wells Fargo with a repayment obligation (e.g., Paid Time Off, tuition reimbursement), you may 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 employees who are designated as “not eligible for rehire” will not be considered for reemployment or placement in a contingent resource assignment at Wells Fargo.
- Former employees who are eligible for rehire may be required to successfully complete a background check before rehire.
- Time served in a contingent resource assignment is not recognized as active employee service with Wells Fargo.

Impact on corporate hire date
For rehired employees, Wells Fargo provides a grace period commonly referred to as “continuous service” of no more than six months during which the employee’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). Otherwise, your corporate hire date will be your rehire date. (The corporate hire date is the employee’s first actual workday.) To see how being rehired might affect your benefits, check your benefits materials or contact Human Resources at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

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

Impact on retiree health care coverage information
If you are enrolled in coverage under the Wells Fargo & Company Retiree Plan (Retiree Plan) and you are rehired into a benefits-eligible regular and fixed-term, or flexible position:

- You will not be able to continue your retiree health care coverage under the Retiree Plan.
- Retiree health care coverage terminates the day before your rehire date. (If you or a covered dependent is Medicare eligible and covered by a Wells Fargo & Company sponsored Medicare Advantage plan, coverage will terminate prospectively at the end of the month, but your Wells Fargo active employee coverage, to the extent applicable, will be effective on your rehire date and will be primary for purposes of benefit plan coordination rules.)
- Upon rehire as a benefits-eligible employee, you will be contacted by Employee Care to review your enrollment options; generally, your coverage as a benefits-eligible employee becomes effective on your date of rehire.

When you retire again you may be eligible to reenroll in retiree health care benefits, depending on the options available under the Retiree Plan to retirees and their eligible dependents and beneficiaries at that time.

- If you are receiving a subsidy toward the cost of retiree health care coverage or are receiving a Retirement Medical Allowance at the time you are rehired, you will not accrue additional years of service for purposes of determining the subsidy amount or amount of the Retirement Medical Allowance.
- If you were eligible for a subsidy when you first retired and did not elect retiree medical coverage, you will not be eligible for a subsidy when you retire again.

- If you were eligible for a subsidy when you first retired and did not elect retiree medical coverage for eligible dependents, your dependents will not be eligible for a subsidy when you retire again should you elect to cover them.
- Rehired retirees who retire again and are eligible for Medicare (or dependents eligible for Medicare) and do not have a subsidy are not eligible for coverage under the Retiree Plan.
- If you are a retiree who has coverage under the Wells Fargo & Company Retiree Life Insurance Plan (the Retiree Life Insurance Plan), and you are rehired as a benefits-eligible regular, fixed-term, or flexible employee by Wells Fargo, your retiree life insurance coverage will continue under the Retiree Life Insurance Plan.

- See the Retiree Benefits Book for additional information.

The information above is intended to summarize aspects of some benefit plans (“Plan(s)”) sponsored by Wells Fargo & Company (“Wells Fargo”) in an easy-to-understand format. It is not intended to provide a full description of each Plan. Please review the applicable Summary Plan Descriptions and the official Plan documents for more information. In case of any conflict between the information provided above and the official Plan documents, the official Plan documents govern. If there are any errors in this information, Wells Fargo reserves the right to correct such errors. Wells Fargo also reserves the unilateral right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to current and future participants, covered spouses or domestic partners, covered dependents, and beneficiaries.

Employee Referral

Our approach
The Employee Referral Program offers monetary awards to eligible employees in the U.S. who refer qualified friends, family members, or members of their professional network for a Wells Fargo open position and their referral is hired and meets all other conditions of the referral program.

Eligible employees
All U.S. employees are eligible to participate in the Employee Referral Program, unless participation in the program would violate the Conflicts of Interest and Outside Activities Policy. The following employees are not eligible to receive a referral award payment through the Employee Referral Program:

- Managers or employees who are decision makers in the hiring process, including hiring managers and interviewers
- Talent Acquisition Strategy & Delivery and Talent Acquisition Operations employees
- International employees

Eligible candidate referral
For an employee to earn a referral award, the referred candidate:

- Cannot be a current employee or contingent resource
- Cannot be an intern transitioning to a full-time position, or hired into a university internship or university full-time program
If your employment eligibility documentation is going to expire, current employees may be terminated if they fail to provide the requisite documentation on the first day of eligibility to work in the U.S. All new employees must be able to provide certain documents that establish an individual's identity and eligibility to work in the U.S. If we fail to comply, so we take this matter seriously and expect all employees to cooperate in meeting this requirement.

**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 employees 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 employed unless you are on an approved International Assignment.

If a business wishes to relocate an employee or an employee wishes to relocate to and work from a country or jurisdiction outside the United States, formal approval is required. For more information about this process, employees should refer to International Work Location Procedures.

**New employees**

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 employees 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 employees**

If your employment eligibility documentation is going to expire, you’ll need to reestablish your eligibility on or before the expiration date. It is advisable to begin this process at least 120 days before your employment eligibility documentation expires. 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 employees 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 an employee if a discrepancy occurs and provide the employee with instructions and expectations on resolving the discrepancy. The employee will receive an initial notification in writing from Payroll that will alert the employee to the issue, provide instructions on steps the employee must take, and other expectations. It is the employee’s responsibility to comply with these expectations to resolve the discrepancy.

Reasonable time will be allowed for an employee 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 screenings**

Background screening is an important tool to help ensure that each person employed by Wells Fargo is legally qualified to work for the organization and does not present a risk to the organization, its customers, or other employees. Because of this, it is Wells Fargo’s policy that new hires and rehires may not begin work as employees until the background screening process has been successfully completed. In addition, employees transferring to a new position first may be required to successfully complete additional background screening depending upon the requirements of the new position.

A criminal background check is conducted on each person who is offered a job at Wells Fargo, including those who may be rehires. The criminal background check includes a review of criminal history that may be disqualifying under Section 19 of the Federal Deposit Insurance Act, as well as criminal history that may lead to a determination, consistent with applicable law, that the person poses an unacceptable risk to the safety of other employees or customers.
Section 19 of the Federal Deposit Insurance Act

Section 19 of the Federal Deposit Insurance Act, as amended by the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), prohibits a national bank and its affiliates from employing anyone who has been convicted of a criminal offense involving dishonesty, breach of trust, money laundering, or the distribution, manufacturing, or trafficking in controlled substances, unless the offense meets the FDIC's de minimis criteria or the person has received prior written consent from the FDIC. Under Section 19, disqualifying criminal records include convictions that have not otherwise been sealed or expunged, as well as the entry into pretrial diversion or similar programs in connection with such offenses even if the charges are ultimately suspended or dismissed.

Where required by federal law or regulation, the background screening process may also include a review of credit history, financial fitness, or other specified criteria to confirm eligibility for a specific position. Wells Fargo may also investigate the employment and education background of any employee. We reserve the right to deny or terminate employment based on the results of that review.

To ensure compliance with regulatory requirements and to ensure appropriate oversight of certain fiduciary responsibilities, Wells Fargo may periodically conduct background rescreening on employees in certain positions. Managers of employees in these positions will be notified of the need to rescreen. Employees and their managers must fully comply with the rescreening process. Failure to do so can result in corrective action, which may include termination of employment (see Corrective Action).

For more information about Wells Fargo’s approach, expectations, and background screening and rescreening standards, employees should refer to the Global Background Screening Policy.

Personal & Personnel Information

Every Wells Fargo employee 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 employee to update their personal information in Workday 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 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 certain core Official Personnel File documents 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 employees 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 report to manager may ask to review information from your personnel file. While your current manager can provide a report-to manager with information about your performance and salary, only you can provide documents from your personnel file.

• 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 employees’ 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 employee 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 Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

**Employment References**

As a Wells Fargo employee, you might be asked to provide an employment or character reference for a new employer or educational institution for another employee. While we desire to support employees who are transitioning, we must ensure that we do not create risk for our company and employees. Therefore, you are prohibited from providing references for current or former employees in any written, verbal, or electronic form. This restriction applies to requests received from personal social media accounts. All external inquiries for references and employment verification must be referred to Employee Care (see Employment Verification) and Electronic Communications & Social Media. Employees may choose to provide copies of their performance evaluations to prospective employers or educational institutions that want information about job performance.

Employees are also prohibited from providing a job performance or employment reference for an individual completing a contingent resource assignment at Wells Fargo. For additional information, refer to the Global Contingent Resource & Alternative Staff page on Teamworks or see the Corporate Contingent Resource Policy in the Policy Library.

**Personal references**

You might be asked by a current or former employee 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 employee (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 employee 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.

**Managing Your 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 and to manage business operations, we need to have accurate personal contact information, which may include your current phone numbers. By providing this contact information, you are giving consent to its use for business purposes or safety related reasons, including consent to contact you at the numbers provided using automated technology.

It’s also important because incorrect information can affect your or your family’s eligibility for benefits. A change in your home address may affect your medical plan benefit options. In addition, there are strict Internal Revenue Service guidelines about when you can enroll a new dependent in benefits. Please refer to the Privacy for Employees in the U.S. section for more information.

**Making changes**

You’re responsible for promptly reporting any changes in your personal information. You can use Workday to update items such as your:

- Home address and telephone number or numbers
- Alternative name for use in 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 Workday (for example, additions or changes to your dependents) or if you have difficulty accessing Teamworks, call Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

**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.

**Bonding**

In addition, Wells Fargo is required by federal regulation to maintain a fidelity bond that protects Wells Fargo (including all subsidiaries) from losses. In most cases, except where prohibited by law, this fidelity bond 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 that 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.
Professionalism

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

Wells Fargo’s behavioral expectations provide an additional resource for employees outlining clear and common expectations for employees and managers. This resource helps to ensure everyone understands and lives the Wells Fargo culture in our interactions with each other, our communities, and our customers. Throughout the Professionalism section, as well as in other sections of our Employee Handbook, you will see language reflecting these behavioral expectations to ensure accountability.

Workplace Conduct
As an employee, you are expected to do what’s right, properly execute tasks, advance work initiatives, and be accountable for your actions. Employees are expected to refrain from obscene, threatening, harassing, discriminatory, or abusive conduct that is likely to damage Wells Fargo’s business or reputation, negatively affect coworkers, or that could be disparaging to customers. Providing feedback or engaging in open, honest, robust, and direct communication to improve individual and organizational performance is a demonstration of the Company’s expectation of embracing candor and is not considered to be inappropriate conduct or a violation of this policy.

The way you handle interactions and communicate with others is important to the success of your work environment and the Company. You’re expected to treat customers and coworkers with respect and professionalism. You are also expected to treat your supervisor and other managers with respect and to avoid insubordinate behavior.

Unprofessional and inappropriate employee behavior includes but is not limited to:

- Any form of harassment or behavior that creates an intimidating, hostile, or offensive work environment (see Anti-Harassment)
- Abusive behavior or conduct including verbal abuse, insults, name calling, deliberate attempts to humiliate or demean another, or repeated instances of disrespectful interruptions
- Obscene language or excessive use of profanity
- It may also include conduct that is welcome between employees but is inappropriate in the workplace or during work-related activities.

For supplemental information on this topic, see the Company expectations on Who We Are (Embracing Candor).

Each report of a violation of this policy will be evaluated, and details of the situation explored. Wells Fargo may need to conduct a review of the concern. If you’re asked to be part of such a process, you’re expected to cooperate fully and honestly and to not interfere with the integrity of the process. In certain situations, you may be placed on administrative leave. (See Administrative Leave.) Remember, the Company does not tolerate any form of retaliation or other negative actions, such as harassment or unprofessionalism, for speaking up or participating in the process to report and research a concern. (See Speak Up and Nonretaliation.)

Consequences
Failure to meet these expectations can lead to a corrective action, which may affect your eligibility for pay increases, promotions, or transfer opportunities, or result in the adjustment or elimination of bonus and incentive payments (in accordance with your incentive plan terms). In addition, the corrective action may affect your annual performance evaluation and ratings at the individual objective overall performance level.

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, can result in corrective action, which may include termination of your employment. (See Corrective Action.)

Personal and Family Relationships at Work
Wells Fargo is committed to creating the best work environment for our employees through strong, productive working relationships. Employees who are family members (e.g., spouses/domestic partners, children) or personal contacts (e.g., romantic partners, roommates) of other employees are welcomed. Also, family members and personal contacts of employees can be considered for employment under our usual hiring policies.

When there are personal and family relationships at work, employees are required to disclose those relationships and to avoid situations where these relationships may interfere with job responsibilities or create an actual, potential, or perceived conflict of interest.

For supplemental information on this topic, see Personal and Family Relationships at Work in the Policy Library, including the full definition of Personal Relationships.
Disclosure requirements

Employees must fully disclose their own personal and family relationships at work with other employees or contingent resources to mitigate the risk of an actual, potential, or perceived conflict of interest. The disclosure should be made to:

- The HR System of Record for disclosures found in the Global Pre-clearance System (GPS)
- Your direct manager, another manager in your reporting chain, Employee Relations (for U.S.-based employees), International HR Consulting (non-U.S.-based employees), or the Wells Fargo’s EthicsLine.
- The recruiter during the application process for internal and external applicants/candidates.

Employees are required to complete an annual attestation in the HR System of Record to previously submitted disclosures of personal and family relationships. Even if you have no relationships to disclose, you are still required to attest annually that you have no personal or family relationships with others at work. Outside of the annual attestation period, employees must update disclosures as circumstances change or as soon as they become aware that a personal relationship exists.

The company will maintain the information employees disclose about personal and family relationships in a confidential manner and use it to determine whether the relationship creates an actual, potential, or perceived conflict of interest. For supplemental information on this topic, see Global Data Protection and Privacy Policy in the Policy Library.

Those who fail to disclose personal and family relationships covered by this policy may be subject to corrective action, up to and including termination of employment.

Resolution of personal or family relationship conflicts

When a personal or family relationship presents an actual, potential, or perceived conflict of interest, employees must partner with their manager or a manager in the reporting chain or Employee Relations (for U.S.-based employees) to develop a plan for resolution within 30 days of the identification of the conflict.

For supplemental information on this topic, see Conflicts of Interest and Outside Activities Policy in the Policy Library.

Additional support

For more information about Wells Fargo’s approach and expectations regarding personal relationships at work, employees should access the Policy Library as well as any related standards or codes of conduct aligned to various professions within the company, for example, Institute of Internal Auditors.

Risk Management Accountability

Risk, at its most basic level, is the possibility of an event occurring that could adversely affect the company’s ability to achieve its strategic or business objectives. The company routinely takes risks to achieve its business goals and serve its customers, and these risks must be appropriately managed in accordance with the Risk Management Framework. There are different types of risks. They can be financial, such as interest rate, credit, liquidity, and market risks, or they can be nonfinancial, such as operational risk, which includes compliance and model risks, and strategic and reputation risks. The company measures and considers risk in connection with the products and services it offers to its customers.

Every employee, in the course of their daily activities, creates risk and is responsible for managing risk. Every employee must comply with applicable laws, regulations, and enterprise and business policies. Since risk management is everyone’s responsibility, all employees are empowered to and expected to challenge risk decisions when appropriate and to escalate their concerns when they have not been addressed.

Effective risk management is a central component of employee performance evaluations. The Company’s performance management and incentive compensation programs establish a balanced framework for risk and reward under core principles that employees are expected to know and practice.

The Risk Management Framework sets forth the core principles for managing and governing risk. It is approved by the Board annually. Many other documents and policies flow from its core principles.

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

- Your own knowledge of Wells Fargo’s risk management program, Risk Management Framework (PDF), policies, and procedures, as well as compliance with applicable laws, regulations, and enterprise and business policies that apply to your job. This means you must understand all of these as they relate to the job you perform.
- Each of your acts, or any failure to act, that results in a violation of law, regulation, policies, or procedures.
- Effectively managing the risk presented by your business activities.
- Any of your actions that are inconsistent with or violate any portion of Wells Fargo’s risk management program.
- Completing annual risk and compliance training courses within required timeframes to ensure that you stay current with risks and regulations impacting our business and what is expected of you. All new employees are required to sign the Employee Acknowledgment (PDF) to indicate that they will read and adhere to these accountabilities.

**Important:** Failure to fulfill your accountabilities outlined above or refusal to complete the Employee Acknowledgment can result in corrective action, which may include termination of your employment. Failure to meet these responsibilities may also adversely affect your compensation.

Wells Fargo enterprise policies can be found in the Policy Library site on Teamworks. If you have any compliance, policy, or risk management concerns or questions, consult with your manager or escalate to senior management for attention or resolution — or contact the EthicsLine. The company encourages employees to raise their hand if they have questions or concerns regarding matters that arise in their daily activities.
Attendance & Punctuality

As part of the Wells Fargo team, you are expected to be conscientious about attendance and punctuality at work. When you're not working, it places an extra burden on your team. Predictable and reliable attendance is an essential function of your position, and the success of your business unit depends on the contributions of each employee.

The Attendance & Punctuality Policy is applicable to all employees (exempt and nonexempt) paid on a U.S. payroll. You are expected to proactively discuss with your manager any questions or concerns you have with the Attendance & Punctuality Policy and expectations, including absence and/or tardiness notification. You should also notify your manager of any issues you encounter that may prevent you from meeting and sustaining these expectations. Employees who fail to follow the policy may be subject to corrective action up to and including termination.

Policy application approaches

The Attendance & Punctuality Policy will be administered according to an occurrence-based or performance-based approach. Check with your manager to determine the approach used by your business group.

Understanding the terminology

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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<tbody>
<tr>
<td>Scheduled absence</td>
<td>A preapproved, planned absence from work is considered a scheduled absence. You are expected to schedule planned absences as far in advance as reasonably possible. Only requests that receive manager approval are scheduled absences.</td>
</tr>
<tr>
<td>Unscheduled absence</td>
<td>An absence during your regularly scheduled work hours without prior approval from your manager is considered an unscheduled absence. For the occurrence-based approach, 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 consecutive partial absences count as one unscheduled absence.</td>
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</tbody>
</table>
| Protected absence     | A protected absence is not subject to corrective action and is protected by a specific Wells Fargo policy or federal, state, or local law such as:  
  • 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 three consecutive workdays when you are not present at work as scheduled. If you are absent for more than three consecutive workdays, the next one to three consecutive workdays are counted as a new occurrence.  
  • Work time interrupts consecutive absences. When work time occurs, any subsequent absence constitutes a new occurrence, and these days should not be calculated within the consecutive day count.  
  • Scheduled PTO, company-observed holidays, and floating holidays will not interrupt an occurrence. These days should not be calculated within the consecutive day count.  
  • Two consecutive partial absences equals one unscheduled absence. For example, an employee leaves early at the end of their shift and then has an unscheduled absence at the beginning of their shift the following work day. This would equal one full unscheduled absence.  
  • Protected Absences and Scheduled Absences do not count towards occurrences. |
**Tardy**
A tardy can occur if you are late for your work shift or return late from your meal period or rest break, or if you leave up to 60 minutes early from your shift without prior approval. Tardy rules apply to the occurrence-based approach only.

- **Grace periods.** Depending on business needs, some business groups may allow for both a five- or 10-minute grace period when reporting to work and a five-minute grace period when returning from a meal period. Consult with your manager regarding your business practice.

**Rolling “look back” period**
Occurrences, partial absences, and tardies are tracked separately and reviewed on a rolling 12-month look back period. For example, if an employee is absent today, the “look back” period is the twelve-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 workdays unless otherwise limited by law, if you’re absent from work without notifying your manager for three or more consecutive scheduled workdays you may be considered to have abandoned your job. This is considered a voluntary termination of your employment.

**Unapproved Leave of Absence**
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.

**Paid sick time**
Certain Wells Fargo employees are covered by laws that may provide for paid sick time. Covered paid sick time absences must not be counted as Unscheduled Absences and are not subject to corrective action. Any unscheduled PTO used in combination with paid sick time is subject to the attendance and punctuality standards, unless protected by federal, state, or local laws.

Paid sick time absences must not be counted as unscheduled absences and are not subject to corrective action. Any unscheduled PTO used in combination with paid sick time is subject to the attendance and punctuality standards, unless protected by another federal, state, or local regulation.

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**Corrective action**

**Patterns or trends of negative attendance**
Your manager will address patterns and trends of negative attendance and punctuality behaviors as a performance concern by using the appropriate level of corrective action based on the incidents over a period of time and the overall impact to the business. This includes any patterns or trends of tardiness or unscheduled absences. Your manager may request an Employee Relations Consultation for assistance.

**Occurrence-based approach**
The information below reflects corrective action for the occurrence-based approach. Employment at Wells Fargo is at will, and corrective action is not progressive (see the related article: Corrective Action Overview). Your manager, with consultation with Employee Relations, 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.

**Unscheduled absences (unprotected)**

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Unscheduled absences (unprotected)

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.

Tardiness (unprotected)

If within a rolling 12-month period you have (counting backward from the most recent tardy):

- Five tardies: Informal warning
- Seven tardies: Formal warning
  - Managers must contact Employee Relations for consultation before proceeding.
- Eight tardies: Review for termination
  - Managers must contact Employee Relations for consultation before proceeding.

Reporting an absence or tardy

You are expected to report to work in a punctual manner and provide appropriate notice when you will arrive late, depart early, or be absent for all or part of the day. **You are expected to make contact with your manager or take action to apply for the appropriate eligible time away as soon as possible.**

It is your responsibility to make sure that your manager and business unit are notified promptly about your absence or tardy before your scheduled work time, unless extenuating circumstances prevent you from contacting your manager. You must make every effort to personally contact your manager (or as otherwise directed by your business unit). If you don’t personally notify your manager as soon as possible, your absence or tardiness may be grounds for corrective action, which may include termination of your employment or could be considered Job Abandonment. If you are unable to notify your manager, your designated representative can notify him or her on your behalf to request a medical leave.

Punctual and consistent attendance is critical to our ability to properly staff our business and is an essential function for all Wells Fargo job categories. Failure to adhere to the Attendance and Punctuality Policy may result in corrective action up to and including termination of employment.

Travel

Employees are expected to consider the more economical options of audio, video, or web conferencing for internal or external meetings before booking travel. However, Wells Fargo occasionally requires certain employees to travel to meet with customers or for other business purposes. When business travel is necessary, employees are expected to follow the Wells Fargo Corporate Travel & Entertainment Policy (PDF) on Teamworks, which covers all Wells Fargo businesses and all employees. Employees 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 Wells Fargo’s Corporate Policies, including:

- Gifts and Entertainment Policy
- Domestic Travel Policy
- International Travel Policy

Wells Fargo relies on the good and prudent judgment of all employees when incurring travel and entertainment expenses. Specific business groups may have additional travel guidelines, and employees should always check with their managers to understand requirements of their business.

Misuse or violations of Wells Fargo’s Corporate Policies listed above, or inappropriate expense reimbursement for expenses, can result in corrective action up to and including termination (see Corrective Action). For additional information, see Corporate Travel Management or HRG Travel Online.

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 employees in nonexempt positions 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 employees are traveling outside of the country in which they are employed more frequently. However, remember that you may not perform productive work for Wells Fargo in a country other than the one in which you are employed unless you are on an approved company-sponsored International Assignment. If traveling internationally for personal reasons, PTO should be used or a leave of absence requested. As a reminder, employees must follow the Traveling with Mobile Devices standards within the International Travel Policy when traveling with Company-owned or Bring Your Own Devices (BYOD) for business or personal travel internationally.
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. Employees should contact Wells Fargo’s approved corporate travel management company to ensure that they have the correct visa documentation necessary for their destinations, including a passport that meets minimum validity requirements. 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.

Per the International Travel Policy, all employees are required to complete the International Travel Application questionnaire before travelling on company business. Employees must complete and submit the questionnaire two weeks in advance of the departure date of the trip whenever possible.

Examples of business activities that are permitted:
- Attending business meetings where no productive work is performed. Productive work includes day-to-day work activities that employees would routinely perform in their country of employment.
- Attending business conferences or conventions.
- Consulting with business associates
- Attending short-term training programs

Examples of business activities that are not permitted:
- Doing productive work or any form of telecommuting — full-time, fixed-term, or occasional
- Receiving funding for work performed
- Filling in for an absent employee 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: Employees in a nonexempt position who attend offsite business meetings during or outside of normal business hours — including recognition events, business conferences, or training — as part of their job duties should report their time attending as well as their travel time in Workday. 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 need to be approved for and placed on a company-sponsored international assignment. Be sure to work with your manager to carefully review the business purpose for all international travel. For all international travel of more than 30 days to a single destination, consult with Global Mobility and Immigration to evaluate an international assignment.

Driving on Company Business

This guidance applies to all Wells Fargo employees who drive for company business — either in a rental vehicle, company-owned vehicle, or their personal vehicle.

Driver’s license

All Wells Fargo employees must have a valid driver’s license to drive for company business and are expected to follow all local, state, and federal driving requirements.

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 auto accidents, see Auto Claims on the Risk & Insurance Management site on Teamworks.

Traffic citations

Employees are responsible for payment and resolution of any speeding tickets or other traffic or parking citations they may receive while driving for company business. Employees are expected to comply with all applicable traffic rules and regulations, avoid distractions, and practice defensive driving skills. Mobile phones and other devices should not be used when driving on company business (see Distracted Driving).

For more information about driving for company business, please consult the Travel site on Teamworks. For more information about driving safely, see Distracted Driving.

Distracted Driving

This guidance is applicable to employees who drive for company business and who use a company-issued device or their personal mobile phone to conduct company business.

Distracted driving is any nondriving activity that a person engages in that has the potential to create a distraction from the primary task of driving. Taking your eyes off the road, taking your hands off the wheel, or taking your mind off the task of driving safely are all examples of distracted driving.
When driving while conducting business on behalf of Wells Fargo, you are expected to follow applicable local, state, and federal laws and regulations regarding the use of mobile devices. Mobile devices include, but are not limited to, smartphones, tablets, laptops, wearable technology, and navigation systems.

Wells Fargo considers employee safety to be paramount and therefore does not require, and expects employees to refrain from using, mobile devices while driving for company business. This includes driving a Wells Fargo-owned vehicle, rental vehicle, or personal vehicle. Prohibited practices include:

- Placing or accepting calls.
- Texting, emailing, or using other messaging functions.
- Searching the web or accessing personal social media sites.
- Entering addresses into a navigation system.

Employees are advised to set their mobile device to “do not disturb” while driving so that calls can be forwarded to their voicemail and retrieved when the vehicle is safely parked. See also the Risk & Insurance Management FAQs on Using Mobile Devices While Driving and Mobile and Electronic Devices.

**Important:** You are expected to use good judgment in making sure that your behavior supports our company, policies, and conduct outlined here and throughout the Employee Handbook. Failure to do so can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

**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 employees 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. To promote inclusivity in the workplace, the company supports gender expression by having personal appearance and dress guidelines that are not gender specific and support a professional and productive workplace. In addition, Wells Fargo does not discriminate based on an individual’s personal hair grooming such as natural hair, hairstyles (for example, but not limited to afros, braids, curls, head wraps, locks/locs, or twists), or hair textures. Also, the company will make good faith efforts to provide a reasonable personal appearance or dress code accommodation to support an employee’s sincerely held religious belief. Please contact your manager to discuss accommodation needs. You may also contact Employee Relations for guidance. For related information, see Faith in the Workplace or Medical Work Accommodations.

Wells Fargo does not have an enterprise-wide dress code guideline, but your business group 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. Those who manage departmental or business group-specific guidelines are reminded to regularly review and update their guidelines to be consistent with these expectations and the company’s diversity, equity, and inclusion commitment.

Visit Diversity, Equity & Inclusion on Teamworks to learn about diversity responsibilities and how to connect with your team.

**Unique business circumstances**

Wells Fargo may sometimes require employees to wear personal protection, such as a face covering. When applicable, the company will communicate its expectations and requirements for use.

**Important:** All employees are expected to follow these requirements and failure to do so may be subject to corrective action, which may include termination of your employment. See Corrective Action.

**Gambling**

In accordance with the National Bank Act and our company policy, we don’t allow Wells Fargo employees 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 employees to purchase a ticket to participate.
- Any kind of game, contest, lottery, or raffle where proceeds from donations or collections 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.

Wells Fargo does not prohibit employees from participating in any legal external activity, such as playing the lottery or engaging in sports pools or fantasy sports leagues, when such activities are conducted on your own time and either away from work or during nonwork time and in nonwork areas, such as during your lunch or break time. Employees are reminded that Wells Fargo systems and equipment, including internal communications systems, may never be used to conduct such activities.

**Important:** You are expected to take accountability for your actions and decisions. Violating the policy on gambling in the workplace can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.
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 contingent resources, vendors, customers, or authorized visitors, may not solicit or distribute literature on company property, including parking lots.
- One employee may not solicit another employee or contingent resource while either one of them is on work time or if it interrupts others who should be working.
- Employees may not distribute literature in work areas (see Work Areas) at any time.

In addition, employees 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 or commit time to attend or participate in an activity
- Contributions for charities
- Support of political activities
- Merchandise purchases
- Requests for donations
- Invitations to participate in virtual social media activities
- Requests during work time to pool funds for gifts to other employees, such as for a baby shower, funeral flowers, get well gifts, or departure gifts.

Examples of solicitation include fundraising for schools or clubs; selling cosmetics, books, or jewelry; requesting participants or pledges for walk-a-thons; 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 a fundraising website, or handing out or using interoffice mail to distribute pamphlets for a political candidate. Circulating any nonbusiness-related solicitation to Wells Fargo employees using company letterhead, interoffice mail, electronic mail, or communications systems is a violation of the solicitation and distribution policy.

To preserve the workplace, nonwork-related activities are restricted in work areas and during work times. In infrequent and limited situations, Wells Fargo may approve companywide campaigns or promotions for an exception to elements of this policy to promote charitable or volunteer events, Wells Fargo products or services, or employee benefits.

Important: You are expected to take accountability for your actions and decisions. Violating the solicitation and distribution policy as defined above can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.

Corporate-Sponsored Political Activities & Personal Political Activities

Corporate-sponsored political activities

Wells Fargo PAC
Wells Fargo’s political action committee (PAC) is funded solely by voluntary contributions from our eligible exempt employees as described in the Corporate Political Activities Policy. The Wells Fargo PAC reports its receipts and expenditures to the Federal Elections Commission and state agencies as required by federal and state law.

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

Other political contributions
Wells Fargo does not use company money or resources to influence any U.S. domestic or foreign candidate elections, including assisting candidate campaign committees, political parties, 501(c)(4) or 527 organizations’ caucuses or independent expenditures or other political committees, or any other type of election-related activity.

Wells Fargo prohibits trade associations and other organizations to which we belong from using our membership dues or other payments for any election-related activity.
**Ballot measures**
Laws regulating the use of corporate funds for political activities vary from state to state. To avoid potential reporting violations and fines, businesses must receive preclearance using the Global Pre-Clearance System (GPS) before offering monetary or in-kind support to, or in opposition of, ballot measures such as initiatives and referenda, constitutional amendments, and bond measures.

**Inaugural-related events or activities**
Businesses and functions must obtain approval from Wells Fargo Government Relations and Public Policy (GRPP) before committing to or using Company funds for any U.S. federal, state, or local inaugural-related activity, and should enter the request in the Global Pre-clearance System (GPS).

**Voter registration and Get Out The Vote**
GRPP conducts Wells Fargo’s voter education and registration events. As outside organizations may be partisan in nature and because we are subject to very strict federal and state regulations about election participation and communications, Wells Fargo generally does not participate with outside organizations on voter registration or get-out-the-vote efforts, nor are these organizations permitted to operate on Wells Fargo property.

However, GRPP may partner with appropriate government agencies on voter registration or get-out-the-vote efforts.

**Employee personal political activities**
Wells Fargo respects employees’ interest in running for or serving in public office. However, due to the breadth and scope of Wells Fargo’s business activity, the potential for actual or perceived conflicts of interest between your employment at Wells Fargo and your running for or serving in public office are heightened. Therefore, pre-clearance using the Global Pre-Clearance System is required prior to pursuit of or potential candidacy for any government or other public position or office, including as an elected or appointed official or as a member, director, officer, or employee of a government entity or governmental or public agency, authority, advisory board, city council, school board, political party committee, or other similar boards or entities. During the pre-clearance process, conflicts of interest and potential risk-mitigating conditions will be evaluated.

Wells Fargo does not reimburse any personal political contribution. Additionally, covered employees and their immediate family members, as defined in the Business and Personal Activities with Public Officials and Government Entities Policy, must preclear their personal political contributions using the Global Pre-Clearance System as required by the policy.

**Personal Property**

**Personal property**
We recognize that you may choose to bring personal items into the workplace. Wells Fargo is not 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. Do not have any personal mail or shipments unrelated to Wells Fargo business directed to a Wells Fargo work address (see Mail Systems).

**Mobile Devices**
Devices such as smartphones, tablets, laptops, or wearable technology may be indispensable communication tools in our lives, but when used excessively for personal activities 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 mobile 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, Personally owned electronic devices, and Mobile computing devices.)

You are expected to refrain from using a mobile device while driving for company business. This includes driving a Wells Fargo-owned vehicle, rental vehicle, or personal vehicle. Using a mobile device while driving is not required by the company and may be in violation of local laws or regulations. Safety must come before all other concerns (see Distracted Driving).

The Mobile Device Eligibility Policy establishes Wells Fargo’s requirements for business use of mobile devices. Consult the policy for eligibility and approval requirements.

**Recording Devices**
In the course of doing your work, evaluating your performance or resolving workplace disputes, there will be frequent opportunities for private and confidential discussions with your supervisor and other Wells Fargo representatives. Such conversations are intended to promote open, honest, and transparent dialogue in a way that builds trust.

Wells Fargo respects the privacy of these confidential discussions. Unless approved for use as a medical work accommodation, we strictly prohibit any recording of these conversations by 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 employees, supervisors, and managers. Additionally, you should be aware that many state laws restrict recording without consent of all parties. Monitoring and recording of non-U.S. employees may trigger additional requirements as described in applicable regional privacy policies.

**Important:** You are expected to take accountability for your actions and decisions. Recording private conversations in violation of this policy can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.

Also see Cameras, Photos, and Videos in the Workplace and Recording Conference Calls and Business Meetings.
Cameras, Photos & Videos

At Wells Fargo, a primary goal is to always do the right thing for customers. This includes protecting company and consumer information and respecting individuals' privacy. There are restrictions on using cameras in Wells Fargo facilities, adjacent properties, and at internal Wells Fargo events — including still and video cameras or live video streaming using camera-equipped mobile or electronic devices such as smartphones, tablets, laptops, drones, or wearable technology. (These standards do not apply to Wells Fargo-approved security cameras or video-teleconferencing equipment.) Photos or videos are generally not allowed in Wells Fargo restrooms, lactation rooms (mother's rooms), and other similar areas where employees have the expectation of privacy. To protect personal privacy when participating in video meetings remotely or working from home, consider managing your surroundings or leveraging background blurring features in the technology, when available.

The use of cameras in Wells Fargo facilities and on adjacent properties for the purpose of recognition, marketing, workplace safety evaluations, 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, as well as other approvals where necessary.

• 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 employee and customer privacy by not including anyone in the picture or video without their prior knowledge and permission.

Important: You are expected to take accountability for your actions and decisions. Any inappropriate or nonapproved use of any camera or camera-equipped device anywhere in Wells Fargo facilities and on adjacent properties can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.
Speak Up and Nonretaliation Policy

All employees have the responsibility to protect the reputation and integrity of Wells Fargo, and speak up in good faith about any concerns they have, including allegations, policy violations (that are not reported as an allegation), workplace concerns, process improvements, or other concerns within Wells Fargo. Concerns should be raised as soon as possible, even when all the facts or information associated with the concern are not available. For information on where to report a concern based on the nature of the topic, see the Speak Up and Nonretaliation Policy.

All employees, including managers, are prohibited from taking negative actions, such as retaliation, harassment or unprofessional behavior, in response to employees speaking up in good faith. Managers must guard against negative actions by proactively watching for signs of retaliation, harassment, or unprofessional behavior.

No employee may be retaliated against because that employee has in some manner opposed an employment practice that the employee in good faith believes violates federal or state laws, rules, or regulations.

If you believe that you or someone else has been subjected to retaliation, harassment, unprofessionalism, or other negative actions for speaking up in good faith, you must report it as soon as possible. For more information about Wells Fargo’s approach and expectations, employees and managers should access the Speak Up and Nonretaliation Policy.
Wells Fargo prohibits sexual harassment and harassment of any of our employees, contingent resources, vendors, applicants for employment, or customers based on an individual’s race, color, gender, national origin, religion, age, sexual orientation, gender identity, gender expression, genetic information, physical or mental disability, pregnancy, marital status, hairstyles or hair texture, status as a protected veteran, or any other status protected by federal, state, or local law. Prohibited conduct 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, Drugs & Alcohol, and Workplace Conduct).

Wells Fargo expects cooperation from all of our employees — including coworkers, managers, supervisors, workflow coordinators, workflow directors, and team leaders — to prevent harassment in the workplace and to immediately report harassment (see Reporting Harassment).

It’s your responsibility as an employee to report harassment, whether it’s directed at you or it’s something that you’ve seen or heard directed at someone else. You’re protected from negative actions such as 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 harassment, even if it’s in another business group, or any manager or supervisor who receives a complaint about this kind of behavior, has a duty to take action and should immediately report the behavior or complaint to Employee Relations (see Reporting Harassment).

**Important:** Violating the policy against all forms of harassment, including failure to report, can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.

Early and ongoing education about harassment is key to preventing harassment in the workplace and ensuring timely reporting of any inappropriate behavior. Employees and managers are required to complete the following training:

### Employees

All newly hired employees without direct reports are required to take the employee version of the online harassment prevention training course within 60 days of hire and annually thereafter (see Develop You).

### Managers

All managers must complete the manager version of the online harassment prevention training course within 60 days of hire or promotion to manager status and annually thereafter (see Develop You).

- Managers in Connecticut and California must complete a two-hour online training course annually.
- Managers in all other states must complete an online training course annually.

Each business is responsible for monitoring training compliance of the Enterprise Risk Learning (ERL) Plan. All employees must complete the annual required training in the timeframe communicated by the business.

### Sexual Harassment

The company’s goal is to ensure a workplace free from harassment, including sexual harassment. Consistent with “Who We Are,” employees are reminded to conduct themselves in a courteous, mutually respectful manner and to avoid behavior that is not acceptable or welcomed by all employees. Inappropriate behavior may include actions that sexualize work interactions, and such conduct could be a form of sexual harassment.

All employees are encouraged to speak up anytime another’s actions make them feel uncomfortable. If another employee tells you that your actions are making them uncomfortable, you have the responsibility to listen, understand how your behavior is affecting others, and immediately stop the behavior.

“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 an employee because of their 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 their conduct was welcome. Examples of prohibited sexual harassment include but are not limited to conduct such as:

- **Written harassment.** Sexually suggestive or obscene letters, faxes, e-messages, texts, instant messages, notes, social media posts, 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, any unwanted or inappropriate touching or body contact or any physical touching that makes you feel uncomfortable, impeding or blocking movement, encroaching on another’s personal space (e.g., standing or sitting too close).

- **Visual harassment.** Sexual gestures; staring; inappropriate display of sexually explicit objects, pictures, cartoons, or posters (in hard copy or electronically, through work or personal electronic devices).

Wells Fargo expects cooperation from all of our employees — including coworkers, managers, supervisors, workflow coordinators, workflow directors, and team leaders — to prevent harassment in the workplace and to immediately report harassment (see Reporting Harassment).

**Important:** Violating the policy against all forms of harassment, including failure to report, can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.

### 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, gender expression, 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.

All employees are responsible for complying with our policies on professional behavior, harassment, and violence-free workplace, even if they are consuming alcohol at a company-sponsored event or conducting business with customers or other non-employees 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 (see Drugs & Alcohol).

Wells Fargo expects cooperation from all of our employees — including coworkers, managers, supervisors, workflow coordinators, workflow directors, and team leaders — to prevent harassment in the workplace and to immediately report harassment (see Reporting Harassment).

**Important:** Violating the policy against all forms of harassment, including failure to report, can result in corrective action, which may include termination of your employment. For more information, see Corrective Action.

### Faith in the Workplace

Wells Fargo embraces and promotes diversity, equity, and inclusion. This commitment includes respecting the religious and spiritual beliefs and traditions of all employees. Consistent with federal and state law, the company will make good-faith efforts to provide a reasonable accommodation to support an employee’s sincerely held religious belief. If you or your manager have questions on faith in the workplace or how to handle requests for religious accommodation, Chat online with an HR support specialist or submit an HR Policy Inquiry.

### 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
- Another manager with whom you feel comfortable
- Employee Relations (report an Employee Relations concern on the HR Services & Support site) **Note:** While completion of the request requires only minimal details to initiate a call with an ER representative/consultant, you should indicate that your request is to discuss an allegation of harassment to ensure appropriate routing.
- Contact the EthicsLine to report the concern at 1-800-382-7250, or submit a Wells Fargo EthicsLine Web Reporting form.

For managers looking for additional direction concerning reporting harassment involving a contingent resource, refer to the Corporate Contingent Resource Policy in the Policy Library.

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 review of the harassment allegations. When initiated by the company, all employees are required to cooperate fully in any fact-finding process. 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’re expected to cooperate fully and honestly and to not interfere with the integrity of the process.

You’ll be contacted when the review 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 review, including any corrective action taken, with those who have a legitimate business need to know (see Business need to know).

Nonretaliation
Taking any negative actions, including retaliation, in response to an employee who in good faith reports or provides information about an incident of alleged harassment is unacceptable and could be in violation of the Speak Up and Nonretaliation policy. Wells Fargo will not knowingly permit any negative actions against any employee who complains of prohibited harassment or who participates in a review, whether internal or external.

For more information, see the Speak Up and 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 article.

Finally, in addition to Wells Fargo’s internal dispute resolution procedure, employees 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. Employees 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.

For additional state and local information, see State Specific Anti-Harassment Information.
Communications

Our approach
Communications takes many forms, including verbal, written, digital, and photographic, across a variety of mediums and channels. At Wells Fargo, 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, prospects, employees, and communities. However, information that is misused or communicated inappropriately can cause harm, whether intentional or unintentional. Employees must act in ways that reflect the highest standards of business conduct and ethics that protect our company’s reputation and confidential information.

Digital Communications and Social Media
Social media, email, instant messaging, texting, mobile chats, and branded websites are important ways to communicate digitally at Wells Fargo. Anytime you are communicating digitally on external platforms, whether you are using internal Wells Fargo systems and devices, a Wells Fargo-approved Bring Your Own Device (BYOD), or communicating via chat applications, texting or on social media externally, the digital content you create and circulate online should reflect the same standard of professionalism used in traditional forms of written communication, such as letters and memos. Should you engage in activities that include non-U.S. participants, please refer to the Wells Fargo privacy policies to ensure you meet all global privacy requirements. Please refer to the resource page for Non-U.S., Privacy for Non-U.S. Employees.

Below are five key considerations to remember when using digital communication and social media.

Employee responsibilities
• Think
• Respect
• Protect
• Identify
• Participate

Think
Before you post anything online, including private messages or text messages (which can easily be copied and distributed widely), use good judgment and follow the Code of Ethics and Business Conduct to ensure that your actions always reflect the highest standards of Wells Fargo. Remember, what happens online, stays online — forever (see Risk Management Accountability).

Respect
It is likely those you connect with online are aware that you are a Wells Fargo employee. So it is important to maintain the same standard of professionalism online that 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 disparaging to employees or customers. This does not align with “Who we are” or our expectations, and it is also inconsistent with our policies and standards (see Professionalism; Anti-Harassment; Affirmative Action, EEO, and Diversity, Equity & Inclusion; 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 perfectly private. It is your responsibility to 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 without approval or on non-authorized systems (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). If you are a FINRA regulated employee, you cannot comment on the business of Wells Fargo or on the financial services industry in public forums unless you are participating in a Wells Fargo-approved, Distributed Social Media program. Also, regulated users will have additional responsibilities related to online and electronic communications; these users should review the business policies or compliance requirements for their business or the businesses they support.

Remember, unless you are duly authorized, 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. Use care to not say anything disparaging about our customers, and never mention customers by name or by any identifying characteristic. Finally, while online, use caution when clicking links, as they may direct you to malicious sites or content that could open our systems to risks.
Identify
If you post an online endorsement about Wells Fargo-related matters such as marketing products or services, or issues related to a competitor, then you must identify yourself as a Wells Fargo employee. Make it clear that you are speaking for yourself. Whether you identify yourself as a Wells Fargo employee or not, your posts may be linked to the company and should reflect the standards outlined in this policy. Always use your personal email address (instead of a Wells Fargo email address) when you create a personal presence (web or social) or when you post to an external site that is not related to Wells Fargo. FINRA regulated employees cannot comment on the business of Wells Fargo or on a financial services competitor in a public forum unless the employee is enrolled in a Wells Fargo-approved program and their content is properly governed.

Participate
We have official Wells Fargo content on many digital properties and social media sites. As an employee, you have an opportunity to participate on these pages by sharing your commitments to the communities we serve, as well as sharing photos or stories from community events and our sponsorships while adhering to the guidelines in the “Protect” section above. Much of the content on the Wells Fargo Stories website is specifically identified as suitable for sharing, subject to your business communication rules. However, the content on Teamworks is only for internal purposes. Remember, never answer customer questions, give financial advice, or market unless you are specifically authorized to do so by Wells Fargo. If you see a customer issue on social media outside of work is also 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.

Work-related Communications

Internal
You may use company-authorized internal sites such as Teamworks, social collaboration environments, wikis, and blogs, as well as Wells Fargo-approved solutions for e-messages, to collaborate and to share business-appropriate content. In addition to professional language, it is expected that employees use good judgment when using emoticons or symbols in their online communications. Subject to the Information Handling section you may not use any commercial digital application that has not been approved by Wells Fargo for the purpose of internal collaboration or for sharing business information with employees, clients, or vendors. Skype is an example of authorized Wells Fargo-approved internal collaboration platforms. Facebook Groups, LinkedIn, What’s App, and Slack are examples of nonapproved platforms. To avoid disruption to Wells Fargo’s internal communication systems and to oversee employees’ focus on their job duties, you should not use internal sites or 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/or 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 employees 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 employees. It is every employee’s responsibility to ensure that 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.

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 the copyright owner. Providing a link to the content is permissible and does not violate copyright law. (See Copyright FAQs and Intellectual Property.)

Visiting and participating in Wells Fargo-sponsored intranet social media sites is purely voluntary. Accessing these sites outside of work is also 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
Many of our digital communications systems allow you to edit your profile to add a personal photo to help you identify yourself to other employees and share personal and professional information about yourself, such as what you work on and your business interests and activities, so that employees across the organization can connect with you. Such systems include instant messaging (Skype), email, My Profile on Teamworks, 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 Profile Picture Upload Tool and Teamworks Policies page for more details.

External
Only approved Wells Fargo spokespersons may contribute to public forums in the name of the company and its customers. If an employee wishes to speak on the company’s behalf in the media (or identifies themselves as a Wells Fargo employee in an external channel such that they may be perceived as speaking on the company’s behalf), on any issue, they need prior approval from the corporate communications manager in their region or business (see Media Contact). You may not create external social media accounts or pages that may imply endorsement from or association with Wells Fargo without prior approval from the Social Media Marketing team.
Wells Fargo allows access to LinkedIn and YouTube with additional controls for prevention of file uploads. For employees who have a business need for additional social media access to perform their role based duties, Wells Fargo has a process by which groups may be granted access when appropriate.

Business communications and personal devices and accounts
Subject to the Information Handling section, personal electronic communication accounts such as personal email, social media, and instant messaging, should never be used for business communication or to support internal collaboration with employees. This includes texting, emailing, and direct or instant messaging with customers, vendors, or other business-related contacts, using your personal accounts. (SeePersonally Owned Electronic Devices.) Unless there is a line-of-business specific policy or your manager has put a specific restriction in place, employees who need to use a personal cellular phone for necessary and reasonable business purpose phone calls can do so.

If approved and enrolled in the Wells Fargo Bring Your Own Device (BYOD) program, corporate email and other approved apps may be installed on a personal device for Wells Fargo business purposes. The Mobile Device Eligibility Policy establishes Wells Fargo’s requirements for business use of mobile devices. Consult the policy for eligibility and approval requirements.

Additional information
Wells Fargo systems may be monitored at any time, so any content accessed by a Wells Fargo computer or system should not be considered private (see Monitoring of Company Equipment). Should you engage in activities that include non-U.S. participants, please refer to the Wells Fargo privacy policies to ensure you meet all global privacy requirements. Please refer to the resource page for Non-U.S., Privacy for Non-U.S. Employees. Keep in mind that certain business groups such as Wealth and Investment Management and some groups in Commercial Banking may have additional restrictions on electronic communications due to specific regulatory requirements. You can always ask your manager, the Social Media Marketing team, or Employee Relations 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 Employees (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 employee — or someone representing Wells Fargo in any electronic format — that violates Wells Fargo policy, please advise your manager or Employee Relations. 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 Employee Handbook. Failure to do so can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Wells Fargo Mail Systems
Enterprise Interoffice Systems provides internal and external mail services to all Wells Fargo business units and use is reserved for business-related needs only. To ship or receive personal items using Wells Fargo resources (to include third-party resources such as FedEx, UPS, or DHL) is a violation of company mail guidelines and may violate corporate policy.

Non-first-class (Periodicals/Marketing) mail such as magazines, newspapers, catalogues, retail store circulars, and other non-Wells Fargo marketing materials are not delivered to employee (or business) mailboxes through interoffice mail.

Any mail addressed to a Wells Fargo business address and received by Wells Fargo, including mail addressed to current or former employees, becomes the property of the company upon delivery. All such mail is subject to be opened for purposes of sorting, imaging, and inspection by the company.

Employee responsibilities
These important reminders for employees ensure efficient and appropriate use of our mail services and systems:

- Scan and email documents whenever possible, instead of sending paper documents through interoffice mail.
- Know and follow all interoffice mailing guidelines, including restricted items.
- Set up new, or switch existing, magazine subscriptions to digital or home delivery, or leverage Wells Fargo’s free digital resource for online magazines or journals.
- Do not direct any personal mail or shipments unrelated to Wells Fargo business to a Wells Fargo work address. Wells Fargo is not responsible or liable for loss, damage, or theft of personal property on its premises (see Company and Personal Property).

Additional information
If you have questions, or need additional clarification on appropriate use of interoffice mail, review the interoffice mailing guidelines (which include restricted items), contact Customer Support at 1-866-701-5789, or email your questions to interofficemail@wellsfargo.com.
Recording Conferences with Third Parties and Business Meetings

Never record conferences 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 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 guidance 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. Recording or monitoring of third parties may trigger privacy notice and/or disclosure requirements.

Should you engage in activities that include non-U.S. participants, please refer to the Wells Fargo privacy policies to ensure you meet all global privacy requirements. Please refer to the resource page for Non-U.S., Privacy for Non-U.S. Employees.

Accessible Communications

Americans with Disabilities Act

Our customers, potential customers, or anyone accompanying them may have a disability that requires us to take additional steps to ensure full and equal access to Wells Fargo’s products and services. Wells Fargo is committed to doing business with individuals with disabilities and, consistent with the requirements of Title III of the Americans with Disabilities Act (ADA), has set forth standards for effective communication with those individuals. Wells Fargo’s Accessibility for Customers and Employees with Disabilities Policy is a companywide policy that explains our obligation to ensure that people with disabilities have full and equal access to our products and services. This includes standards for telecommunications, auxiliary aids and services, integrated settings, service animals, modification of policies and procedures, accessible facilities, accessible public-facing digital properties, and mobility devices.

Your responsibilities

This information provides valuable guidance for all employees, but it’s particularly important to read and understand the entire policy if your job duties customarily involve significant communication on behalf of Wells Fargo with U.S. customers, potential customers, or anyone accompanying them. The policy includes standards for administering the policy and useful definitions and examples. Employees are responsible for understanding the business procedures that apply to their jobs including fulfillment of auxiliary aids and service requests. In addition, employees must respond to complaints in accordance with appropriate business complaint management procedures and the Complaints Management Policy. Your Line of Business Accessibility Risk Program Leaders Contact and Wells Fargo Compliance are available for consultation, as necessary.

Resources

If you have questions related to Wells Fargo’s Accessibility for Customers and Employees with Disabilities Policy, visit the Accessibility for Our Customers page on Teamworks. The website contains business contacts, job aids, auxiliary aid and service request forms, and other ADA resources. Policy-related training may be accessed on Develop You.

Media Contact

To ensure that Wells Fargo media responses are accurate, thoughtful, and consistent with our companywide 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 corpcsf@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 employee will contact you.

Any employee who wishes to speak on the company’s behalf in the media (or identifies themselves as a Wells Fargo employee in the media such that they may be perceived as speaking on the company’s behalf), on any issue, needs prior approval from the corporate communications manager in their region or business. That communications manager will escalate the request, as appropriate, to Corporate Communications. To find the appropriate contact for your region or business, please view the Media Contacts by Business or the Media Contacts by Region pages on wellsfargo.com. Review the Media Relations policy for more details.
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 employees 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 employees 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 employees’ 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.

Personal Profile, Business Cards, and Email Signatures

Many of our digital communications systems allow you to edit your profile to add personal and professional information about yourself, such as what you work on and your business interests and activities, your business title, and even a personal photo. This information is an important way to share details so that employees across the organization can connect with you.

Business title

In the HR system of record, your business title defaults to your job profile title. You can edit the business title with manager approval to share a more descriptive business functional title. The business title is shared across other platforms including the company directory and organization charts among other systems. When editing the business title field, use a descriptive title that is accurate as well as one that is aligned to your business group practice.

Personal photo

Adding your personal 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 yourself, with no other subjects, where your image is clearly represented and consistent with Wells Fargo’s personal appearance policy and Teamworks policies.

It is important that you follow established policies and guidelines to understand how to avoid inappropriate internal postings, respect copyrights, and report concerns. When you upload a profile photo, it will display in many internal digital communications systems, such as Skype, Outlook, and MS Teams as well as your profile in Teamworks, among others. The photo you upload may also be used on various personnel documents as found in your official personnel file. Managers should immediately address any inappropriate photo used by one of their employees.

Use of Legal, Medical, and Other Professional Designations

Wells Fargo recognizes that many employees have earned specialized, professional designations. Often, these designations are not connected to or required for the employee’s duties with the company. Even if they arguably are useful in the employee’s job, these designations can pose risk for the company in certain instances. Accordingly, the following parameters for legal, medical, and other professional designations must be followed. Wells Fargo employees are not authorized to practice law or engage the services of outside counsel for the company, or to provide legal advice, support, or services to businesses or enterprise functions except as specifically authorized to do so by the Legal Department. When the employee is not engaging in legal services on behalf of Wells Fargo, there is a significant risk that internal and external parties may believe that the employee is holding themselves out as representing the company in a legal capacity. For example, 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. Employees must not use a professional designation if their certification is no longer active or maintained, if not approved by or appropriate for the business, or if prohibited by company policy or state or federal rules.

Legal

- Regardless of education, certification, licensure, or other credentials, employees not employed in positions that have been authorized by the Legal Department to practice law for the company must not represent themselves as attorneys or paralegals by referencing bar admission or using “Esq.,” “Esquire,” “JD,” or “Juris Doctor” designations on company letterhead, emails, business cards, or other forms of identification.
- Employees are permitted to include legal education, certification, and licensure in their personal profiles on Wells Fargo’s systems, provided that these designations do not indicate the employee holds a position as an attorney or paralegal at Wells Fargo, unless in an authorized position.

Medical

- Some employees may utilize special training of a medical nature in the performance of their duties for Wells Fargo. In those instances, it is permissible to utilize designations such as M.D. or R.N. if the employee is in good standing with applicable regulatory bodies and using the designation within the scope of their employment with Wells Fargo.
- In instances where the medical designation is not required for one’s job but arguably closely connected to the business, the employee may use the designation but must include any disclaimers required by policy or business practice.

Other professional designations

- Employees may also hold other professional certifications and, before using them, should ensure that there is a legitimate business purpose for using the designation and should also abide by applicable rules for their business.
Email signatures

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. Certain Wells Fargo business groups are required to use approved email disclaimer language appropriate to their business or include identifiers, like a SAFE NMLS ID, on certain business materials. Check with your manager and line-of-business compliance department to confirm your requirements. Certain Wells Fargo customer-facing business groups may use URLs or hyperlinks to websites. Consult with your manager and line-of-business compliance department for direction if you feel this applies to you. Visit the Enterprise Digital Properties Governance website on Teamworks for more information on policies, standards, and guidelines related to outbound email and e-messaging sent to customers or prospects. The same guidance for business email applies to use of features of Wells Fargo's instant messaging systems.

Brand Central provides a variety of brand information, including the email signature formatting standards. Sign on to Brand Central, navigate to Applying the Brand, select Digital and then Email. From the Brand Central home page, you can also search for “email signatures” under Search Brand Standards and information.

Out-of-office alerts and other messaging systems

When using the electronic out-of-office alert, provide alternate contact information consistent with your business group's standards. When using additional supporting messaging features on Wells Fargo messaging systems, including but not limited to, Skype, MS Teams, or whiteboard tools, the same standards of professionalism apply to providing business-related content.

There are additional items that may be allowed or prohibited, as shown below.

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<tr>
<th>May include:</th>
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<tr>
<td>• Your business and MAC addresses</td>
<td>• Sayings, quotes, slogans, mission statements, philosophies, quips (neither personalized nor business-related)</td>
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<tr>
<td>• Your secondary telephone and fax numbers, if applicable</td>
<td>• Company or business taglines</td>
</tr>
<tr>
<td>• Your email address, if applicable</td>
<td>• Graphics in email signatures, whether brand-approved Wells Fargo graphics or from an outside source. Do not try to recreate any brand graphics, like the logo, in any form.</td>
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<td>• Your pronoun (for example, he/him/his, she/ her/hers, they/them/their)</td>
<td>• Statements of political or religious nature</td>
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<td></td>
<td>• Links to non-Wells Fargo internet sites (for example, personal blogs, handles, personal social media profiles) or personal email addresses</td>
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Performance Management

Performance management is an investment in you — an opportunity for you to engage with your manager in meaningful conversations that help you perform your very best. The Performance Management cycle consists of three phases: Goal Setting, Ongoing Feedback, and Performance Reviews.

**Goal setting**
At the beginning of the year, performance goals are defined that align with your role, the business and group priorities, and include expectations for how risk will be managed. Predefined companywide expectations must be included.

**Ongoing feedback**
It's important that you and your manager are engaging in regular, ongoing feedback and coaching conversations. These conversations build trust and candor, while allowing for continuous progress checks toward achievement of goals. You or your manager can initiate conversations at any time.

**Performance review**
A performance review is completed at two defined points during the year, midyear and year-end. The review provides an opportunity for your manager to evaluate your achievements and opportunities, inclusive of risk management. You can complete a self-evaluation during these review checkpoints and discuss the final review with your manager.

**Managing risk across performance management activities**
You are responsible for effectively managing risk. Your performance goals should include expectations that detail how to identify, assess, and control risk while you progress toward your goals day-to-day. Companywide risk expectations ensure accountability for risk management failures and misconduct, as well as your overall diligence in managing risk.

For more information about Wells Fargo’s approach and expectations, employees and managers can access the Performance Management Policy in the Policy Library and the Performance Management articles on Human Resources Services & Support.
Career & 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 employees.

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 contact Human Resources.

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 “Who we are” in all of our development activities and ensuring that development opportunities reflect and support the company’s business strategies, goals, and behavioral expectations.

• 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 employees — 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 needed 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 employees.

• Shares accountability by encouraging employees to own their development and holding managers accountable for supporting their employees’ development and career movement within and across businesses and functions.

• Offers a range of activities that include courses and programs, relationships and feedback, videos, books and journals, and on-the-job experiences. Your development will be most effective when you choose and blend a variety of development opportunities.

Orientation and getting started
As a new employee, your first weeks and months on the job are important in establishing successful, productive working relationships. The HR Services & Support site will guide you through your onboarding experience and provide you the information you’ll need to participate in benefits and programs, and understand available resources. You’ll spend time getting to know your team, and your manager will discuss your job and how you can be successful. As part of your orientation, you may be invited to attend a group orientation session as well. Each business may establish its own time frames during which new employees 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 build 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.

The more deliberate you are about your development, the more likely you are to find opportunities that align with your skills and passions. Development options to build your skills include:

• Experiences: Hands-on learning and practice in real situations, either in or outside of your current role.

• Relationships and feedback: Learning from others through coaching conversations, mentoring relationships, networks, feedback, or observing and working with role models.

• Formal and informal learning: Formal education and training through in-person or online courses and informal learning opportunities such as webinars, books, journals, or videos.

Your 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. When you are ready to plan your development, we have the resources to help you build a development plan focused on your strengths and career goals.
Leadership
At Wells Fargo, we believe that everyone’s a leader. Regardless of your position in the company, you demonstrate leadership in the way you lead yourself, lead the team, and lead the business. We provide a variety of development opportunities to help you realize your leadership potential.

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, build your skills, or manage your career at Wells Fargo, visit the Career & Development site 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 employees to seek career development opportunities through the company’s Tuition Reimbursement Benefit, which is available to regular and fixed-term employees. Flexible employees 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, certifications, licensures, and associated fees
To be eligible for reimbursement for classes, certifications, licensures, and any associated fees that are not eligible for tuition reimbursement, you must meet the following criteria before incurring any fees:

• You must obtain the appropriate level of approval required by your Business Group*, and

• The class, certification, or licensure is required for your current position per your job description in Jobs. If it’s not listed in your job description, it will be ineligible for reimbursement. Please attach your job description from Jobs to your expense reimbursement request through the Concur Travel & Expense Online tool.

For any exceptions to the criteria listed above, you must obtain written executive approval from one level down from your Operating Committee Member or the Business Group Chief Financial Officer prior to incurring any fees. Please attach the executive approvals to your expense reimbursement request.

*Check with your manager on the appropriate level of approval for your business group.

Problem Solving
Performance coaching 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, attendance, and punctuality 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 feedback and coaching so that you have the opportunity to improve. Performance feedback and coaching, particularly in the case of performance shortfalls, will most often be provided in writing. Your manager may also use corrective action. It is important to know however, that the policy is not progressive. This means that your manager does not have to use the levels of performance coaching and corrective action consecutively.

Managers reserve the right to use any part of the processes that they feel are appropriate for the situation — and, if necessary, to terminate employment without implementing performance coaching or corrective action. This is consistent with the company’s employment at will policy.

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

• Nature and severity of the issue
• Timing and frequency of previous issues
• The employee’s overall performance

If the employee’s overall performance rating is less than Meets on the midyear or performance year evaluation, your manager may use the Improvement Goals template in the Workday Compensation application to outline and track clear, time-based goals and update your progress periodically.

In the case of Information Security policy violations, Wells Fargo may restrict, disable, or limit data movement privileges or system access when warranted. 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

If you have an ongoing, unresolved, or egregious performance, conduct, attendance, or punctuality issue, your manager will work with you to provide the appropriate form of corrective action. You will receive a copy of any corrective action issued by your manager so that you may review and acknowledge that action. In the case of Information Security policy violations, Wells Fargo may restrict, disable, or limit system access when warranted. 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 (See 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.

If you don’t achieve the necessary improvement in performance, conduct, attendance, or punctuality that was outlined in the informal warning or formal warning, your employment may be terminated. Corrective action is not progressive; depending on the nature and severity of the situation, it may be appropriate to go directly to a more substantial form of corrective action immediately. This means that your manager does not have to use the levels of performance coaching and corrective action consecutively. For examples of situations appropriate for immediate termination.

Corrective action types

When appropriate, your manager will work with Employee Relations to determine whether corrective action is needed, and, if so, which type of corrective action to initiate. There are three primary types of corrective action.

If you receive any type of warning or a final notice and are unclear about what it means for you, you should contact your manager or Employee Relations as soon as possible. Issuance of certain types of corrective action may affect your eligibility for pay increases, promotions, or transfer opportunities. In addition, it may result in the adjustment or elimination of bonus and incentive payments (in accordance with your incentive plan terms), or affect your annual performance evaluation at the individual objective and/or overall performance level.

If you are issued a conduct-related formal warning or final notice, your corrective action will place you in the Misconduct Accountability Program for that performance year.

<table>
<thead>
<tr>
<th>Corrective action type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Informal Warning       | If your performance, work-related conduct, attendance, or punctuality doesn’t meet specified requirements, your manager may initiate an informal warning that documents the need for improvement and is delivered verbally to you and in writing by your manager. The informal warning generally contains:  
  • The specific areas of performance, work-related conduct, attendance, or punctuality that don’t meet the requirements or expectations of your assigned job duties or company policy.  
  • Clear notice that if the issue continues, it could lead to a formal warning or termination of employment. |
| Formal Warning         | If your performance, work-related conduct, attendance, or punctuality doesn’t improve or keeps declining after an informal warning — or if the nature of the underlying concern requires more formal action — then your manager may document the situation in a formal warning. A formal warning documenting the need for improvement will be delivered verbally to you and in writing by your manager. The formal warning generally contains:  
  • An explanation of the issue.  
  • A definition of the expected level of performance or the identified need to improve work-related conduct or adherence to the attendance and punctuality standards.  
  • Clear notice that if the issue continues, it can result in the termination of employment. |
| Final Notice           | Situations that involve a serious policy violation or workplace conduct issue may require corrective action just short of termination of employment. In a situation like this, you may receive a final notice advising you that if a similar action or any other serious policy violation occurs again at any time during your Wells Fargo employment, your employment may be terminated immediately. A final notice will be delivered to you verbally and in writing by your manager. A final notice generally contains:  
  • A description of the significant workplace conduct issues or serious one-time policy violation (such as a Code of Ethics violation).  
  • A definition of the expectations.  
  • Clear notice that if the issue reoccurs, it may result in the termination of employment. |
Manager responsibilities
Managers are required to consult with Employee Relations before implementing a formal warning, final notice, or involuntary or job abandonment termination. In addition, managers will:

• Provide the corrective action in writing and discuss the corrective action with the employee. See the related Managers: Implementing Corrective Action article.
• Submit the corrective action in Workday.
• For conduct-related formal warnings and final notices, refer to the Managers: Misconduct Accountability Program article for details and actions to take during the performance evaluation and year-end compensation cycles.
• Make it clear that if the employee repeats the behavior or conduct while employed at Wells Fargo, their employment may be terminated.

For more information about understanding where and when corrective action is needed, managers can refer to the related articles:

• Managers: Understanding How and When to Move to Corrective Action
• Managers: Implementing Corrective Action

Contact Employee Relations

Online
For non-urgent inquiries, including corrective action reviews, attendance and punctuality issues, time away questions, behavioral issues, policy interpretation, or initiation of Wells Fargo Dispute Resolution process, submit an HR Request for Employee Relations support.

Phone
Generally, most matters will be non-urgent. If you are not able to complete an online request or if this is an urgent matter that truly requires immediate ER consultation (e.g., employee impairment or arrest in the workplace which causes workplace disruption) call 1-877-HRWELLS (1-877-479-3557), select option 3, and a representative will notify Employee Relations or the appropriate team.

This line is available Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time. You will receive a callback within one hour from the time of your call on any urgent matter.

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

Although we can’t guarantee that every employee will always be satisfied with the outcome, we can make sure that all employees have dispute resolution methods available when they’re needed.

In addition, we prohibit retaliation against any employee for using the dispute resolution process (see the Nonretaliation Policy page in the 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 usually 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 Employee Relations.

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 Employee Relations.

Incentive pay disputes
If you participate in an incentive plan, the incentive plan document is the best resource for details about the plan. You should first try to resolve any incentive pay issue directly with your manager — he or she is in the best position to review your concern. If you are unable to resolve the issue, you should follow the dispute process outlined in your incentive plan document. If you are a participant on the WF Bonus Plan or Wells Fargo Loan Originator Bonus Plan, see Bonus & Incentive Pay for links to the plan documents.
Employee Relations

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 Employee Relations. 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. Employee Relations may refer the dispute for review to an Employee Relations Consultant. You may initiate contact with Employee Relations by requesting an Employee Relations Dispute Consultation in the HR Services & Support site.

Additional review

If you disagree with the outcome of the review and you want your dispute reviewed further, you can request an escalation. Contact Employee Relations and your request will be referred to an Employee Relations manager or leader for evaluation.

If it is determined further review is warranted, the Employee Relations manager will arrange for an escalated review.

• If it is determined further review is not available, the matter will be considered closed.
• Once closed, additional reviews will only be considered if new, relevant, and substantive information is provided.

Arbitration

Employees hired on or after December 11, 2015

If you’ve discussed your employment dispute with management and Employee Relations, and it is still unresolved as described above, arbitration offers a more efficient, flexible, and private alternative to court to allow employee claims to be heard.

The arbitrator makes the final decision, which is binding for both you and Wells Fargo. Registered employees are already required to arbitrate many claims through the Financial Industry Regulatory Authority.

All employees hired on or after December 11, 2015, are required to sign an Arbitration Agreement in which the employee and Wells Fargo mutually agree to final and binding arbitration of employment disputes (with very limited exceptions outlined in the agreement or as otherwise provided by Wells Fargo for certain claims). The agreement to resolve disputes through arbitration doesn’t alter or modify Wells Fargo’s “employment at will” policy. If the eligible employee believes arbitration is the best recourse, discuss this option with Employee Relations, as there is a cost for arbitration, which is outlined in the Arbitration Agreement. Please review the Arbitration Agreement for additional details about the arbitration process.

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 1-877-330-2771 (1-877-479-3557). Learn more about EAC in the HR Services & Support site.

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 Employee Relations as soon as possible following the termination (normally within 30 days). If you do not have access to submit an Employee Relations Dispute Consultation request in the HR Services & Support site, you may call 1-877-HRWELLS (1-877-479-3557), option 3, and an HR support specialist will provide appropriate process guidance.

Once any additional review is complete, the matter will be closed and further review will only be considered if new, relevant, and substantive information is provided.

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 Employee Relations team about any of the terms or conditions of your employment.

Within our work environment, we believe that those who are also Wells Fargo employees 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 employee communications and problem-solving, as well as performance coaching, corrective action, and internal investigations, without participation by an individual or a “representative” who is not a Wells Fargo employee. You’re expected to cooperate fully and honestly and maintain the integrity of the process.

If you encounter any problems on the job, bring your concerns to your manager or your Employee Relations team. They’re willing to discuss any work-related problem, issue, or concern with you on a direct, person-to-person basis.
Compensation Principles

Our approach
To attract and retain great employees, Wells Fargo offers a total compensation package that’s 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 employees succeed financially. The company has established the following compensation principles, each of which is an essential component to driving strong, risk-managed performance for the company and its stakeholders:

• Pay for performance. Compensation is linked to Company, business line, and individual performance, including meeting regulatory expectations and creating long-term value consistent with the interests of shareholders.

• Promote effective risk management. Compensation promotes effective risk management and discourages imprudent or excessive risk-taking.

• Attract and retain talent. People are one of the Company’s competitive advantages; therefore, compensation helps attract, motivate, and retain people with the skills, talent, and experience to drive superior long-term Company performance.

Employees have the right to discuss their terms and conditions of employment, including wages, benefits, work hours, and other working conditions, with others if they so choose. Managers cannot prohibit or discourage these conversations. Refer to the Employee Rights notice page for more information related to employee rights and federal employment laws.

Total Rewards
For most employees, the total rewards package at Wells Fargo is much more than annual salary rate. It may also include annual incentives, commissions, and other forms of incentive compensation including long-term awards in cash or equity. Benefits, such as company contributions toward health care, disability plans, and retirement plans, and work-life policies/programs, such as paid time off, add to an employee's overall total rewards package.

Employment & Pay Definitions
There are four employment types at Wells Fargo:

• Regular
• Fixed-term
• Flexible
• Intern

Employment classifications determine eligibility for most benefits programs, as well as rates for health care coverage and Paid Time Off (PTO) allocations.

Employees consistently working standard hours that are different from their employee type or time, should discuss with their manager to determine whether a change in employment type is necessary. Changes will be based on business need.

Employment type definitions

Regular
A person who is an employee of Wells Fargo & Company or any of its subsidiaries without special terms or conditions of employment. Employees are generally considered one of the following time types:

Full-time: employees with standard hours* of 30 or more hours per week (unless they’re in the flexible or intern classification).

Part-time: employees with standard hours* of at least 17.5 and less than 30 hours per week are classified as “part-time” (unless they’re in the flexible or intern classification). Standard hours and the number of hours actually worked may vary somewhat for part-time employees in a nonexempt position, depending on business needs.

Fixed-term
A person who is an employee of Wells Fargo & Company or any of its subsidiaries on a time-based assignment with a defined start and end date (unless they’re in the flexible or intern classification). Employees are generally considered one of the following:

Full-time: employees with standard hours* of 30 or more hours per week (unless they’re in the flexible or intern classification).

Part-time: employees with standard hours* of at least 17.5 and less than 30 hours per week are classified as “part-time” (unless they’re in the flexible or intern classification). Standard hours and the number of hours actually worked may vary somewhat for part-time employees in a nonexempt position, depending on business needs.
| **Flexible** | The “flexible” classification covers several different scenarios. It may refer to employees of Wells Fargo & Company or any of its subsidiaries who:
| | • Work a schedule with standard hours* of less than 17.5 hours per week
| | • Work occasional, irregular hours to fill short-term staffing needs such as PTO, short-term leaves, or periodic work volume increases
| | • Work only certain times of the month or year
| | • Work any number of hours on specific, short-term projects or assignments with a defined end date (but who are not a fixed-term employee)

| **Intern** | Employees of Wells Fargo & Company or any of its subsidiaries who are participating in a formal Wells Fargo internship program regardless of the number of hours they may be scheduled to work. The internship typically has a maximum of 90 days.

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* A set number of hours that an employee is expected to work each week, as maintained in the Wells Fargo Human Capital Management System (HCMS). Standard hours are not the same as scheduled hours — for example, a full-time employee may have standard hours of 35 hours per week but some weeks may only work 29 hours and other weeks may work 40 hours; a part-time employee may have standard hours of 28 hours per week but some weeks may only work 20 and other weeks may work 32; or a flexible employee 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.
Changing employment type
If your job changes from a position classified as an intern or flexible to one classified as regular or fixed-term, you may become eligible for additional benefits.
If your job changes in type from regular or fixed-term to flexible or intern, you will become ineligible for most benefit programs.

Pay definitions
Listed below are some of the pay-related terms you’ll hear in relation to our pay structure. For additional information, refer to the Glossary.

<table>
<thead>
<tr>
<th>compensation grade profile</th>
<th>Compensation grade profiles apply to the job’s pay range for a job and account for the differences in the cost of wages across our geographic locations. Wells Fargo defines four compensation grade profile and applies these based on the average pay levels for the specific geographic location.</th>
</tr>
</thead>
<tbody>
<tr>
<td>total compensation</td>
<td>Total compensation includes an employee’s annual salary rate and may also include bonuses, commissions, and other forms of variable compensation, including short-term and long-term incentive awards.</td>
</tr>
<tr>
<td>total rewards</td>
<td>Total compensation, benefits, recognition, and work-life policies and programs are an important part of an employee’s total rewards. Benefits include the opportunity to participate in health and well-being, retirement, life insurance, and disability programs. Work-life policies and programs include paid time away, Paid Parental Leave, Paid Critical Caregiving Leave, Backup Adult Care, and a variety of others.</td>
</tr>
</tbody>
</table>

Exemption Classifications
The terms “exempt” and “nonexempt” refer to legal classifications defining overtime pay requirements applicable to U.S. jobs and were established under the Fair Labor Standards Act (FLSA) and related state laws. If you’re not sure whether your position is classified as exempt or nonexempt, check with your manager.

Exempt
Employees in exempt positions receive payment in the form of an annual salary rate and are not eligible for overtime pay. If you’re an exempt employee, your salary compensates you for all hours actually worked in each workweek, whether it’s more or less than your standard hours. Typically, when we discuss comparative salary figures, we talk about an annual amount for an employee who has standard hours (see “standard hours” in Glossary) of 40 hours per week.

Exempt biweekly pay calculation
As a Wells Fargo employee, you’re paid on a biweekly basis. Exempt employees can calculate regular biweekly pay by dividing annual salary by the number of paydays in the calendar year, which is typically 26. For example: An annual salary of $50,000 divided by the number of paydays in the calendar year (26) = $1,923.08.

Nonexempt
Employees in nonexempt positions are paid an hourly rate for actual time worked. An approximation of a nonexempt “salary” (sometimes referred to as covered pay) is used for many purposes, such as comparing one job to another, determining annual salary rate increases, and establishing the value and cost of certain benefits. A nonexempt job’s annual “salary” is calculated as follows:

Your regular rate \( \times \) Your weekly standard hours \( \times \) 52 weeks = Your estimated annual salary or covered pay

If you’re an employee in a nonexempt position, your actual annual salary rate will depend on actual hours worked, including any overtime pay, in the calendar year. If you need to do the reverse calculation, figure hourly regular pay rate based on an annual salary rate figure. That formula is:

\[
\text{Annual base pay of a 40-hour standard workweek} = \frac{\text{Annual salary \( \times \) 52 weeks}}{2,080} 
\]
Shift Differential

Shift differential applies to nonexempt positions. Certain business units may apply shift differentials to some exempt positions that work in production environments such as operations, technology, and call centers, including areas that operate 24 hours a day, 7 days a week. If you are unsure whether your position is eligible for shift differential pay, please ask your manager.

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 employees in nonexempt team positions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10% for employees in eligible exempt positions</td>
</tr>
</tbody>
</table>

Differential amount

Shift differential: Nonexempt positions

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 workday in a workweek. Employees in nonexempt positions 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 Paid Time Off (PTO), holidays, or other absences, including a leave of absence.

Shift differential: Eligible exempt positions

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

For more information, search for Shift Differential in HR Services & Support.

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, fixed-term, or flexible. If you’re an employee in a nonexempt position, you must use the Time app in Workday, to complete accurate timesheets. This includes any time spent on electronic devices for business purposes. The standard workweek 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, employees in the regular or fixed-term employment type 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, employees in nonexempt positions 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 “time worked” for the purpose of reporting time in the Time app in Workday. “Time worked” includes all time performing any function necessary to fulfill job requirements, including (but not limited to) all attempts to log on and log off computers and telephone systems, as well as time spent waiting for software programs to open and close. These tasks constitute “time worked” even if they are performed before or after their scheduled work shift, or during scheduled breaks. Similarly, all time spent on a job-related telephone call is “time worked,” even when a call begins before, or extends after, your scheduled shift time. All “time worked” must be recorded in the Time app in Workday, without exception, even if recording all time worked results in overtime that was not preapproved by your manager.

It’s also important to understand how to record time when you travel to and attend business-related events. Refer to the Recording Nonexempt Travel and Attendance for Business Events page on Manager Center for more information.

Meal periods and breaks

Employees in a nonexempt position must take the required meal periods and rest breaks to which he or she is entitled during the workday. Generally, meal periods are unpaid and rest breaks are paid. Contact your manager with questions about your schedule. If for any reason, 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. Contact Employee Relations if you have questions about how meal periods and breaks are administered.

Several states have specific requirements for meal periods and paid rest breaks. In states without specific regulations, managers should make every effort to provide employees with two paid 15-minute rest breaks and an unpaid 30-minute meal period during an eight-hour day. Check with your manager and follow the appropriate practice for your state or business.

Wells Fargo provides reasonable breaks and a private space for lactation accommodation requests. Please visit the Lactation Accommodations page for more information.

Workplace accommodations

If you require a break to accommodate lactation, disability, or chronic medical condition, it may be necessary to adjust or modify your regular break or work schedule.

A schedule modification may include arriving earlier or departing later to make up missed time. A break modification generally may include:

- Modified break schedule — an adjustment to the usual break schedule, such as three paid 10-minute breaks instead of two paid 15-minute breaks or breaking up a one-hour unpaid lunch break into two half-hour unpaid breaks.
• Additional breaks with schedule modification — additional unpaid breaks where the time is made up through a schedule modification usually on the same day by extending the beginning or end of the day.

• Additional unpaid break time — an additional unpaid break where the time will not be made up through a schedule modification.

If you are requesting a schedule or break modification related to lactation, disability, or chronic medical condition, you can submit an Accommodation Request in the HR Services & Support site or by calling 1-877-HRWELLS, option 2, 3, 4. Managers may also document accommodations through the same request process.

If you need additional break time due to an ongoing medical condition and you cannot make up the time, contact Lincoln Financial to determine if you are eligible for an FMLA intermittent leave of absence. If you are not eligible for an intermittent leave, Lincoln Financial will refer your request to Accommodations Management for assistance.

Contact your manager to request a schedule modification unrelated to your disability or other medical condition.

**Overtime Pay**

All employees may be required to work time in addition to their standard hours as directed by their managers. When an employee in a nonexempt position works more than 40 hours in a workweek, the employee will receive overtime pay.¹

In certain locations, employees working more than eight hours in a day will receive overtime pay for that day.

Overtime pay is a premium rate of pay required by the Fair Labor Standards Act (FLSA) and some state laws.

The calculation of overtime does not include time for which pay is received but work is not performed, such as PTO, paid sick time, holidays, or other paid time away from work, including jury duty, disability, and bereavement.

The standard overtime rate is 1.5 times an employee’s regular rate. In addition, when you are paid certain types of incentive compensation for a performance period in which you also received overtime, Wells Fargo recalculates your overtime and pays you an additional amount of overtime that could not have been calculated or paid until the incentive compensation amount was determined.

**Nonexempt**

If you’re in a nonexempt position, you are entitled to pay for all time actually worked, even time that exceeds your regular schedule or that was not approved by your manager. Therefore, you must report all time worked in the Time app in Workday. If you think you’re going to need to work overtime, obtain prior approval from your manager. Overtime affects your business group’s plan and budget, so it’s important that your manager approves it in advance. Advising your manager in advance provides options for getting assistance. Not recording all time worked in the Time app in Workday, including overtime, without notifying your manager can be grounds for corrective action, which may include termination of your employment. For more information, see **Corrective Action**. The table below describes various overtime pay options.

| **Weekly** | You’ll receive overtime pay of 1.5 times your regular rate, also called time-and-a-half, if you work more than 40 hours in a workweek. Any type of paid time off and holidays will not be counted as work time for overtime purposes. You must report all the time you work in the Time app in Workday and you are expected to get your manager’s approval for overtime. |
| **Daily** | 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 Human Resources to see if this applies in your state. Overtime requirements for your state are also posted in your workplace. |
| **Nonovertime hours over standard schedule** | If your usual schedule is less than 40 hours a week and you’re asked to work additional time — but not enough to qualify for weekly or daily overtime pay as described above — then you’ll receive pay for the extra time at your regular rate. |

**Exempt**

If you’re in an exempt position, your annual salary rate compensates you for all hours actually worked, whether it is more or less than your standard business hours. Wells Fargo restricts 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**.

If you are an employee classified as regular or fixed-term with an annual salary rate in an active working status, are not on a leave of absence, and are required to work on an observed holiday, refer to the respective nonexempt or exempt chart below to understand how holiday time away and holiday pay are applied.

Employees classified as flexible, or in a position that does not have a annual salary rate, are not eligible for holiday time away or holiday pay.

1 Some states have additional provisions for paying overtime.
Nonexempt
For employees in nonexempt positions, holiday pay is defined as your hourly pay rate plus a holiday premium, which is half-time, for a total of one-and-a-half times your hourly pay rate. Employees in nonexempt positions receive holiday pay for actual time worked on the observed holiday.

<table>
<thead>
<tr>
<th>Employee Role</th>
<th>Employee in a nonexempt position scheduled 8 hours a day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario</td>
<td>Employee worked 6.5 hours on a holiday</td>
</tr>
<tr>
<td>Time Away Pay</td>
<td>Employee will record 8 hours of holiday time away by selecting the observed holiday to receive 8 hours of pay at their regular pay rate</td>
</tr>
</tbody>
</table>
| Holiday Pay            | • Employee will record 6.5 hours of time worked and receive 6.5 hours of pay at their regular pay rate  
                          • Employee will receive 6.5 hours of holiday premium pay at half-rate of regular pay (e.g., 3.25 hours) |

Employees in nonexempt positions who are scheduled or asked to work on an observed holiday, but do not report to work, are not eligible for holiday pay or holiday time away pay and must use Paid Time Off or Paid Sick Time, if applicable, to account for any unscheduled time away from work (including scheduled overtime), unless otherwise provided by state or local law.

Note: If you are on a leave of absence during an observed holiday, you will not receive pay or holiday time away pay. However, if you are working on an intermittent leave or reduced work schedule on an observed holiday, you are eligible to record hours for holiday pay for your actual time worked and holiday time away, consistent with employees who are not on a leave or reduced work schedule.

Exempt
Employees in regular or fixed-term exempt positions do not receive additional pay for working on an observed holiday, but if they are required to work on an observed holiday they may take the holiday at another time during the current year as a floating holiday, with the approval of their manager. See Observed Holidays in the Time Away section.

<table>
<thead>
<tr>
<th>Employee Role</th>
<th>Employee in an exempt position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario</td>
<td>Employee required to work</td>
</tr>
<tr>
<td>Time Away Pay</td>
<td>Employee will not record the observed holiday in the Workday Absence application</td>
</tr>
<tr>
<td>Holiday Pay</td>
<td>Employee may record a Floating Holiday, with manager approval, to be taken at a later time during the current calendar year</td>
</tr>
</tbody>
</table>

Employees in exempt positions who are scheduled to work on an observed holiday and who do not report to work are expected to use Paid Time Off or Paid Sick Time, if applicable, to account for any unscheduled time away from work, unless otherwise provided by state or local law.

Annual Salary Rate Review
Your performance and compensation are generally reviewed annually. An annual salary rate increase is not always provided in a given year if your annual salary rate is positioned appropriately. For more information, in Teamworks search for “Annual Salary Rate Review” in HR Services & Support.

Promotions
One opportunity you have as a Wells Fargo employee 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 greater responsibility. A promotion can also be a move from one level to another in a job progression (for example, Financial Accountant to Senior Financial Accountant). For more information, search “Promotions.”

Annual salary rate adjustment
You may receive an annual salary rate increase at the time you’re promoted or you have a change in job. Promotional increases are meant to align your annual salary rate within the range of the new position in a manner that also reflects the knowledge and experience you bring to the new job. Increases are applied at the discretion of your manager.

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

- Your relevant experience to the new job.
- Expected proficiency in the new job and how long it will take for you to become fully proficient.
• How your annual salary rate compares to peers in similar positions with similar skills and experience.
• How your annual salary rate aligns to the job’s pay range and compares to market.
• Your business group’s overall financial forecast.

Incentive Plans
One way we can link pay to specific company business or individual results is through the use of incentives.

Incentive plans
Some employees participate in incentive pay programs designed to support specific business objectives. These incentive plans provide compensation opportunities to eligible employees in designated jobs for achievement of specific objectives in addition to any annual salary rate.

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.

Recognition
The ability to reward employees for their contributions is an important element of recognition and can be an effective way to drive engagement. Employees occasionally receive cash-equivalent or noncash awards or recognition from Wells Fargo — for example, an award for outstanding accomplishments that affected our company or business group strategic priorities. Our recognition programs align with performance related to Wells Fargo’s Expectations.

Employees’ tenure is celebrated on their key service anniversary dates and upon their retirement from Wells Fargo. Managers are also encouraged to recognize and celebrate an employee’s tenure with Wells Fargo upon reaching an applicable milestone.

Time away from work cannot be used as an award or form of recognition under any circumstances. Refer to the Time Away section of the Employee Handbook for more information about the appropriate uses of time away. As stated in the Corporate Contingent Resource Policy, contingent resources are ineligible to receive recognition through any of Wells Fargo’s recognition programs. Life events or holiday celebratory gifts are personal and are not part of any Wells Fargo recognition programs. Refer to the Gifts & Entertainment policy for information pertaining to gift giving.

Managers are responsible for understanding the Employee Recognition Policy, published guidelines, and any other policies related to employee recognition. For tax purposes, cash-equivalent awards are always considered taxable income subject to payroll tax withholding and are required to be processed through Payroll for taxation purposes by the Global Recognition Operations team. Contact Corporate Recognition with questions or clarification about processing or for reporting to Payroll.

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 fewer responsibilities.
• Moving to or from a job with a different job class code where pay eligible for benefits may be different (see Job Class Codes).

The skills and knowledge you bring to the new position will be considered when determining the annual salary rate for the role. Depending on the circumstances, this could result in an annual salary rate that’s lower, higher, or the same as your current annual salary rate.

Changing to a job in a lower pay range
If you voluntarily apply for a job in a lower pay range, your annual salary rate will be reviewed and you may be offered reduced annual salary rate. You have the choice to accept or decline the job offer.

Changing to a job with a different job class code
If you voluntarily apply for and accept a job with different incentive compensation opportunities, your position’s job class code may change (see Job Class Codes).

Getting Paid
As a U.S. Wells Fargo employee, you’re paid every two weeks, generally on Fridays (unless a holiday causes a change in the 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.

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 an employee, 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 branch 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 in Workday, from work or home, two days before each payday (or, 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 Chat online with an HR support specialist or submit an inquiry in the HR Services & Support site.

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.

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.

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 Workday.

If you have difficulty using the online tool, you may contact HR for support. Chat online with an HR support specialist or submit a Pay & Tax request in the HR Services & Support site. 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, annual salary rate, benefits under Wells Fargo’s Short-Term Disability Plan, incentive pay, bonuses, Paid Time Off, expense reimbursements, or benefits pursuant to the Severance 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, and you will not be eligible for rehire until the amount is repaid in full. If you have questions about your overpayment or pay discrepancy or require assistance in obtaining resolution, contact HR. Chat online with an HR support specialist or submit an HR request for support in the HR Services & Support site.

Pay Voucher
You can view your pay voucher online in Workday at work or home. You can also elect to receive paper copies of your pay vouchers. 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 Managing Your Personal Information).

If you have questions, check with your manager or contact Human Resources for support.

Reporting Procedures
If you have any concerns about your annual salary rate, 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 Employee Relations 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 contact your Employee Relations team.

**Note:** At Wells Fargo, we will not tolerate retaliation against any employee who in good faith reports or provides information about a wage and hour complaint (see [Speak Up and Nonretaliation Policy](#)). Engaging in retaliatory behavior in violation of this policy can result in corrective action, which may include termination of your employment (see [Corrective Action](#)).
Time Away

Our approach
Wells Fargo understands that employees have busy lives and diverse needs and believes that you are at your best when you have had the opportunity to relax and rejuvenate yourself. Our time away policy provides a variety of competitive options to accommodate diverse needs and life events including time off for vacation, illness, caring for a family member, volunteering, the birth or adoption of a child, the loss of a family member, and more. We encourage you to use the time away available to you.

In some instances, time away may also be required by federal, state, or local law. Time away mandated by such laws will run concurrent with the applicable Wells Fargo Time Away Program, to the extent permissible under applicable law.

Typically, employees are expected to use one of Wells Fargo’s Time Away programs to account for any time away from work (including scheduled overtime) during their scheduled work hours unless otherwise provided by state or local law.

Time off under Wells Fargo’s Time Away programs is not transferable from one employee to another.2

Wells Fargo time away options include:
- Paid Time Off (PTO)
- Observed Holidays
- Personal Holidays
- Other Paid Time Away, including Paid Sick Time (PST)
- Leaves of Absence
- Required Absence

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 employees must balance business needs with employee requests for time away.

- Employees in exempt positions are required to use time away in either full-day or half-day increments unless otherwise provided by federal, state, or local law.
- Employees in nonexempt positions use time away in accordance with their business group policies unless otherwise provided under federal, state, or local law.

Employees are expected to verify time away balances in the Workday and report any discrepancies immediately to their manager. Managers must report all time away balance corrections within six weeks of the pay voucher on which the discrepancy occurred, as indicated on the pay voucher, by contacting HR for support. Chat online with an HR support specialist or submit a Timekeeping and Time Away request in the HR Services & Support site. If an employee believes the PTO allowance in Workday does not align with their years of service, the employee must report the possible discrepancy to Employee Care within six weeks of the first business day of that calendar year, or any additional PTO to which the employee may be entitled will be unavailable for that calendar year. Misuse 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 employees with Paid Time Off (PTO) each calendar year to use for time away from work.

You may use PTO 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
- Religious observances
- Personal business
- Weather problems

There may be other types of federal, state, or local time away for which you can use your eligible PTO or to which you may be entitled. For additional assistance, Chat online with an HR support specialist or submit a Timekeeping and Time Away Inquiry.

The Workday Absence application
All employees use the Workday Absence application — Wells Fargo’s companywide timekeeping system — to request and record paid time away, holidays, community service time, and other types of time away from work such as bereavement or jury duty. The system also tracks paid sick time for employees in some locations.

If you’re an employee in a nonexempt position, use the Time app in Workday to record actual work time and complete timesheets.

2 Because donating PTO creates tax and legal issues, PTO Donation is not available. Wells Fargo offers other ways for employees to help employees in need. Refer to WE Care Fund for additional information.
All employees are expected to record time away accurately in the Workday Absence application in accordance with the applicable time away policy. If an employee enters time away into the Workday Absence application incorrectly, the employee must cancel the incorrect entry and re-request the time away using the correct time away type as soon as possible. Intentionally recording time away inaccurately and other misuse of time away policies may be considered a violation of the Code of Ethics and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

PTO Eligibility
You’re eligible for Paid Time Off (PTO) if you’re in a regular or fixed-term position with an annual salary rate. Refer to the glossary terms for regular and fixed-position terms.

If you are classified as flexible or in a position that does not have an annual salary rate you are not eligible for PTO but may still be eligible for other paid time away. This may include paid sick time away, depending on the applicable state or local law where you work. Refer to the Paid Sick Leave Laws (Paid Sick Time) page for more information.

Standard workweek
Calculating PTO for employees 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:

\[
\text{Prorated PTO allowance} = \frac{\text{Standard hours}}{40} \times \text{Annual allowance}
\]

For example, if you have seven years of service and work 30 hours per week, or 75% of a 40-hour workweek, you have a 138 hour prorated annual PTO allowance (30 standard hours divided by 40 multiplied by 184 annual allowance equals 138 prorated hours). In other words, you are eligible for 75% of the 184 hour allowance for employees with your years of service and a regular schedule, or 138 hours.

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 2018, you have 22 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, and fixed-term employees
References to days assume an eight-hour workday. This chart is based on a 40-hour workweek. If your standard hours are less than 40 hours a week, see Standard Workweek.

<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, 2025, you are eligible for 23 days of PTO for the calendar year 2025. If applicable, Paid Sick Time accrues according to the applicable federal, state, or local law. Refer to the Paid Sick Leave Laws (Paid Sick Time) page for more information.

Federal, state, or local laws may provide additional entitlements, including different accrual and carryover requirements, and Paid Sick Time for eligible employees.

New Wells Fargo employees are eligible to accrue and use PTO beginning on the first of the month following one full calendar month of service.

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 employees to “borrow” anticipated PTO from a future year of work under any circumstances.
PTO Accrual
You accrue one-twelfth of your annual Paid Time Off (PTO) allowance for each month in which you have an active work status for at least one full and completed shift of your standard schedule or reduced work schedule in that month. Your manager may approve your use of unaccrued PTO according to your business practices. You may not “borrow” anticipated PTO from a future year of work under any circumstances.

In your first year
As a new Wells Fargo employee, 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, which you are eligible to use on or after your benefits eligibility effective date of June 1. At that time, you may request to use unaccrued PTO, too, subject to any applicable line-of-business guidelines for usage of unaccrued PTO.

If you have paid sick time, it accrues according to your applicable local or state paid sick time law. Refer to the Paid Sick Leave Laws (Paid Sick Time) page for more information.

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 are terminated or receive post-termination severance pay.

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 are covered by a Paid Sick Time (PST) law and rehired within time outlined in the law, your paid sick time will be reinstated under the terms defined in each law, which may be a different timeframe than the timeframe applied to PTO. If you have had a short break in service like this, ask your manager to verify your employment dates in the Workday My Team Management application 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
Employees do not accrue PTO during a leave of absence. You will begin accruing PTO when you return to work and have completed at least one full shift of your standard schedule or reduced work schedule in that month. During and upon your return from leave, any accrued unused PTO is subject to the same carryover rules set forth in the Carryover and Accrual Cap section, unless otherwise directed by law. Employees who use unaccrued PTO before their leave of absence and do not have an opportunity to accrue enough PTO in the remainder of the year are required to repay the overpayment, to the extent permitted by law.

Based on the requirements of Wells Fargo’s Short-Term Disability (STD) Plan, you are required to use accrued unused PTO or any available PST or Other Paid Time Away, if applicable, for any scheduled workdays to satisfy the STD waiting period eligibility under Wells Fargo’s STD Plan, unless the first day of the Medical Leave is also the first day of Parental Leave. If you do not have accrued PTO or Other Paid Time Away to use during the waiting period, refer to the STD Waiting Period section of the Medical Leave policy, which is found in the Leaves of Absence portion of this handbook, for additional information.

Employees must use accrued, unused PTO to cover intermittent leaves unless otherwise required by law. If you do not have accrued, unused PTO, you may request to use unaccrued PTO subject to any applicable line-of-business guidelines for usage of unaccrued PTO; however, managers cannot require employees to use unaccrued PTO under any circumstances.

Eligibility Changes

Change to an eligible position
Your job classification determines if you are eligible for PTO, so you become eligible for PTO if you move from a job classified as flexible to one that is regular with annual salary rate or fixed term. If you reclassify to a PTO-eligible job classification, you generally begin accruing PTO in the calendar month in which your job position change is effective.

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. After prorating your PTO, any remaining accrued unused PTO will be systematically paid out to you in your next on-cycle paycheck. If you do not have an on-cycle paycheck for the pay period, you will receive a separate off-cycle check with the PTO payout. Your manager will receive notification of the automatic payout.

Changing schedules
If your standard hours change during the year, your PTO is recalculated based on the amount of time you have spent in each standard hours schedule. If you are covered by a Paid Sick Leave (PSL) law, Workday will reflect a separate Paid Sick Time (PST) balance because PST accrues based on your actual hours worked.

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 the Workday as 201.6 hours.

If your standard 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 from one PTO eligible Wells Fargo position to another, you transfer with your accrued, unused PTO. If you transfer from a PTO accrual cap state to a non-PTO accrual cap state, accrued and unused PTO exceeding the amount you are eligible to transfer will be paid out to you after the transfer by the business group that you are leaving. Refer to the Carryover and Accrual Cap section for additional information. Your new manager is responsible for ensuring that the Workday Time and Absence application is adjusted as necessary to reflect your correct accrued and unused PTO balance after your transfer and payout.

**Using PTO**
Employees are encouraged to use their accrued Paid Time Off (PTO) each year. However, when an employee uses PTO, and for how many successive days, is 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 the Workday Absence application for any purpose, managers will continue to approve your time away request based on business needs and line-of-business practices.

Employees must use any accrued and unused PTO to cover absences, unless otherwise provided by law.

Employees in exempt positions are required to use PTO in either full-day or half-day increments. Employees working a reduced schedule are required to enter PTO based on their regular work schedule. Employees in nonexempt positions are encouraged to use PTO in hourly or full-day increments based on their scheduled hours (including scheduled overtime); however, Workday will allow employees in nonexempt positions to record PTO in five-minute increments. You must account for all time in your scheduled shift.

Employees working an alternative work schedule, are required to enter PTO based on their normal work schedule. For example, an employee working 10 hours a day, four days a week is required to enter 10 hours of PTO when requesting a day off.

**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**). Your manager will approve requests for PTO based on considerations like workflow, operational requirements, business needs, and length of service.

You should use your PTO during the year it is accrued to avoid exceeding the carryover provision, except in those states where state law affects the carryover provision. You and your manager are responsible for ensuring this happens. While your preferences will be accommodated when practical, there may be times when, due to business considerations, you need to take your PTO on days other than your preferred ones.

Employees are expected to manage their PTO allowance throughout the year. If an employee 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**
If you need to take time away from work, but you do not have accrued PTO and your business group does not allow for the use of unaccrued PTO, the time away from work will be unpaid, unless otherwise required by law. Depending on the circumstances, your time away may also be subject to corrective action (see **Attendance & Punctuality**).

Employees are not required to use unaccrued PTO unless the employee is taking Paid Sick or Safe Time and has not accrued sufficient/enough PTO. However, unscheduled absences that are otherwise not protected by law are subject to the Attendance & Punctuality policy.

Employees who are approved for Short-Term Disability (STD) must use accrued unused PTO to satisfy the STD waiting period eligibility requirement under Wells Fargo’s STD Plan, unless the first day of the Medical Leave is also the first day of Parental Leave. If you do not have accrued PTO to use during the waiting period, refer to the STD Waiting Period section within the Medical Leave policy, which is found in the Leaves of Absence portion of this handbook, for additional information.

Use of unaccrued PTO may result in an overpayment. To the extent permitted by law, at the end of each year employees are expected to report and repay any overpayments resulting from the use of unaccrued PTO. 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. Employees who leave the company with an overpayment of PTO are personally liable, where permitted by law, for the amount of the overpayment and will be considered ineligible for rehire until the overpayment is resolved. Refer to Pay Discrepancies for additional information.
After a leave of absence

To support effective business operations, employees 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 Paid Time Off (PTO) should be used during the year that it is accrued. Unless you are subject to the PTO accrual cap, you will lose any PTO in excess of the five days at the end of the year. This five-day carryover cap is based on your standard hours. 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.

If you have accrued, unused paid sick time (PST), you may carry over the maximum amount allowed by applicable state or local law. PTO carryover other than PST must be used by the end of the business day on March 15 of the following year.

Note: If your work location as recorded in the official HR system of record is in California, Colorado, Montana, or Nebraska, the PTO accrual cap applies, and you will not lose any accrued PTO.

PTO accrual cap for employees in California, Colorado, Montana, and Nebraska

Employees in California, Colorado, Montana, and Nebraska may accrue PTO up to one-and-a-half times their annual eligible PTO allowance. Employees in these states are not eligible to accrue additional PTO once they reach the cap. However, as these employees 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.

Employees transferring from a PTO accrual cap state to a non PTO accrual cap state will receive a payout of their accrued unused PTO balance. Employees who transfer before March 15 will receive their PTO payout on March 15 and employees who transfer after March 15 will receive their payout on December 31 of the same calendar year, unless applicable state or local law requires otherwise.

PTO at Termination

When your employment is terminated (voluntarily or involuntarily), your manager will verify your Paid Time Off (PTO) and, if appropriate, will approve an adjustment to your final pay to pay out any accrued, unused PTO.

If you’ve used more PTO hours than you have accrued at the time of your termination, you will be asked to reimburse Wells Fargo for the excess amount where permitted by law. For example, in the situation described above, if 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 balance.

Repayment obligations if your employment terminates

If your employment with Wells Fargo terminates (with the exception of termination by displacement or death), you must repay Wells Fargo for the amount of unaccrued PTO that has been taken as of the termination date, in accordance with the Overpayments Policy.

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 paid time away from work for specific reasons, such as:

- Bereavement
- Community service time*
- Voting
- Jury duty
- Paid sick or safe time
- Testifying in court
- Nonroutine time away
- Military duty
- Relocation
- Other protected time away

Employees must work with their manager to arrange time away for these purposes. There may be other types of time away for which you may be eligible based on state and local laws. If you have questions, Chat online with an HR Support Specialist or submit an Employee Relations Consultation request.

Other paid time away eligibility

Eligibility for other paid time away varies depending on the purpose for the time away. Employees in an active working status in a full time position with annual salary rate or a part-time position are generally eligible for paid time away for these purposes. You are not eligible for these kinds of paid time away from work during a leave of absence. You can only record these hours for time away that you would otherwise be scheduled to work.

*Part-time employees are not eligible for Community Service Time.
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.

Employees classified as regular or fixed-term who are currently scheduled to work 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 employees 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 leaves and claims administrator to end your leave of absence and reach out to your manager to adjust your time away to bereavement time off.

Your manager may approve a maximum of two regularly scheduled workweeks for bereavement time off for the loss of each family member (including the loss of an employee’s unborn child). To the extent possible, approval by your manager should be recorded in Workday before the requested day(s) off. Bereavement time may be taken intermittently in full-day increments with your manager’s approval, unless state or local laws provide otherwise. Bereavement leave provided under this policy runs concurrent with protected funeral or bereavement leave under state or local laws, if applicable.

Bereavement time away is a benefit that Wells Fargo offers subject to the Code of Ethics. We trust employees will use it only for qualifying family members, and thus initial proof of eligibility for bereavement time away is generally not required. However, Wells Fargo reserves the right to require documentation to support eligibility. Bereavement time must be taken one year from the date of the loss. State or local laws may offer additional restrictions referenced below.

Bereavement leave provided under this policy runs concurrent with protected funeral or bereavement leave under state or local laws, if applicable.

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).
- Volunteering at or participating in a charity race, such as a Heart Walk or 5k.
- 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.
- Volunteer opportunities outside of the U.S.
- Parental activities such as parent-teacher conferences or attending school concerts or sporting events.
- Court-mandated community service.

While proof of volunteering is not generally required, employees are held accountable for ensuring that the volunteer activity adheres to all policy requirements. Approval by your manager must be recorded in the Workday Time and Absence application before the requested day off.

If the event in which you want to participate does not meet the criteria for CST as described above, you may request PTO through your normal business process. Once your manager has approved your PTO, you may use it to volunteer for these activities. To avoid significant business interruptions, it is important to obtain manager approval for your request for time away in advance. If you have questions, Chat online with an HR support specialist or submit an HR Request in the HR Services & Support site.

Community Service Time
Community service time (CST) is one of the ways Wells Fargo supports your volunteer involvement in the community in which our employees live and work.

Community service time is time away with pay, separate from Paid Time Off (PTO). If you are a regular or fixed-term employee with an annual salary rate and regularly scheduled to work 30 hours or more per week, you may be eligible for up to 16 hours of community service time per calendar year 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.

Employees with less than six months of employment are eligible for a prorated amount and may take up to eight hours, with manager approval. Employees track community service time in Workday.

Employees in exempt positions are required to use community service time in either full-day or half-day increments. Employees in nonexempt positions may record community service time in full-day, half-day, or hourly increments, except for the restrictions referenced below.

To use community service time, an employee must be volunteering for a community or nonprofit organization in his or her community that is designated as 501(c)(3) or 501(c)(6) by the Internal Revenue Service (IRS); a school; or 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).
- Volunteering at or participating in a charity race, such as a Heart Walk or 5k.
- 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.
- Volunteer opportunities outside of the U.S.
- Parental activities such as parent-teacher conferences or attending school concerts or sporting events.
- Court-mandated community service.

While proof of volunteering is not generally required, employees are held accountable for ensuring that the volunteer activity adheres to all policy requirements. Approval by your manager must be recorded in the Workday Time and Absence application before the requested day off.

If the event in which you want to participate does not meet the criteria for CST as described above, you may request PTO through your normal business process. Once your manager has approved your PTO, you may use it to volunteer for these activities. To avoid significant business interruptions, it is important to obtain manager approval for your request for time away in advance. If you have questions, Chat online with an HR support specialist or submit an HR Request in the HR Services & Support site.

5 The request may include time away for a loss of an employee’s unborn child. Employees may also be eligible to qualify for an FMLA-eligible leave in cases of a serious medical condition. Employees who have experienced a miscarriage and have also filed a short-term disability (STD) claim may use bereavement time to satisfy the STD waiting period. Refer to your Benefits Book for information on the STD Plan.
Unaccented eligibility for the time away.

Wells Fargo reserves the right to require documentation to support eligibility for the time away. You are expected to provide advance notice of jury duty to your manager and keep him or her informed of your jury duty status. Employees in exempt or nonexempt positions must record jury duty time away in the Workday Absence application using the Nonroutine Event code. Employees in exempt and nonexempt positions must record jury duty time away in the Workday Absence application using the Nonroutine Event code-Voting.

Jury Duty
Employees classified as regular, fixed-term, or flexible, including fully commissioned employees, who are currently scheduled to work are eligible for jury duty time away.

Wells Fargo provides up to three paid hours away from work to vote in any general, statewide, or special election. Where the law requires additional time away for voting or includes other types of elections, the 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. Employees in exempt or nonexempt positions should track time away from work for voting in the Workday Absence application using the Nonroutine Event code-Voting.

Voting
Voting in general, statewide, or special elections
Employees classified as regular, fixed-term, or flexible, including fully commissioned employees, who are currently scheduled to work are eligible for voting time away.

Wells Fargo provides up to three paid hours away from work to vote in any general, statewide, or special election. Where the law requires additional time away for voting or includes other types of elections, the 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. Employees in exempt or nonexempt positions should track time away from work for voting in the Workday Absence application using the Nonroutine Event code-Voting.

Jury Duty
Employees classified as regular, fixed-term, or flexible, including fully commissioned employees, are eligible for time away while serving on jury duty.

Generally, you are excused from work with pay while serving on jury duty if jury duty interferes with all or part of your normal work schedule. Employees who report to jury duty on an assigned day of service are not required to work that day. 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, if you are excused from your jury duty service early, you are expected to report to work as normal on your next regularly scheduled work day, unless otherwise prohibited by law.

In addition to your Wells Fargo pay, any court reimbursements for your services are yours to keep. Wells Fargo does not reimburse for travel expenses incurred because of jury duty unless otherwise required by law. Employees in exempt and nonexempt positions must record jury duty time away in the Workday Absence application using the Nonroutine Event code. Wells Fargo recognizes applicable state laws regarding jury duty.

You are expected to provide advance notice of jury duty to your manager and keep him or her informed of your jury duty status. Wells Fargo reserves the right to require documentation to support eligibility for the time away.

Paid Sick or Safe Time
Certain locations and jobs are covered by Paid Sick Leave laws requiring employers to provide paid sick or safe time (PST) to eligible employees. In general, Wells Fargo employees working in these locations or jobs are eligible to use current paid time away allowances for the purposes covered by these laws, so additional paid time away is not required.

Eligibility
Both PTO-eligible and non-PTO-eligible (flexible and fully commissioned) employees working in locations with PST laws are eligible to use paid time away for the purposes covered by these laws if they meet the specified eligibility requirements. If you occasionally work in a location with a PST law, you may also be eligible for paid time away while you are working in the location. Be sure to review the eligibility requirements for that particular location on the Compliance Posters page of Teamworks.

Using PST
Eligible employees may take time away from work for any of the purposes covered by the applicable law. Absences correctly recorded as PST in accordance with these laws are protected by these laws and do not count as occurrences under Wells Fargo’s Attendance Policy. If unscheduled PTO is used in combination with paid sick or safe time, the unscheduled PTO is still subject to the Attendance & Punctuality Policy, unless protected by another law or regulation. PST may be used during the STD waiting period.

PST is included in your PTO balance. When time away is used for the identified purposes, you should record your absence in the Absence app in Workday as paid sick time.

An employee 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, employees are expected to keep their managers informed regularly of their anticipated date of return to work. Refer to the Leaves of Absence page if you have a need for an extended absence.

Abuse of paid sick time in any form may violate Wells Fargo’s Code of Ethics and be subject to corrective action.

California employees
In addition to PST, eligible employees in California are permitted to use up to half of their annual PTO for protected KinCare purposes. KinCare and PST can be used for the same purposes and the same qualified family members (including oneself). Eligible employees can choose to record KinCare or PST based on their preference. Employees who do not have enough PST to cover a qualified absence may choose to use KinCare to protect the absence if sufficient KinCare time is available. Generally, lines of business that allow the use of unaccrued PTO must also allow the use of unaccrued KinCare for the qualified reasons.

PST at termination
Employees are not paid for unused PST balances upon termination. This means that any accrued PST will not be eligible for payout at termination.

Carryover
PST carries over year to year, in accordance with applicable law.

6 Employees in fully commissioned positions will continue to receive their draw while serving on jury duty.
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 the Workday Absence application.

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.

Legal proceedings related to intimate partner violence may be covered under the Wells Fargo’s Paid Sick Time policy and any relevant laws.

Wells Fargo follows any laws that allow employees to take time away to appear in court. In these cases, your absence cannot be counted as an unscheduled absence. If you have questions, Chat online with an HR Support Specialist or submit Employee Relations Consultation request.

Nonroutine Time Away

Wells Fargo understands that on occasion, employees must take time away from their regular work schedule for nonroutine events. In certain circumstances, Wells Fargo provides nonroutine time away that is separate and distinct from PTO, such as time away for weather events, public health emergencies, or workplace threats.

Before requesting Nonroutine Time Away in the Workday Absence application, you should have a discussion with your manager to ensure the reason is covered by Wells Fargo policy. In most situations, your manager will instruct you on whether it is appropriate to record your time away as a nonroutine event.

To the extent possible, you should obtain recorded approval from your manager in Workday before the day of the event, by selecting the appropriate reason in the drop-down menu of the Nonroutine Event code.

Sometimes adverse conditions (for example, widespread uncontrollable circumstances such as inclement weather) may prevent your work location from operating during its normal business hours. In these situations refer to the Time Away for Critical Incidents and Special Events – Exhibit.

Military Duty

Military duty typically requires you to participate in duty assignments, including monthly drills and training throughout the year. Military duty time away is designated for employees needing 30 consecutive days or less away from work.

Eligibility

Regular, fixed-term, and flexible, including fully-commissioned employees are eligible to take time away from work for military duty, which includes Military Reserve activities and Military Leave lasting 30 consecutive days or less.

Your responsibilities

Regular Military Reserve activities, including annual training and military drills, that are less than 30 consecutive days are not treated as a Military Leave. Similar to other periods of absence, taking time away from work for military 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.

If your military duty is more than 30 consecutive days, you must request a Military Leave by contacting our claims and leave administrator through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Income sources during military duty

If you’re a regular or fixed-term employee, you will continue to receive your regular Wells Fargo pay through the duration of any required military duty time away that falls during your regularly scheduled workdays. If documentation to validate your military duty is not provided to your manager, your military duty time away will still be approved but the pay benefit associated with the request may be denied and the time away will be unpaid.

Employees in nonexempt positions must record their military duty time away in the Workday Absence application using the Nonroutine Event code.

Job reinstatement rights

You have job reinstatement rights during your time away from work for military 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.

Relocation Time Away

Wells Fargo recognizes that relocating to a different Wells Fargo location is a major life event and employees may need time away from work before and after their move to care for various relocation activities such as searching for a new home, packing and unpacking personal items or enrolling children into a new school. Wells Fargo provides eligible employees paid time away that is separate from Paid Time Off (PTO) for business-specific relocations or situations where military spouses are required to move due to a military station location change.

Eligibility

Regular and fixed-term employees with annual salary rate, in an active working status, and not on a leave of absence (unless on an approved Job Search Leave) are eligible for up to one regularly scheduled workweek of Relocation Time Away, to be used continuously or intermittently in full-day increments, when one or more of the following occurs:

- You are a current Wells Fargo employee and you need to change your primary residence because your business group or position has moved to a different Wells Fargo location in the U.S., which results in a material change in work location, as defined by the Displacement Policy.
• You receive a U.S. relocation package from the Global Relocation team.

• You are a military spouse that is relocating to a different Wells Fargo location in the U.S. due to a military station change (referred to as a permanent change of station (PCS) or temporary change of station (TCS), provided you have secured a position in the new location.

Your responsibilities
Up to one regularly scheduled workweek is available per relocation, subject to approval by your manager. Relocation Time Away must be taken within six months of the first day in your new Wells Fargo location, or any remaining time away balance is forfeited.

Similar to other absences, you are required to schedule time away from work for relocation purposes in advance, to the extent you can, to allow your manager to make staffing arrangements while you are away. You need to secure your manager’s approval for the time away and you must record your Relocation Time Away in Workday, using the Nonroutine Events code.

Relocation Time Away is a benefit that Wells Fargo offers to employees who are relocating in response to a particular business need. As with all available time away policies, use is subject to the Code of Ethics. We trust employees will use this time away for the various activities associated with relocating to a new location, as described in the policy. You will not be required to provide any documentation confirming your eligibility when you enter your time away; however, should questions arise, Wells Fargo may require documentation to support eligibility and use of this benefit.

Nonroutine Event balances are not eligible for payout at termination or as part of a lump-sum payout during a leave of absence.

Other Protected Time Away
Generally, employees are expected to use one of Wells Fargo’s Time Away programs to account for any time away from work (including scheduled overtime) during their scheduled work hours. However, in some instances, additional time away is provided by federal, state, or local law. Time away mandated by law can be paid or unpaid, is protected for the specific job reinstatement period outlined in each statute or ordinance, and is not subject to Wells Fargo’s Attendance & Punctuality Policy or related corrective action, unless otherwise noted. Generally, protected time will run concurrent with the applicable Wells Fargo time away program, unless otherwise directed by law. Employees are encouraged to discuss the eligibility requirements for other protected time away options with their manager. If you have questions, Chat online with an HR Support Specialist or submit an HR request in the HR Services & Support site.

Observed Holidays
Wells Fargo provides up to 11 paid observed holidays companywide for eligible employees. Employees are expected to follow the holiday schedule — standard or New York Stock Exchange (NYSE) that is observed by their business.

Common holidays observed by Wells Fargo:
• New Year’s Day
• Martin Luther King Jr. Day
• President’s Day
• Memorial Day
• Juneteenth
• Independence Day
• Labor Day
• Thanksgiving Day
• Christmas Day

Refer to the standard schedule (PDF) and NYSE schedule (PDF) for specific holidays and dates based on the holiday schedule your business follows.

Generally, when a holiday falls on Sunday, Wells Fargo will observe the holiday on the following Monday. However, certain business groups who maintain different operating schedules may observe the holiday on the calendar date (Sunday) for their entire business group. Senior business leaders for these groups will decide and communicate the holiday schedule in advance to ensure that all employees are aware of the schedule and how to record their time appropriately. Businesses that choose to close early the day before an observed holiday should refer to the Time Away for Critical Incidents and Special Events – Exhibit.

Wells Fargo also provides personal holidays and floating holidays. Refer to the appropriate section of the Employee Handbook for additional information.

Holidays eligibility
Regular or fixed-term employees with an annual salary rate in an active working status and not on a leave of absence are eligible for holiday time.

Employees classified as flexible or in a position that does not have an annual salary rate are not eligible for holiday time.

Holiday balances
Eligible employees have access to a holiday balance in the Workday at the beginning of each calendar year. The holiday balance represents the number of holiday hours you’re allocated for that calendar year. Record holiday time in the Workday Absence application in full-day increments (based on an eight-hour day, prorated based on standard hours for employees whose regular schedules are less than 40 hours a week) for observed holidays, personal 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 calendar year and are not paid out as a part of a lump-sum payout during a leave or at termination, unless otherwise required by state or local law. Employees are expected to correct the Workday Absence application errors and unrecorded holiday time within six weeks of the holiday occurrence, or the holiday time away benefit will not be paid.

**Personal Holidays**

Personal holiday time allows you to observe holidays that are not included in Wells Fargo’s observed holiday schedule but that have personal significance to you based on recognized religious, cultural, patriotic, community, or diversity observances. Wells Fargo provides up to 16 hours to employees following the standard holiday schedule, based on your standard hours, to be used for two personal holidays. Employees following the New York Stock Exchange holiday schedule are provided up to 24 hours (based on standard hours) to be used for three personal holidays. You can take a personal holiday at any time within the current calendar year with prior approval of your manager. Managers should refer to the Observed Holidays page within Manager Center for guidance.

**Personal holiday eligibility**

You’re eligible for personal holidays if you’re in an active working status and not on a leave of absence, and you are in a regular or fixed-term position with an annual salary rate. Personal holidays are available for use upon beginning employment with Wells Fargo. Employees classified as flexible or in a position that does not have an annual salary rate are not eligible for personal holidays. Personal holidays must be taken in full-day increments and can be scheduled to occur consecutively with manager approval.

Keep in mind:

- Personal Holidays are separate and distinct from PTO and do not accrue. Unused personal 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 of employment, unless otherwise required by state or local law.
- All personal holidays must be taken, and recorded, in the calendar year they are granted.
- Employees who wish to use a personal holiday must provide advance notice and obtain manager approval, which is subject to business needs.
- Personal holidays must be approved by your manager and recorded in the Workday Absence application, prior to the day being requested off.

**Floating Holidays**

Wells Fargo recognizes that employees have many different work schedules. Therefore, in certain instances you may use a floating holiday in place of an observed holiday. You’re eligible for a floating holiday if an observed holiday falls on a Saturday.

Floating holidays can be taken at any time within the calendar year that the observed holiday occurs, with prior manager approval. Floating holidays must be taken in full-day increments unless otherwise noted in Scenarios for Working on an Observed Holiday (PDF). 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 of absence or at termination. See Observed Holidays for more guidance.

**Employees in exempt positions**

If you work on an observed holiday, you can take off a different day during the current year, with your manager’s approval. You are not required to record this day in Workday.

**Employees in nonexempt positions**

If your work location is open on a day when the holiday is being observed and you work on the observed holiday, you will not receive a floating holiday. However, you may record the holiday hours in the Workday along with your work hours to receive your regular holiday pay and the holiday premium pay for your actual hours worked on the holiday.

If your work location is open on a day when the holiday is observed and you do not work on the observed holiday due to approved time off, you will record time off as a Holiday for the observed holiday in your timesheet. You will not be eligible for holiday premium pay.

**Floating holidays and leaves of absence**

If you experience a loss of floating holidays while out on leave of absence but return from the leave before the end of the current calendar year, you must contact your manager to have the floating holidays added back to the holiday balance in the Workday. Managers must contact Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711. Managers can also submit a request through the Workday to request the floating holidays be added back to the employee’s holiday balance. In cases where the observed holiday falls on a day you are normally scheduled to work, you are not eligible to take a floating holiday. Any deduction of floating holidays that occurs in that instance would not be added back to your holiday balance.

**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. Employees in nonexempt positions who work hours on an observed holiday receive a holiday premium for those hours.

**Observed holidays for employees who work more or less than eight-hour days**

Holiday hours are based on your standard hours and prorated based on your regular schedule. Keep in mind:

- If you are in a business following the standard holiday schedule, you are allocated up to 88 hours for 11 observed holidays and 16 hours of holiday time to use for personal holidays in a calendar year.
• If you are in a business following the New York Stock Exchange holiday schedule, you are allocated up to 80 hours for 10 observed holidays and 24 hours of holiday time to use for personal holidays in a calendar year.

• If you work an alternative work schedule, follow the appropriate process to record your holiday hours, based on your standard hours and schedule. For details, see Working on an Observed Holiday — Exhibit.

**Working on Observed Holidays**

If you're in a nonexempt position classified as regular or fixed term with annual salary rate in an active working status, and are required to work on an observed holiday, you will receive holiday pay for your actual time worked on the observed holiday. Holiday pay is defined as your hourly pay rate plus a holiday premium, which is half-time, for a total of one-and-a-half times your hourly pay rate. For example, an employee who receives $16 per hour would earn $24 per hour for any time they worked on the observed holiday. Holiday pay is separate from holiday time away pay, which is a time away benefit. So, in the above example, the employee would also be able to record holiday time in the Workday to receive holiday time away pay, which would be in addition to the pay they receive for their actual time worked. See [Observed Holidays](#) in the Time Away section for more information.

Employees who are scheduled or asked to work on an observed holiday and who do not report to work are not eligible for holiday pay or holiday time away pay and are expected to use Paid Time Off or Paid Sick Time, if applicable, to account for any unscheduled time away from work (including scheduled overtime) unless otherwise provided by state or local law.

If you are an employee in an exempt position and are required to work on an observed holiday, you may take the holiday at another time during the current calendar year with the approval of your manager.

For more information, please review Working on an Observed Holiday.

**Leaves of Absence**

As part of our commitment to employees, Wells Fargo offers several leave of absence options to eligible employees needing to take extended time away from work to care for planned and unplanned life events, subject to the Extended Absence policy. Whether planned or unplanned, taking a leave of absence requires a partnership between you, your manager, and the appropriate Wells Fargo leave administrator. Your timely cooperation in this process is essential.

Review the applicable leave of absence section of the Employee Handbook for specific details for each leave type offered by Wells Fargo.

<table>
<thead>
<tr>
<th>Leave type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative Leave</td>
<td>Time away initiated by Wells Fargo.</td>
</tr>
<tr>
<td>Critical Caregiving Leave*</td>
<td>Time away to care for a covered family member with a serious health condition, limited to one regularly scheduled workweek per calendar year.</td>
</tr>
<tr>
<td>Family Leave*</td>
<td>Time away, on a continuous or intermittent basis, to attend to or care for:</td>
</tr>
<tr>
<td></td>
<td>• A covered family member who has a serious health condition.</td>
</tr>
<tr>
<td></td>
<td>• A newborn, adopted, or foster child.</td>
</tr>
<tr>
<td>Medical Leave*</td>
<td>Time away, on a continuous or intermittent basis, to attend to or care for your own medical condition.</td>
</tr>
<tr>
<td>Military Leave</td>
<td>Time away for your own enlistment, call to military active duty, or active duty training (extending beyond 30 days).</td>
</tr>
<tr>
<td>Military Exigency Leave*</td>
<td>Time away to attend to matters when a qualifying family member is called to active duty military service.</td>
</tr>
<tr>
<td>Servicemember Care Leave*</td>
<td>Time away to care for a covered service member who has incurred a serious illness or injury while on active duty.</td>
</tr>
<tr>
<td>Parental Leave*</td>
<td>Time away on a continuous basis to bond with a newborn or adopted child.</td>
</tr>
<tr>
<td>Personal Leave</td>
<td>Time away for personal reasons that are not covered under another leave of absence.</td>
</tr>
</tbody>
</table>
Leave type | Description
---|---
Job Search Leave | For various reasons when time is needed to search for another internal position.
Workers’ Compensation Leave* | Time away, on a continuous or intermittent basis, for your own work-related injury or illness. **Note:** Wells Fargo does not participate in the Texas Workers’ Compensation system. Wells Fargo provides the Texas Injury Benefit Plan, rather than Workers’ Compensation Leave, to assist Texas employees who have a work-related injury or illness. References to “Workers’ Compensation Leave” include the Texas Injury Benefit Plan.

*This leave benefit includes job protection under the Family and Medical Leave Act (FMLA), and/or other similar state or local laws, or municipal ordinances if you meet the FMLA or similar law eligibility requirements.

### Leaves of Absence General Requirements

#### Requesting a leave of absence
You must notify your manager at least 30 calendar days before the leave is scheduled to begin or as soon as you learn of the need for the leave. After discussing your request for a leave with your manager, contact the appropriate Wells Fargo leaves and claims administrator to initiate the leave process. If extenuating circumstances prevent you from notifying your manager or contacting the leaves and claims administrator, someone else must contact your manager so that he or she can initiate the leave request on your behalf.

Requests for a leave of absence may be denied because of ineligibility, failure to comply with notice requirements, failure to provide required documentation, or other factors. Falsifying required documentation can result in corrective action, which may include termination of your employment. Employees taking extended time away from work without an approved leave of absence are considered to be on unapproved time away. This can result in corrective action, which may include termination of your employment. For additional information, see [Corrective Action](#).

#### During your leave
During your leave, you remain subject to the terms of the Wells Fargo Employee Handbook, Code of Ethics, and all other employment-related policies. Refer to your Benefits Book for information on your benefits during a leave of absence.

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 Wells Fargo work while you are on a leave of absence (unless you are working a leave-related reduced work schedule). Managers may need to occasionally contact you during a continuous leave for the limited purpose of seeking assistance for transitioning critical work. Managers will also need to contact you to discuss your return to work plans and/or to begin the discussion for determining whether you and your healthcare provider have determined any needs for work accommodations.

Employees on an approved leave of absence may not engage in self-employment or perform work for another employer during that leave when such work is inconsistent with the reason for taking the approved leave, or competes or conflicts with Wells Fargo’s interests in violation of the Code of Ethics and Business Conduct.

Refer to the [Conflicts of Interest and Outside Activities Policy](#) for additional information on preclearance requirements for outside employment. Employees who do not have access to Teamworks must contact their manager to ensure that the preclearance process is initiated in the Global Pre-Clearance System, if required.

#### Paid Time Off (PTO) and other paid time away while on a leave
Employees do not accrue PTO while on a continuous leave of absence. Once employees return from leave and complete one reduced or full scheduled work shift (or workday), they will resume accruing PTO in accordance with PTO accrual policy. No exceptions to PTO carryover limitations (including PTO payouts) or accrual cap rules are allowed upon your return from a leave.

Employees who use unaccrued PTO before their leave of absence and do not have an opportunity to accrue enough PTO in the remainder of the year must reimburse Wells Fargo for the usage of unaccrued PTO, unless otherwise prohibited by law. Refer to Pay Discrepancies in the Getting Paid section of the Employee Handbook for additional information.

While on an approved continuous leave, employees are not eligible for bereavement, Community Service Time, jury duty, and military duty paid time away. Eligible employees can use Paid Sick or Safe Time during a leave for any of the purposes covered by the applicable law.

Employees are also not eligible for observed, floating, or personal holidays during the leave period. Employees are eligible to use personal and floating holidays and other applicable paid time away to satisfy the required seven consecutive calendar day (typically five business days) waiting period for Medical Leaves with Short-Term Disability benefits provided the paid time away requiring manager approval is approved, as indicated in the Workday, before the leave start date. Employees are also eligible for any observed holidays that fall during the required
seven consecutive calendar day (typically five business days) waiting period for Medical Leaves with Short-Term Disability benefits. Workday automatically adjusts holiday balances for employees who are on a leave of absence. Refer to Floating Holidays and Leaves of Absence for additional information.

Returning from a leave
Notify your manager, unless otherwise instructed in the correspondence from the leave administrator or Accommodations Management, of the return-to-work date so that your manager can make the necessary arrangements for your return by following the steps detailed in the Leaves of Absence section in Manager Center. Complete all documentation as requested by the appropriate Wells Fargo’s leaves and claims administrator and return to work on the first scheduled business day following the end date of your approved leave of absence. If you are returning from a Medical Leave, you must provide the medical release to return to work (and any restrictions if applicable) to the leaves and claims administrator.

If a manager receives a medical release, the manager should contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557) for instructions on how to forward the documentation to Lincoln Financial appropriately. Failure to return to work as scheduled following the leave may result in corrective action, up to and including termination of employment.

If you are released to return to work from a medical leave of absence, but your position is no longer available, you may be eligible for job reassignment. Refer to Preferential Hiring (Job Reassignment) for additional information.

Family and Medical Leave Act
The Family and Medical Leave Act (FMLA) is a federal law that provides you with:

- **Up to 12 workweeks of job reinstatement protection in a defined 12-month period for specified family and medical reasons.** FMLA protection is available for the following absences or leaves:
  - When you are unable to perform your job because of your own serious health condition, including pregnancy–related conditions and prenatal care
  - To care for a parent, spouse, or child with a serious health condition (including a child of a person standing in loco parentis who is under age 18, or older and incapable of self-care because of a physical or mental disability at the time that FMLA leave is to commence)
  - For the birth or placement of a child with you for adoption or foster care, and to care for the child
  - When a covered family member is called to active duty in the Armed Forces

- **Up to 26 workweeks of job reinstatement protection during a single 12-month period for the following absence or leave:**
  - To care for an injured or ill servicemember

**Eligibility requirements**
Employees must have been employed by Wells Fargo at least 12 months within the seven-year period preceding leave and must have actively worked at least 1,250 hours in the 12 months immediately before the first day of FMLA leave.

**How FMLA is calculated**
Wells Fargo uses the 12-month period measured forward method to calculate the 12-month period for FMLA eligibility purposes. This method counts or looks forward for a defined 12-month period starting with the first day of initial use of FMLA. The next 12-month period would begin the first time FMLA leave is taken after completion of the prior 12-month period.

**Use of FMLA**
Part or all of your FMLA time away can be taken as a continuous period of time, as a reduced work schedule, or on an intermittent basis. Among other qualifying events, the FMLA provides that an eligible employee is entitled to FMLA for a serious health condition that involves a period of incapacity involving more than three full consecutive calendar days that also involves two or more visits to a health care provider within 30 days of the first day of incapacity or one in-person visit within seven days of the first day of symptoms that results in a regimen of continuous treatment. FMLA may be used for continuous absences as well as intermittent absences. For example, you may use FMLA on an intermittent basis for absences that incapacitate you for three consecutive days because of a serious health condition.

Wells Fargo’s types of leave include leaves that qualify for FMLA protection when you meet the FMLA eligibility requirements. If your leave qualifies for FMLA, then any available FMLA job protection will be applied to your leave. For example, if you qualify for FMLA and need a leave for your own serious health condition and Lincoln Financial approves you for 16 weeks of Medical Leave, then the first 12 weeks of your leave will be designated as FMLA protected time. Refer to the chart below for additional details on leaves that can qualify for FMLA based on your reason for time away from work.

For additional information about your rights and responsibilities under the FMLA, including the definition of a serious health condition, refer to the U.S. Department of Labor’s Notice to Employees of Rights Under FMLA form (PDF),* commonly known as Exhibit C and the FMLA poster (PDF).

<table>
<thead>
<tr>
<th>FMLA Qualifying Reason</th>
<th>Wells Fargo Leave Type(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FMLA-protected time away for your own serious health condition including prenatal office visits</td>
<td>Medical Leave</td>
</tr>
<tr>
<td>FMLA-protected time away for your own work injury or illness</td>
<td>Workers’ Compensation Leave</td>
</tr>
</tbody>
</table>

* Available at https://www.dol.gov/agencies/whd/forms/fmla.pdf
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<tr>
<td>FMLA-protected time away to care for a family member with a serious health condition</td>
<td>Family Leave**</td>
</tr>
<tr>
<td>Critical Caregiving Leave**</td>
<td>Family Leave**</td>
</tr>
<tr>
<td>FMLA-protected time away for bonding with a newborn or newly placed child for adoption or foster care</td>
<td>Family Leave**</td>
</tr>
<tr>
<td>Parental Leave**</td>
<td>Military Exigency Leave</td>
</tr>
<tr>
<td>FMLA-protected time away when a covered military family member is called to active duty in the Armed Forces</td>
<td>Servicemember Care Leave</td>
</tr>
<tr>
<td>FMLA-protected time away to care for an injured or ill servicemember</td>
<td></td>
</tr>
</tbody>
</table>

*Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

**FMLA does not extend job reinstatement for the care of domestic partners, however some state laws and Wells Fargo policy extend job protection to you if you need to care for your domestic partner under guidelines similar to FMLA.

Reminder: Once employees on a Medical Leave become aware that they are able to return to work with restrictions or work accommodations, they are expected to contact Wells Fargo Accommodations Management as soon as possible to explore accommodation solutions that might enable the employee to return to work.

Administrative Leave

In some circumstances, you may be placed on a company-initiated paid or unpaid leave of absence. This type of leave is referred to as an Administrative Leave. The length of an Administrative Leave can vary depending on the circumstances.

You may be placed on an Administrative Leave for the following reasons:

- Wells Fargo is conducting an internal investigation or fact-finding
- Your position requires that you be removed from the workplace during the resignation notice period, whether your termination of employment is voluntary or involuntary
- Your employment eligibility is under review

Wells Fargo is the leaves administrator for Administrative Leaves. Leaves Operations will process the Administrative leave request once the leave has been approved by the appropriate Human Resources designee.

If you are placed on an Administrative Leave, line-of-business management or the appropriate Human Resource designee will provide information about the terms and conditions of your leave.

Income sources during a leave

Employees on an unpaid Administrative Leave may request a lump-sum payout of some or all of their accrued unused Paid Time Off (PTO), but they are not required to do so. PTO payouts are permitted only one time during the Administrative Leave period and must be requested through your manager. Managers cannot require you to take a lump-sum PTO payout during your leave of absence, even if there is a loss of income.

Note: Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to the Paid Sick or Safe Time page for additional information.

Critical Caregiving Leave

Critical Caregiving Leaves are leaves of absence offered to eligible employees who need time away to provide critical care and support to a family member with a serious health condition as defined by the Family & Medical Leave Act (FMLA). Critical Caregiving Leaves are paid and can be taken one time per calendar year for five consecutive regularly scheduled workdays or one regularly scheduled workweek; they cannot be taken intermittently. In cases where an employee is eligible, Critical Caregiving Leave runs concurrent with available FMLA or similar state required leave.
Lincoln Financial is the Wells Fargo leaves and claims administrator for Critical Caregiving Leaves. Lincoln Financial will process all Critical Caregiving Leave requests, according to Wells Fargo’s policies, to determine if a leave is eligible for approval.

You are not required to take a Critical Caregiving Leave and this policy does not interfere with your rights under any federal, state, or local leave law. You may be eligible for additional protected time away as an unpaid leave of absence under FMLA, state or local law, or paid time away protection under an applicable state or local law. Refer to the Family Leave and Paid Sick or Safe Time pages for more information or contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5. We accept all relay calls, including 711.

If you need intermittent time away to care for a family member, refer to the Family Leave page.

In this section:
• Eligibility
• Your responsibilities
• Medical certification
• Income sources during leave
• Use of PTO during a Critical Caregiving Leave
• Job reinstatement rights
• Returning to work

Eligibility
To be eligible for a Critical Caregiving Leave, you must:
• Be a regular or fixed-term employee in an active working status not on an approved leave of absence (unless on an approved Family Leave) on the start date of the requested Critical Caregiving Leave.
  – Employees on an Administrative, Job Search, Military, Personal, or Medical Leave for your own condition are not eligible for a Critical Caregiving Leave.
• Be continuously employed by Wells Fargo for 12 consecutive months before the start date of the leave based on your most recent hire date in the HR system of record. This means that the start of your leave must occur after your one-year anniversary date.

If you are hired through an acquisition that recognizes service credit, leave eligibility will be based on the continuous service date in the HR system of record reflected at the start of your leave. If you are rehired with continuous service credit, leave eligibility will be based on the continuous service date in the HR system of record reflected at the start of your leave.

Have your family member’s health care provider certify that he or she has a serious health condition that requires assistance with activities of daily living or hospice care assistance. These include but are not limited to grooming, hygiene support, and meal preparation.

Initiate the leave request no more than 30 days after the first day of the leave.

The following situations are not eligible for Critical Caregiving Leave:
• Employees who are providing care for a parent-in-law
• Employees who are receiving long-term disability benefits

Your responsibilities
Taking time away from work for a Critical Caregiving Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You must notify your manager of the need for a Critical Caregiving Leave at least 30 days in advance of the planned absence or as soon as you determine a Critical Caregiving Leave is necessary. A Critical Caregiving Leave request must be initiated no more than 30 days after the first day of leave by calling our leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users may register with Company Code = WELLS). Employees who initiate Critical Caregiving Leave requests after the 30-day period are not eligible for this leave and the request will be denied. After you have notified your manager, contact Lincoln Financial to initiate a Critical Caregiving Leave. Lincoln Financial will evaluate your request to determine your eligibility for Critical Caregiving Leave, FMLA, and any similar state law eligibility. You must complete and submit the necessary forms, including the medical certification form by your family member’s health care provider, to Lincoln Financial within the prescribed timeframe. Falsifying required documentation can result in corrective action, which may include termination of your employment. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Until you receive formal acknowledgment of your Critical Caregiving Leave from Lincoln Financial, you must properly report your absence to your manager as outlined by your line-of-business standards. Employees taking extended time away from work without an approved leave of absence are subject to corrective action, up to and including termination of employment.

Medical certification
You’ll need to provide a medical certification from your family member’s health care provider confirming that you are required to be available for caregiving for a serious health condition. Other documentation may be required based on the reason for your leave.

If you do not comply with all medical certification requirements within 30 days of the request for documentation, your Critical Caregiving Leave and any benefits associated with it will be denied and unapproved time away will be designated as an unapproved absence. This can result in corrective action, which may include termination of employment. For additional information, see Corrective Action.
Medical documentation reminder: All medical documentation shall remain confidential and be maintained by Lincoln Financial. If a manager receives any medical documentation, the manager should contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5, for instructions on how to forward the documentation to Lincoln Financial appropriately.

**Income sources during leave**

All eligible employees who qualify for a Wells Fargo Critical Caregiving Leave receive 100% of covered pay for a maximum of five consecutive regularly scheduled work days or one regularly scheduled workweek.

Covered pay is based on the job classification (job class code) in effect on the day before your leave as indicated in the Wells Fargo HR system of record:

- **Job class 2 (most positions)** — Covered pay is defined as annual salary rate. It does not include overtime pay, shift differentials, language differentials, incentives bonuses, commissions, or perquisites such as parking or auto allowances or commuter subsidies.

- **Job class 1 (Mortgage Consultants) and job class 5 (Variable Incentive Compensation)** — Covered pay is based on benefits base, which is calculated quarterly based on salary and incentives paid in the last 12 months divided by the months with earnings greater than $0. Generally, quarterly calculations are completed on the first Sunday after the first payday of every quarter. The amount of covered pay would be updated on the date of the calculation and used for any leaves starting on or after that date. The benefits base is capped at the annual IRS compensation limit for qualified retirement plans, which is subject to change by the federal government at its discretion.

Critical Caregiving Leave is automatically reduced by the amount of income you receive (or are eligible to receive) from a state or state agency. Wells Fargo will coordinate income from all sources so that you do not receive more than 100% of your covered pay during the term of the leave. To view your covered pay, sign on to the Workday Benefits application.

**Use of PTO during a Critical Caregiving Leave**

There is no requirement to use any accrued Paid Time Off (PTO) or paid sick time (PST) while your Critical Caregiving Leave request is pending. However, if your Critical Caregiving Leave is not approved, PTO will be deducted from your available PTO balance to cover your time way. If accrued PTO is not available and your business unit has placed restrictions on the use of unaccrued PTO, then some or all of the time way will be unpaid.

**Job reinstatement rights**

Job reinstatement protection is available while out on a Critical Caregiving Leave under one or a combination of the following protections as outlined under the applicable law, as determined by Lincoln Financial:

- **FMLA.** If your leave qualifies under FMLA, the job reinstatement period (generally up to 12 total workweeks in a 12-month period measured forward from the first day of any FMLA leave) applies to your approved Critical Caregiving Leave.

**State laws.** 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. Lincoln Financial will make this determination when your leave is processed.

Some states’ laws provide separate job reinstatement rights and benefits for certain medical-related leaves of absence. In some states, these run concurrently with FMLA (see the Family & Medical Leave Act page); in others, they are in addition to FMLA. FMLA and state job-reinstatement protection run concurrently if the eligible employee meets the eligibility requirements of both.

The concurrent use of Critical Caregiving Leave and eligible FMLA or any similar state leave means that the time you are away for Critical Caregiving Leave will also count against available FMLA and state leave protection, thus decreasing, in whole or in part, the amount of FMLA or state leave available to an eligible employee.

**Returning to work**

When you’re ready to return to work, follow the instructions provided by Lincoln Financial, including contacting your manager to confirm the actual date before you return to work so that he or she can make any arrangements necessary to be ready for your return, update your work status in Workday My Team Management application, and restore any applicable system access. Keep your manager informed on any changes in your return to work status.

If you would like to return to work on an alternative or reduced work schedule before the end of the identified leave period, you must contact your manager to discuss, seek approval, and make the appropriate arrangements.

Employees who choose to return to work before exhausting their approved Critical Caregiving Leave will forfeit any remaining balance of the Critical Caregiving Leave period.

**Family Leave**

Family Leave is a leave of absence offered by Wells Fargo on a continuous or intermittent basis (including a reduced work schedule) to provide care for a family member with a certified serious health condition. A continuous or intermittent Family Leave can also be taken to care for or bond with a newborn, adopted, or foster child, but must be completed within 12 months of the birth, adoption, or placement. In addition, continuous or intermittent Family Leaves can be taken for absences from work that are required before the actual placement into foster care or adoption of a child.

The duration of a Family Leave is determined by the job reinstatement period available under the Family and Medical Leave Act (FMLA) or a similar state law, provided you meet the eligibility requirements. Continuous family leaves must be more than three consecutive calendar days.
Lincoln Financial is the Wells Fargo leaves and claims administrator for Family Leaves. Lincoln Financial will process all family leave requests, according to Wells Fargo policies, to determine if a leave is eligible for approval.

Manager approval is required for intermittent Family Leaves for bonding with a child. If approved, you may be required to take the intermittent Family Leave in time increments set by your business. Refer to Bonding time for additional information.

If you need to care for a family member who is a military servicemember, see the Servicemember Care Leave page.

If you need five consecutive regularly scheduled workdays or one regularly scheduled workweek to care for a family member with a serious health condition, see the Critical Caregiving Leave Policy.

### In this section:
- Eligibility
- Your responsibilities
- Medical certification
- Income sources during leave
- Intermittent leave
- Bonding time
- Job reinstatement rights
- Returning to work

### Eligibility
To be eligible for Family Leave, you must:
- Be a regular, fixed-term, or flexible employee in an active working status or on another approved leave of absence.
- Meet the eligibility requirement under FMLA or a similar state law, including having been employed by Wells Fargo for at least 12 months within the last seven years and having 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 Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5, for additional information. We accept all relay calls, including 711.

You may also be eligible for paid sick time to care for your family member. Refer to the Paid Sick or Safe Time page.

### Your responsibilities
Taking time away from work for a Family Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You must notify your manager and file for a Family Leave with our leaves and claims administrator as soon as you determine a Family Leave is necessary by calling the leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users may register with Company Code = WELLS).

Until you receive formal acknowledgment of your Family Leave from Lincoln Financial, you must properly report your absence to your manager as outlined by your line-of-business standards. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Once an intermittent Family Leave has been approved, notify your manager before the first absence occurs or within a reasonable period of time. You must continue to notify your manager as outlined by your line-of-business standards for each intermittent absence taken. Clearly indicate to your manager that the absence is being taken as an FMLA intermittent absence.

### Medical certification
You’ll need to provide a medical certification from your family member’s health care provider confirming that you are needed to care for a family member’s serious health condition. For Family Leaves taken to care for or bond with a newborn, adopted, or foster child, you may be asked to provide a birth certificate or other documentation that confirms the birth, adoption, or placement of the child.

Once the leave has been initiated, you will receive written notice of the required forms from Lincoln Financial to complete the request. All required documentation, including the health care provider certification form, must be completed and returned to Lincoln Financial within 15 calendar days. If you are unable to comply with the 15-day period because of extenuating circumstances, you must notify Lincoln Financial or the leave request and all benefits associated with it will be denied.

Falsifying required documentation can result in corrective action, which may include termination of your employment. Unapproved time away from work will be designated as an unapproved leave and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

During the course of your Family Leave, medical recertification of your family member’s condition maybe requested as often as every 30 days, unless applicable state or local laws provides otherwise. Generally, if the minimum duration of the medical condition is more than 30 days, Lincoln Financial will wait until the minimum duration expires before requesting recertification. Typically, associated costs related to medical certification or recertification are your responsibility, unless otherwise provided by law.

If you do not comply with all medical recertification requirements, the Family Leave and any benefits associated with it will be denied, and unapproved time away will be designated as an unapproved absence and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.
Medical documentation reminder: All medical documentation shall remain confidential and be maintained by Lincoln Financial. If a manager receives any medical documentation, the manager should contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557) for instructions on how to forward the documentation to Lincoln Financial appropriately.

Income sources during leave

Although Family Leaves are unpaid, you may be eligible for one or more of the income sources listed below. Your income sources during your leave period may not exceed 100% of your preleave covered pay. Wells Fargo will coordinate your income sources to make sure that total income does not exceed your preleave annual salary rate or benefits base rate.

The income sources available during a Family Leave are:

- State-specific sources. Some states provide state-administered income benefits for workers on Family Leave.
- A lump-sum payout of accrued unused Paid Time Off (PTO).

If you apply for and are approved for a paid Parental Leave or paid Critical Caregiving Leave, you will receive pay in accordance with the applicable policies; either of those leaves may run concurrent with your Family Leave.

Upon receipt of your request for a Family Leave, Lincoln Financial will open a claim to determine if you are entitled to any state-administered benefits during your leave period. You will receive communications directly from Lincoln Financial on what is required to determine eligibility for any applicable state-administered benefits. Be advised that in some cases you may be approved for a Family Leave and not approved or not eligible for any state-administered income benefit. Separate communications will be sent to you directly to inform you of your leave request status and your income benefit claim status. To find out what state benefits you may be eligible for, contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5. We accept all relay calls, including 711.

Once eligibility for income benefits is determined by Lincoln Financial, you may request a lump-sum payout of some or all of your accrued unused PTO if your income benefits are below 100% of your annual salary rate. PTO payouts are permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence, even if there is a loss of income.

**Note:** Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Intermittent leave

If approved for an intermittent Family Leave, you are required to use accrued unused PTO (calculated on the monthly accrual) to cover time away from work, where permitted by law. If you are in a nonexempt position, you must enter PTO to cover all intermittent leave. For example, if you work four 10-hour days and you are out for a full day of intermittent leave, you must enter 10 hours of PTO to cover the time away. If you are in an exempt position, you must take PTO in full- or half-day increments and can charge a maximum of eight hours per day against PTO to cover intermittent leave, even if you work an alternative schedule (e.g., four 10-hour days).

If your business allows time missed on intermittent leave to be made up during the same workweek, then you are not required to use PTO to cover the time away from work. Any missed time is counted against your available FMLA allotment but does not count as an occurrence under the Attendance & Punctuality Policy. Managers have discretion on whether work time may be made up within the same workweek for employees in a nonexempt position.

You may use unaccrued PTO if your business practices allow, but you are not required to do so. Managers cannot require employees to use unaccrued PTO from the current or future calendar year under any circumstances. If no accrued unused PTO is available or the business does not allow for use of unaccrued PTO, then you must take the time as unpaid in accordance with line-of-business guidelines, unless otherwise provided by law.

You will continue to accrue PTO while using intermittent Family Leave as long as you work the required time each month under the PTO accrual policy.
**Bonding time**

If requesting a Family Leave for the purposes of bonding with a newborn or newly placed child for adoption or foster care, you may also be eligible for a Parental Leave. It is important to remember that while a Parental Leave cannot be taken intermittently, Family Leaves for the purposes of bonding can be taken continuously or intermittently. Manager approval is required for intermittent Family Leaves for bonding with a child. If approved, you may be required to take the intermittent Family Leave in time increments set by your business and you must use accrued PTO to supplement pay during those absences.

In certain situations, employees may be eligible for both a Parental Leave and a Family Leave for the purposes of bonding with a child. Refer to the chart below for more information.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>May be eligible for additional bonding time under FMLA?</th>
<th>Maximum length of bonding time available under FMLA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee does not meet Family Leave eligibility requirements under FMLA</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>Employee becomes eligible for a Family Leave under FMLA after the birth of the child, within one year of the child’s birth</td>
<td>Yes</td>
<td>Up to 12 weeks, within one year of the child’s birth*</td>
</tr>
<tr>
<td>Employee exhausts Parental Leave as primary caregiver (16 weeks)</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>Employee ends Parental Leave early as primary caregiver</td>
<td>Yes</td>
<td>12 weeks minus Parental Leave, within one year of the child’s birth*</td>
</tr>
<tr>
<td>Employee exhausts Parental Leave as nonprimary caregiver (4 weeks)</td>
<td>Yes</td>
<td>Up to 8 weeks, within one year of the child’s birth*</td>
</tr>
<tr>
<td>Employee ends Parental Leave early as nonprimary caregiver</td>
<td>Yes</td>
<td>12 weeks minus Parental Leave taken, within one year of the child’s birth*</td>
</tr>
</tbody>
</table>

*The length of bonding time available is determined based on your FMLA eligibility and any FMLA leaves you have previously taken.

**Job reinstatement rights**

Job reinstatement is available while out on a Family Leave under one or a combination of the following as outlined under the applicable law, as determined by Lincoln Financial:

- **FMLA.** The job reinstatement period is generally up to 12 workweeks in a 12-month period measured forward from the date the first FMLA leave is taken. The length of your Family Leave is limited to the reinstatement period available under FMLA at the start of your Family Leave.

- **State laws.** Some states’ laws provide separate job reinstatement rights. Where permissible, the state law will run concurrent with the FMLA job reinstatement period. If the state law outlines separate job reinstatement rights, the job reinstatement period could extend beyond the FMLA protection. Refer to the Compliance Posters page for information pertaining to state specific leave laws, or Contact Lincoln Financial through Employee Care 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

**Returning to work**

When you’re ready to return to work, follow the instructions provided by Lincoln Financial, including contacting your manager to confirm the actual date before you return to work so that he or she can make any arrangements necessary to be ready for your return, update your work status in Workday My Team Management application, and restore any applicable system access. Keep your manager informed on any changes in your return to work status.

**Job Search Leave**

Job Search Leaves are leaves of absence offered by Wells Fargo for a maximum of 180 calendar days. If an employee is in the final stages of an offer or working with accommodations, the length of the job search leave may be extended.

The purpose of a Job Search Leave is to search for another internal position when one of the following occurs:

- You have been released to work from a Medical Leave with medical restrictions that the business is unable to accommodate, or you otherwise have medical restrictions that cannot be accommodated in your current role, and you
were not offered an alternative position through the job reassignment process.7

- You have been released to work from a Medical Leave, your position is no longer available, and you were not offered an alternative position through the job reassignment process.
- You have been released to work from another approved leave of absence (excluding Personal Leave), and your position is no longer available.8

- Your work location is permanently transferred to a new location that is more than 20 miles from your previous work location, and you desire time to search for another internal position.
- You had a change in your work schedule and, after being given a period of time (which may vary by position) to adjust to the new schedule, you are unable to accommodate the schedule change.
- You are not eligible for a position requiring additional successful background checks — for example, a Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)-registered position or a Loan Originator position.
- You were unsuccessful in obtaining the required license for a position.
- You are unable to successfully complete a training program.

Wells Fargo is the leaves administrator for Job Search Leaves. Leaves Operations will process all job search leave requests to determine if a leave is eligible for approval.

In this section:
- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights

Eligibility
To be eligible for a Job Search Leave, you must:
- Be a regular, fixed-term, or flexible employee in active working status or on any approved leave of absence (excluding Personal Leave)
- Receive approval from your manager, an Accommodations Management consultant, or HR professional

Your responsibilities
Job Search Leaves must be initiated by your manager, Human Resources, or their designee by contacting Employee Care.

Job Search Leaves can end before the 180-day minimum period has expired if you secure a new position, elect to participate in the Wells Fargo & Company Severance Plan and you qualify for pay benefits that are less than 180 days’ pay, or your employment with Wells Fargo terminates for any reason. If you secure an internal or external position within the Job Search Leave period, you are responsible for informing your manager or the Leave Operations representative who initiated your leave as soon as you accept the new position.

Income sources during leave
Although Job Search Leaves are unpaid, you may request a lump-sum payout of some or all of your accrued unused PTO. PTO payouts are permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence even if there is a loss of income.

Note: In locations where employees receive paid sick time (PST), the PST balance is not eligible for lump-sum payout.

Job reinstatement rights
Job Search Leaves do not have job reinstatement protection. If the Job Search Leave expires and you have not secured a new position, your employment will be terminated. Employees who are placed on a Job Search Leave after Wells Fargo’s unsuccessful efforts to reassign to a vacant position, upon return from a Medical Leave or because their medical limitations could not be accommodated in their preleave position may qualify for extensions of Job Search Leave or benefits under the Severance Plan.

Medical Leave
Medical Leaves are leaves of absence offered by Wells Fargo on a continuous or intermittent basis and can be taken if you have a serious health condition (including a pregnancy-related condition) that is preventing you from performing one or more of the essential functions of your job. For leaves that do not qualify for FMLA or similar state or local laws, time away from work must exceed seven consecutive calendar days to qualify as a continuous Medical Leave. Medical Leave that qualifies as FMLA or leave under a similar state or local law may be taken on a continuous or intermittent basis. Intermittent leave is leave taken in separate periods of time because of a single illness or injury, and can be taken in increments less than seven consecutive calendar days. Job reinstatement rights are available for up to 12 work weeks if you are eligible under the Family and Medical Leave Act (FMLA). Refer to Job Reinstatement Rights for additional information.

7 Under Title I of the Americans with Disabilities Act (ADA), and similar laws in some states, an employer is required to make reasonable accommodations to the known disability of a qualified employee if it would not impose undue hardship. A Job Search Leave is a form of accommodation, typically 180 days, provided to employees with medical conditions who are receiving assistance from Accommodations Management. These employees

8 For employees returning from all other leaves excluding Personal Leaves: The employee will be placed on a Job Search Leave and may also be eligible for a benefit under the Severance Plan.
The length of a Medical Leave is subject to the 24-month Extended Absence policy.

Lincoln Financial is the Wells Fargo leaves and claims administrator for Medical Leaves. Lincoln Financial will process all medical leave requests, according to Wells Fargo policies, to determine if eligible for approval.

If you experience a work-related injury or illness preventing you from performing your job, refer to the Workers' Compensation Leave page for additional information.

In this section:
- Eligibility
- Your responsibilities
- Medical certification
- Income sources during leave
- STD waiting period
- Intermittent leave
- Job reinstatement rights
- Returning to work

Eligibility
To be eligible for a Medical Leave, you must:

Be a regular, fixed-term, or flexible employee in active working status or on any approved leave of absence. Flexible employees must meet the eligibility requirements of FMLA (see Family & Medical Leave Act) or applicable state law to be eligible for a Medical Leave.

Have your health care provider certify that you have a serious health condition.

If you have questions about your eligibility, contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5. We accept all relay calls, including 711.

Your responsibilities
Taking time away from work for a Medical Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You (or your representative) must notify your manager and file for a Medical Leave with our leaves and claims administrator as soon as you determine a Medical Leave is necessary by calling the leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users register with Company Code = WELLS).

Until you receive formal acknowledgment of your Medical Leave from Lincoln Financial, you must properly report your absence to your manager every day, as outlined by your line-of-business standards. Employees must use accrued unused Paid Time Off (PTO) — or paid sick time (PST) where available — to cover the first five business days of their Medical Leave. If your leave request or your short-term disability (STD) claim is not approved, PTO used for this five-day period will not be credited back to your annual PTO allotment. If accrued PTO is not available and your business unit has placed restrictions on the use of unaccrued PTO, then some or all of the time away will be unpaid. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Periodically, your manager may contact you to ask you about your estimated return to work date. You are expected to participate in these discussions. If your health care provider has recommended medical work restrictions upon your return, you should advise your manager verbally or in writing of your restrictions to prompt a dialogue about potential reasonable accommodations. If you prefer to discuss your request with someone other than your manager, or have questions about the accommodations process, contact Accommodations Management. Refer to Medical Work Accommodations for additional information.

Medical certification
You must provide timely and appropriate medical documentation that certifies that you are medically unable to work in order for your medical leave to be approved. Once the leave has been initiated, you will receive written notice of the required forms from Lincoln Financial to complete the request. All required documentation, including the health care provider certification form, must be completed and returned to Lincoln Financial within 15 calendar days. If you are unable to comply with the 15-day period because of extenuating circumstances, you must notify Lincoln Financial or the leave request and all benefits associated with it will be denied. Falsifying required documentation can result in corrective action, which may include termination of your employment. Unapproved time away from work will be designated as an unapproved leave and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Note: If you apply for benefits under Wells Fargo’s Short-Term Disability (STD) or Long-Term Disability (LTD) Plans, provide timely medical information to Lincoln Financial in support of your benefits claim, and are approved for the STD or LTD benefits, the same medical documentation will be used by Lincoln Financial to approve your Medical Leave. If you are not approved for STD or LTD benefits based on the medical information you provided, then you will be required to have your health care provider complete a separate health care provider certification form to determine if your condition meets the serious health condition criteria for an unpaid Medical Leave. This step helps you preserve approved Medical Leave status while you continue to pursue your STD or LTD benefits claim through any required appeals process.

During the course of your leave, medical recertification may be requested as often as every 30 days, unless state or local law provides otherwise. Generally, if the minimum duration of the medical condition is more than 30 days, Lincoln Financial will wait until the minimum duration expires before requesting
recertification. Typically, associated costs related to medical certification or recertification are your responsibility, unless otherwise required by law.

If you don’t comply with all medical recertification requirements, your Medical Leave and any benefits associated with it will be denied, and unapproved time away will be designated as an unapproved absence and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Medical documentation reminder: All medical documentation shall remain confidential and be maintained by Lincoln Financial. If a manager receives any medical documentation, the manager should contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5, for instructions on how to forward the documentation to Lincoln Financial appropriately.

Income sources during leave

Although Medical Leaves are unpaid, you may be eligible for one or more of the income sources listed below after any applicable waiting period is satisfied and all requirements are met. Your total income sources during your leave period may not exceed 100% of your predisability covered pay. Your covered pay is determined by the job classification code (job class code) for your position as indicated in the Wells Fargo HR system of record. Wells Fargo will coordinate your income sources to make sure that total income does not exceed your preleave annual salary rate or benefits base rate.

The income sources available during a Medical Leave are:

- Wells Fargo’s STD Plan.
- Wells Fargo’s LTD Plan.
- State Disability Insurance, if available in your state.
- Lump-sum payout of accrued unused PTO.

Upon receipt of your medical leave request, Lincoln Financial will perform a consultation with you to assess if a disability claim should be opened to evaluate your eligibility for STD, LTD, or state disability insurance income benefits during your leave period. You will receive communications directly from Lincoln Financial on what is required to determine your eligibility for STD, LTD, or state disability insurance benefits during your leave period. Separate communications will be sent to you directly from Lincoln Financial to inform you of your leave request status and your disability claim status.

Once eligibility for income benefits is determined by Lincoln Financial, you may request a lump-sum payout of some or all of your accrued unused PTO if your income benefits are below 100% — in other words, if you experience a loss of income — of your predisability covered pay. PTO payouts are optional and permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence if there is a loss of income.

Note: Eligible employees may use PST during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Refer to your Benefits Book for information on the STD and LTD Plans.

STD waiting period

To be eligible for STD, you must complete a seven-consecutive calendar day (typically five-business day) waiting period before your STD income benefits become payable. During the STD waiting period, you are required to use accrued unused PTO (or PST if applicable), if available. If accrued PTO is not available and your business unit has placed restrictions on the use of unaccrued PTO, then some or all of the STD waiting period must be unpaid. In lines of businesses that allow use of unaccrued PTO, PTO from a future calendar year cannot be used to cover any portion of the STD waiting period.

Employees are eligible to use personal and floating holidays and other applicable paid time away to satisfy the STD waiting period provided the paid time away requiring manager approval are approved, as indicated in the Workday, before the leave start date. Employees are also eligible for any observed holidays that fall during the STD waiting period.

Refer to the Benefits Book on Teamworks for information about STD, LTD, and the state disability insurance plans available.

Intermittent leave

If approved for an intermittent Medical Leave, you are required to use accrued unused PTO (calculated on the monthly accrual) to cover time away from work, where permitted by law. If you are in a nonexempt position, you must enter PTO to cover all intermittent leave. For example, if you work four 10-hour days and you are out for a full day of intermittent leave, you must enter 10 hours of PTO to cover the time away. If you are in an exempt position, you must take PTO in full- or half-day increments and can charge a maximum of eight hours per day against PTO to cover intermittent leave, even if you work an alternative schedule (for example, four 10-hour days).

If your business allows time missed on intermittent leave to be made up during the same workweek, then you are not required to use PTO to cover the time away from work. Any missed time is counted against your available FMLA allotment but does not count as an occurrence under the Attendance & Punctuality policy. Managers have discretion on whether work time may be made up within the same workweek for employees in a nonexempt position.

You may use unaccrued PTO if your business practices allow, but you are not required to do so. Managers cannot require employees to use unaccrued PTO from the current or future calendar year under any circumstances. If no accrued unused PTO is available or the business does not allow for use of unaccrued PTO, then you must take the time as unpaid in accordance with line-of-business guidelines, unless otherwise provided by law.
You will continue to accrue PTO while using intermittent Medical Leave as long as you work the required time each month under the PTO accrual policy.

Once an intermittent Medical Leave has been approved, notify your manager of late arrival plans or unscheduled absences at least an hour before the start of your regularly scheduled shift, before the absence occurs, or within a reasonable period of time (generally within one hour) of the start of your regularly scheduled reporting time. Additionally, plans to take intermittent leave by early departure due to illness should be communicated to your manager as soon as practicable. Medical appointments are to be scheduled in advance and at times deemed to be the least disruptive to your business unit unless scheduled due to an immediate medical need. You must continue to notify your manager as outlined by your business standards for each intermittent absence taken. Clearly indicate to your manager that the absence, late arrival, or early departure is being taken as an approved intermittent absence.

**Job reinstatement rights**

Job reinstatement is available while out on a Medical Leave under one or a combination of the following as outlined under the applicable law, as determined by Lincoln Financial:

- **FMLA.** The job reinstatement period is generally up to 12 workweeks in a 12-month period measured forward from the date the first FMLA leave is taken. If you meet the FMLA eligibility requirements, FMLA job reinstatement applies to your Medical Leave for the period still available under FMLA. For example, if you used four weeks of FMLA during a Family Leave taken two months before your Medical Leave, then the remaining FMLA will be applied to your Medical Leave for job reinstatement protection during the first eight weeks of your Medical Leave.

- **State laws.** Some states’ laws provide separate job reinstatement rights and benefits for medical conditions, including pregnancy-related conditions. Where permissible, the state law will run concurrent with the FMLA job reinstatement period. If the state law outlines separate job reinstatement rights, the job reinstatement period could extend beyond the FMLA protection.

- **Americans with Disabilities Act (ADA).** If you are not eligible for FMLA or separate job reinstatement rights under applicable state law, or if FMLA and state leave protection has expired, job reinstatement protection may be extended under the ADA. Your business group will evaluate how long it can provide you with reinstatement protection. The length of ADA 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. It is your responsibility to keep your manager informed of your leave status and when your health care provider is planning to release you to return to work. Periodically, your manager may need to contact you to engage in an interactive dialogue about your estimated return to work date and ask whether or not you and your health care provider can recommend accommodations that will assist you in returning to work. You are expected to participate in these discussions with your manager. You are expected to speak with your health care provider about potential accommodation needs you may have upon return to work and keep Lincoln Financial and your manager informed of those proposed restrictions or accommodations.

**Returning to work**

When returning to work from a Medical Leave, you must complete the following steps:

1. Confirm with your health care provider the anticipated date you will be released to return to work.
2. Submit the return to work documentation, including the effective date of the return and any medical restrictions, directly to Lincoln Financial.
3. Immediately follow up with your manager to make him or her aware of the effective date of your return to work and any medical restrictions so your manager can make arrangements for your return and determine whether and how to accommodate restrictions. Your manager must update your work status in Workday My Team Management application and restore any applicable system access.
4. Keep your manager informed on any changes in your return to work status.

If you are released to return to work with medical restrictions requiring a work accommodation, begin discussing any required medical restrictions with your manager — do not provide any medical documentation to your manager. Medical documentation or release forms outlining restrictions must be provided to Lincoln Financial, and if necessary provided to Accommodation Management. Discussions with your manager about any medical restrictions should begin before your return to work so that your manager can determine whether the accommodation request can be met without a business hardship. If an accommodation solution does not seem feasible or additional assistance is needed, you may be eligible for the job reassignment process. Contact Accommodations Management at 1-877-HRWELLS (1-877-479-3557). We accept all relay calls, including 711.

If you are released to return to work without medical restrictions and your position has been eliminated or replaced and you have not been offered an alternative position through the job reassignment process, you will be placed on a Job Search Leave. You may be eligible for benefits under the Severance Plan. Contact Leaves Operations at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 1, for additional information. We accept all relay calls, including 711.

**Military Exigency Leave**

Military Exigency Leaves are leaves of absence offered by Wells Fargo on a continuous or intermittent basis for a period of up to 12 workweeks for several qualifying reasons as described in the Family and Medical Leave Act (FMLA). The length of Military Exigency Leave is for the duration of job reinstatement available under FMLA.
Military Exigency Leaves can only be taken 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. “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.

Military Exigency Leaves can be taken for one or more of the following reasons:

• **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, 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 about 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**
  - 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.

Lincoln Financial is the Wells Fargo leaves and claims administrator for Military Exigency Leaves. Lincoln Financial will process all military exigency leave requests, according to Wells Fargo policies, to determine if a leave is eligible for approval.
**In this section:**
- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

**Eligibility**
To be eligible for a Military Exigency Leave, you must:
- Be a regular, fixed-term, or flexible employee in active working status or on an approved leave of absence.
- Meet the eligibility requirement under FMLA or a similar state law, including having been employed by Wells Fargo for at least 12 months within the last seven years and having 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 Military Exigency Leave. Contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5, for additional information. We accept all relay calls, including 711.

**Your responsibilities**
Taking time away from work for a Military Exigency Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You must notify your manager and file for a Military Exigency Leave with our leaves and claims administrator as soon as you determine a Military Exigency Leave is necessary by calling the leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users register with Company Code = WELLS).

You will be required to provide one of the following documentations, as requested by Lincoln Financial:
- Your family member’s Active Military Duty Orders
- Your family member’s orders for Rest and Recuperation Leave
- Other documentation issued by the military indicating that your family member is on covered active duty, the dates of the leave, and the certification of your qualifying reason for taking the leave as appropriate

If the required documentation is not provided, your Military Exigency Leave and any benefits associated with it will be denied, and unapproved time away will be designated as an unapproved absence and can result in corrective action, which may include termination of your employment. Falsifying required documentation can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Until you receive formal acknowledgment of your Military Exigency Leave from Lincoln Financial, you must properly report your absence to your manager as outlined by your business standards. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Once an intermittent Military Exigency Leave has been approved, notify your manager before the first absence occurs or within a reasonable period of time. You must continue to notify your manager as outlined by your line-of-business-standards for each intermittent absence taken. Clearly indicate to your manager that the absence is being taken as an FMLA intermittent absence.

**Income sources during leave**
Although Military Exigency Leaves are unpaid, you may be eligible for one or more of the income sources listed below. Your total income sources during your leave period may not exceed 100% of your preleave covered pay. Wells Fargo will coordinate your income sources to make sure that total income does not exceed your preleave annual salary rate or benefits base rate.

The income sources available during Military Exigency Leaves are:
- State-specific sources. Some states provide state-administered income benefits for workers on Family Leave — your reason
- for Military Exigency Leave may also qualify for these state-administered benefits.
- Lump-sum payout of accrued unused Paid Time Off (PTO).
- State or local ordinance-specific paid sick time if your reason for Military Exigency Leave includes care for your family member. Refer to the Paid Sick or Safe Time policy.

Upon receipt of your request for a Military Exigency Leave, Lincoln Financial will open a claim to determine if you are entitled to any state-administered benefits during your leave period. You will receive communications directly from Lincoln Financial on what is required to determine eligibility for any applicable state administered benefits. Be advised that in some cases you may be approved for a Military Exigency Leave and not approved or not eligible for any state-administered income benefit. Separate communications will be sent to you directly to inform you of your leave request status and income benefit claim status. To find out what state benefits you may be eligible for, contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5. We accept all relay calls, including 711.

Once eligibility for income benefits is analyzed and determined by Lincoln Financial, you are allowed to request a lump-sum payout of some or all of your accrued unused PTO if your income benefits are below 100% of your annual salary rate. PTO payouts are permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence, even if there is a loss of income.
Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Job reinstatement rights

Job reinstatement is available while out on a Military Exigency Leave under one or a combination of the following protections as outlined under the applicable law, as determined by Lincoln Financial:

- **FMLA.** The job reinstatement period is generally up to 12 workweeks in a 12-month period measured forward from the date the first FMLA leave is taken. If you meet the FMLA eligibility requirements, FMLA job reinstatement applies to your Military Exigency Leave for the period still available under FMLA. For example, if you used four weeks of FMLA during a Family Leave for bonding taken two months before your Military Exigency Leave, then the remaining FMLA will be applied to your Military Exigency Leave for eight weeks of job reinstatement protection.

- **State laws.** Some states’ laws provide separate job reinstatement rights. Where permissible, the state law will run concurrent with the FMLA job reinstatement period. If the state law outlines separate job reinstatement rights, the job reinstatement period could extend beyond the FMLA protection. Refer to the Compliance Posters page for information pertaining to state specific leave laws or contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5. We accept all relay calls, including 711.

Returning to work

When you’re ready to return to work, follow the instructions provided by Lincoln Financial, including contacting your manager to confirm the actual date before you return to work so that he or she can make any arrangements necessary to be ready for your return, update your work status in Workday My Team Management application, and restore any applicable system access. Keep your manager informed on any changes in your return to work status.

Military Leave

Military Leaves are leaves of absence offered by Wells Fargo for a period of 31 or more consecutive days up to five years (except for active duty service that is exempt as designated by the Department of Labor) if you are:

- Called to active duty
- Enlisted or inducted into the uniformed services
- Dispatched to assist in designated natural disasters as a federal emergency worker
- Participating in a Reserve Officers’ Training Corps (ROTC) program

Lincoln Financial is the Wells Fargo leaves and claims administrator for Military Leaves. Lincoln Financial will process all Military Leave requests, according to Wells Fargo policies, to determine if a leave is eligible for approval.

Refer to Military Duty for employees needing to take less than 31 days away from work for annual reserve training.

In this section:

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility

To be eligible for a Military Leave you must be a regular, fixed-term, or flexible employee in active working status or on an approved leave of absence.

If you have questions about your eligibility, contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Your responsibilities

Taking time away from work for a Military Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

As soon as you receive military notification of active duty service, you (or your representative) must notify your manager and file for a Military Leave with our leaves and claims administrator as soon as you determine a Military Leave is necessary by calling the leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users may register with Company Code = WELLS). If the requested documentation is not provided, your Military Leave requests will still be approved but the military pay benefit associated with the request will be denied and the leave will be unpaid. If you do not provide the requested documentation when the leave request is initiated, Lincoln Financial will continue to attempt collection of the requested documentation during your leave period. Falsifying required documentation can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

If you are unable to initiate your own Military Leave because of the nature of your active duty service, you will need to coordinate with your manager to do so on your behalf.

Income sources during leave

Wells Fargo provides regular pay (or benefits base for employees 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 the Military Leave. Wells Fargo requires you to submit your military orders or other documentation supporting the need for Military Leave to Lincoln Financial to receive the regular pay and supplemental pay. To qualify for 30 days of regular pay for any subsequent periods of Military Leave, you must return to work for a period of 365 calendar days measured from your return to work date following the last day of the previous Military Leave.
You are also required to submit a current copy of your military Leaves and Earnings Statements (LES) at the beginning of your leave period to determine your military pay grade status for the 23 months of supplemental pay. The LES must identify your name and contain either the period of time that the military pay covers or the designated pay period.

In addition to the income benefit provided by Wells Fargo, you are also allowed to request a lump-sum payout of some or all of your accrued unused Paid Time Off (PTO) if you are below 100% of your annual salary rate. PTO payouts are permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence if there is a loss of income.

Note: Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Job reinstatement rights
Job reinstatement is available while out on a Military Leave for up to five years as defined by the Uniform Service Employment and Reemployment Rights Act (USERRA). Job reinstatement protection may be extended beyond the five years for reasons 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
- Involuntary extensions and recalls during a time of national emergency

Your right to job reinstatement will immediately terminate if you:

- Separate from military service because of any reason besides honorable conditions — for example, a dishonorable or bad conduct discharge
- Are a commissioned officer and are dismissed because of a situation involving a court martial or by order of the President in time of war
- Are a commissioned officer and are dropped from the role because of absence without authority for more than three months or are imprisoned by a civilian court

If one of these events occurs, your employment with Wells Fargo will terminate immediately upon Wells Fargo’s notice of the event.

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 Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Returning to work

Employee responsibilities
When returning to work from a Military Leave, you must report back to work within the timeframe provided under federal or state military notification requirements, as applicable, following your release from military service, as long as additional time is not necessary for recuperation from a uniformed services-related injury or illness. The time period between your last day of military service and the date you return to work will be unpaid. Employees should contact their manager if they would prefer to use PTO or another type of time away. Refer to the table below for the specific job reinstatement requirements based on your length of military service.

Length of service Notification requirements

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Notification Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days or less</td>
<td>Notify your manager at the beginning of the first regularly scheduled workday — that is, eight hours following release from military service.</td>
</tr>
<tr>
<td>31 – 180 days</td>
<td>Notify your manager no later than 14 days following completion of military service.</td>
</tr>
<tr>
<td>181 days or more</td>
<td>Notify your manager no later than 90 days after completion of military service.</td>
</tr>
</tbody>
</table>

When returning to work from a Military Leave, you must complete the following steps:

1. Contact Lincoln Financial to confirm the anticipated date you will return to work so that your manager can make any arrangements necessary to be ready for your return, including updating your work status in Workday My Team Management application and restoring any applicable system access.

2. Notify your manager of your return to work date as indicated above, based on your length of military service, and any medical restrictions so that he or she can make arrangements for your return.

3. Keep your manager informed on any changes in your return to work status.

If you have incurred an injury or illness related to uniformed services during your service and require accommodations related to a medical condition, contact Accommodations Management for assistance through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

If you are released to return to work without medical restrictions and your position has been eliminated or replaced and a new position has not been offered, you will be placed on a Job Search Leave. You may be eligible for a benefit under the Severance Plan (PDF).
Manager responsibilities

Employees returning from a Military Leave are required to return to the same position or a position equivalent to the position they would have been in had they not taken a Military Leave, with the same seniority, status, pay, and benefits, as long as the employee is qualified for the position or can become qualified after reasonable efforts by Wells Fargo.

Managers are also required to make reasonable efforts to provide employees with any necessary training, information, or resources needed to return to their position. If there is not an established training program, managers are responsible for developing a training program that can occur in a variety of forms, including:

- Job shadowing
- Continuing education
- Partnering with another employee for a period of time

If an employee is returning to work with medical restrictions, a line-of-business manager is responsible for contacting Accommodations Management for assistance through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

If upon return from Military Leave the employee’s position is no longer available, his or her manager or another appropriate line-of-business representative must request an Employee Relations consultation in the HR Services & Support site.

Parental Leave

Parental Leaves are leaves of absences offered to eligible employees who are becoming parents or expanding their families and need continuous paid time away from work to bond with their new child and adjust to their new family situation.

Subject to the eligibility requirements, you may use Parental Leave to take paid time away from work for the birth or the adoption of a child under 18 years old.

The length of a Parental Leave depends on whether your time away is as the child’s primary or nonprimary caregiver as follows:

- Up to 16 weeks for the parent who certifies as the primary caregiver.9
- Up to four weeks for the parent who certifies as the nonprimary caregiver.

Multiple births or adoptions (for example, the birth or adoption of twins) does not change the eligibility or conditions of the Parental Leave, including the length of the leave.10

Caregiver designation

Employees requesting a Parental Leave must designate if they are the primary or non-primary caregiver of the child by completing the Certificate of Care for Parental Leave form that is provided by the leaves and claims administrator, Lincoln Financial. The caregiver designation is at the discretion of the parents and must be made at the start of the leave by completing and submitting the Certificate of Care for Parental Leave form to Lincoln Financial. Changes to caregiver designation are not permitted after the Certificate of Care for Parental Leave Form has been submitted to Lincoln Financial. For births and adoptions on or after January 1, 2021, both parents who work for Wells Fargo may self-designate as primary caregivers.

Start of leave

- The primary caregiver must begin the leave at the birth of the child or placement of the adoptive child in the home.
- The nonprimary caregiver must begin the leave within six months of the birth of the child or placement of the adoptive child at the home.

In cases of adoption, child placement is when there is an enforceable legal obligation for total or partial financial support of the child in anticipation of finalizing the adoption of the child.

If you certify as the primary caregiver, the start of your 16 weeks of Parental Leave begins at the date of birth or adoption placement of the child in the home.11 If you fail to begin your leave at the birth or placement of the child, you will only be entitled to the remaining balance as of the date you began your Parental Leave. You will not be permitted to add any of the delayed time to the balance of your leave. For example, if you continue to work two weeks after your child is born or placed in the home, the duration of your Parental Leave will be 14 weeks. Additionally, if you choose to return to work before exhausting your available Parental Leave, you will not be able to use the remaining balance of the approved leave period.

You can choose to defer the bonding portion of parental leave if your child’s medical release post birth is delayed because of admittance to a Neonatal Intensive Care Unit (NICU). If you choose to defer the bonding portion of parental leave, the start of the bonding portion of parental leave must start on the first day your child is discharged from the hospital or NICU. Please note that Parental Leave is automatically applied if your child’s medical release post birth is delayed because of admittance to a Neonatal Intensive Care Unit (NICU). If you choose to defer the bonding portion of parental leave, the start of the bonding portion of parental leave must start on the first day your child is discharged from the hospital or NICU. Please note that Parental Leave is automatically applied during the six to eight week postpartum short-term disability (STD) period and runs concurrently with STD. Only the bonding portion of time may be deferred, as it is the portion that does not run concurrently with STD. For example, if your baby was born on July 9 and must remain in the hospital for 10 weeks (September 17) and your STD ends on August 20 (six weeks after delivery), then you can defer the bonding portion of Parental Leave until your baby is released from the NICU.

9 Primary caregiver is defined as the person certifies with the leaves and claims administrator as the individual who has primary responsibility for the care of the child at the time of birth or placement and throughout the leave period.

10 If an adoptive parent is required to travel or attend court proceedings before the placement of the child in the home, he or she may request to take a Family and Medical Leave Act (FMLA)-protected unpaid Family Leave under Wells Fargo’s policy. Once the child is placed in the home, the employee must contact Lincoln Financial to request to transition to a Parental Leave.

11 Employees in locations with more generous parental leave laws will be eligible to take those leaves in accordance with those laws. Such leaves run concurrent with Parental Leave, unless state or local law provide otherwise.
To be eligible for Parental Leave, you must:

• Be continuously employed by Wells Fargo for 12 full consecutive months before the start date of the leave based on your most recent hire date in the HR system of record. This means that the start of your leave must occur after your one-year anniversary date.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

• Be a regular or fixed-term employee, regardless of gender, in an active working status or on an approved Medical Leave or Family Leave on the start date of the requested Parental Leave.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

• Be a regular or fixed-term employee, regardless of gender, in an active working status or on an approved Medical Leave or Family Leave on the start date of the requested Parental Leave.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

In this section:

• Eligibility
• Your responsibilities
• Income sources during leave
• Use of PTO during a Parental Leave
• Job reinstatement rights
• Returning to work

Eligibility

To be eligible for Parental Leave, you must:

• Be a regular or fixed-term employee, regardless of gender, in an active working status or on an approved Medical Leave or Family Leave on the start date of the requested Parental Leave.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

• Be continuously employed by Wells Fargo for 12 full consecutive months before the start date of the leave based on your most recent hire date in the HR system of record. This means that the start of your leave must occur after your one-year anniversary date.

• Be a regular or fixed-term employee, regardless of gender, in an active working status or on an approved Medical Leave or Family Leave on the start date of the requested Parental Leave.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

• Be a birth parent, spouse, or partner — as defined in the Wells Fargo Benefits Book — of a birth parent or adoptive parent.

The following situations are not eligible for a Parental Leave:

• Surrogate mothers who do not maintain parental rights

• Biological parents (mother or father) with no parental rights or where the child is no longer in the parent’s custody (e.g., the child is placed for adoption)

• Sperm donors

• Miscarriage or death of a child

• Being named as a guardian

• Entering into a foster parent arrangement

• Adopting a spouse’s or partner’s child

• Those who are receiving long-term disability (LTD) benefits, unless the LTD is related to or an extension of the pregnancy-related short-term disability (STD) claim

• Employees on a leave must return to an active work status to be eligible to request a Parental leave.

Your responsibilities

Taking time away from work for a Parental Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You must notify your manager of the need for a Parental Leave at least 30 days in advance of the planned absence or as soon as you determine a Parental Leave is necessary. After you have notified your manager, you may request a parental leave no earlier than 30 days of your date of delivery or adoption placement by calling our leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users may register with Company Code = WELLS).

Lincoln Financial will evaluate your request to determine your Parental Leave, FMLA, and any similar state law eligibility. You

12 Under Wells Fargo’s Benefit Plan, surrogate mothers are generally eligible for certified Medical Leave and STD benefits.

13 Employees may be eligible for bereavement time away. Refer to the Wells Fargo Employee Handbook for details.

14 In cases where employees are entering into a foster care relationship with the intent to adopt, they are not eligible for Parental Leave until they can produce documentation that would prove the foster care relationship is being entered into for the purposes of permanent placement for adoption.

15 Employees on a medical or family leave may be eligible for Parental Leave. Contact Lincoln Financial for more information.
must complete and submit the necessary forms to Lincoln Financial within the prescribed timeframe to gain approval. To care for or bond with a newborn or adopted child, you may need to provide a declaration of birth or applicable legal documentation that confirms the birth or placement of the adoptive child (including court or official adoption documentation supporting the official date of custody or placement for adoption). Other documentation may be required based on the reason for and length of your requested leave.

Until you receive formal notification that your Parental Leave has been approved, you must properly report your absence to your manager every day, as outlined by your business standards. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Medical documentation reminder: All medical documentation will remain confidential and is maintained by Lincoln Financial according to established procedures and agreements. If a manager receives any medical information, they must contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5, for instructions on how to forward the documentation to Lincoln Financial appropriately. Falsifying required documentation can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Income sources during leave
All eligible employees who qualify for a Wells Fargo Parental Leave receive 100% of covered pay for the approved period of Parental Leave.

Covered pay is based on your job classification (job class code) in effect on the day before your leave as indicated in the Wells Fargo HR system of record:

- **Job class 2 (most positions)** — Covered pay is defined as annual salary rate. It does not include overtime pay, shift differentials, language differentials, incentives bonuses, commissions, or perquisites such as parking or auto allowances or commuter subsidies.

- **Job class 1 (Mortgage Consultants) and job class 5 (Variable Incentive Compensation)** — Covered pay is based on benefits base, which is calculated quarterly based on salary and incentives paid in the last 12 months divided by the months with earnings greater than $0. Generally, quarterly calculations are completed on the first Sunday after the first payday of every quarter. The amount of covered pay would be updated on the date of the calculation and used for any leaves starting on or after that date. The benefits base is capped at the annual IRS compensation limit for qualified retirement plan, which is subject to change by the federal government at its discretion. Any disability benefits received (or eligible to be received, even if the employee fails to apply) from either a state (or state agency) or the Wells Fargo’s STD Plan will run concurrently with Parental Leave and will be coordinated by Lincoln Financial.

Parental Leave will run concurrently with any benefits received (or eligible to be received) from either the state or a state agency and will be coordinated by Lincoln Financial. Wells Fargo will coordinate income from all sources so that you do not receive more than 100% of your covered pay during the term of the leave. To view your covered pay, sign on to the Workday Benefits application.

Use of PTO and accrual of PTO during a Parental Leave
Employees are not required to use Paid Time Off (PTO) or paid sick time before taking or during a Parental Leave because the income benefit is 100% of preleave covered pay. If an employee’s Parental Leave and Medical Leave with STD benefits begin simultaneously upon the birth of the child, the employee is not required to use PTO to satisfy the STD waiting period because covered pay from Parental Leave satisfies the STD waiting period, as described in that Plan.

Employees do not accrue PTO during a leave of absence. You will begin accruing PTO when you return to work and have completed at least one full shift of your standard hours or reduced work schedule in that month. Upon your return from leave, any accrued unused PTO, not to exceed five days, may be carried over into the new year but must be used by March 15 of the following year, unless otherwise directed by law. Employees who use unaccrued PTO before their leave of absence and do not have an opportunity to accrue enough PTO in the remainder of the year are required to repay the overpayment, to the extent permitted by law.

Job reinstatement rights
Job reinstatement protection is available during your entire approved Parental Leave period, even if you are not eligible for or have exhausted FMLA or other state law leave protection. To the extent you are eligible for FMLA or other state law leave during your Parental Leave period, as determined by Lincoln Financial, your available FMLA or state law protection runs concurrent with your approved Parental Leave.

- **FMLA.** The job reinstatement period is generally up to 12 workweeks in a 12-month period measured forward from the date the first FMLA leave is taken. If you meet the FMLA eligibility requirements, FMLA job reinstatement applies to your Parental Leave for the period available under FMLA and runs together with your company-provided job protection for Parental Leave.

- **State laws.** Some states’ laws provide separate job reinstatement rights and benefits for bonding time after birth or placement for adoption. These state law protections also run concurrent with your Parental Leave, unless otherwise provided by law.

The concurrent use of Parental Leave and any eligible FMLA or similar state leave will decrease, in whole or in part, the amount of FMLA or state leave available to an eligible employee. If the Parental Leave extends beyond the FMLA-protection, then the Parental Leave includes additional company-provided job protection to the end of the designated leave period. For example, if the Parental Leave is 16 weeks and there are 12 weeks of FMLA available, the additional amount of company-provided job protection is four weeks.
Returning to work

When you’re ready to return to work, follow the instructions provided by Lincoln Financial, including contacting your manager to confirm the actual date before you return to work so that he or she can make any arrangements necessary to be ready for your return, update your work status in Workday My Team Management application, and restore any applicable system access. Keep your manager informed of any changes in your return to work status.

If you choose to return to work full time, part time, or on an alternative or reduced work schedule before the end of the identified leave period, you must contact your manager to discuss and make the appropriate arrangements. Employees who choose to return to work before exhausting their approved Personal Leave become ineligible for Parental Leave for the same child and thus lose eligibility for any remaining balance of the Parental Leave period.

Personal Leave

Personal Leaves are leaves of absence offered by Wells Fargo for a minimum of seven calendar days up to 180 calendar days within a 12-month period when you need to be away from work for personal reasons that are not covered under another leave type, including but not limited to:

- Traveling for personal reasons
- Time to search for a new Wells Fargo position due to personal reasons (for example, if you choose to relocate)
- Additional bonding time with a newborn or adopted child after the job reinstatement period has expired
- Additional time needed beyond what another type leave of absence provides, subject to the Extended Absence policy

A Personal Leave must be continuous with a defined start and end date, more than seven consecutive calendar days or one scheduled workweek, and cannot exceed 6 months in a 12-month period from the first day of the leave. Multiple occurrences of Personal Leaves, once combined, cannot exceed 6 months in the 12-month period.

A Personal Leave is subject to manager approval. 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 your leave request is approved, your manager will take into consideration the impact it will have on your business group’s ability to continue to meet its business needs.

Income sources during leave

Although Personal Leaves are unpaid, you are allowed to request a lump-sum payout of some or all of your accrued unused Paid Time Off (PTO). PTO payouts are permitted only one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence, even if there is a loss of income.

Note: Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Job reinstatement rights

Personal Leaves do not have job reinstatement protection. If your position is not available upon your return from Personal Leave, your employment will be terminated at the end of the approved leave period.

Returning to work

When you’re ready to return to work, contact your manager to confirm if your position is still available. If your position is available, confirm your return to work date so that your manager can make any necessary arrangements, update your work status in Workday My Team Management application, and restore any applicable system access. If your position is not available upon your return from Personal Leave, your employment will be terminated at the end of the approved leave period. Keep your manager informed of any changes in your return to work status.
Servicemember Care Leave

Servicemember Care Leaves are leaves of absence offered by Wells Fargo on a continuous or intermittent basis for a period of up to 26 workweeks if you need to care for a covered service member with a serious injury or illness incurred in the line of duty while on covered active duty, including preexisting conditions that were aggravated while in the line of duty.

A Servicemember Care Leave can be taken when your family member is a current military member and is:

- Rendered medically unfit to perform his or her military duties.
- Placed on the temporary disability retired list.
- 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.
- 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.

Linear Financial is the Wells Fargo leaves and claims administrator for Servicemember Care Leaves. Linear Financial will process all Servicemember Care Leave requests, according to Wells Fargo policies, to determine if a leave is eligible for approval.

In this section:

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility

To be eligible for a Servicemember Care Leave, you must:

- Be a regular, fixed-term, or flexible employee in an active working status or on another approved leave of absence.
- Meet the eligibility requirement under the Family and Medical Care Act (FMLA), including having been employed by Wells Fargo for at least 12 months within the last seven years and having actually worked at least 1,250 hours in the 12-month period immediately preceding the first day of your leave, or a similar state law.

Note: Some states may have different laws with different eligibility criteria for Servicemember Care Leave. Contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2, for additional information. We accept all relay calls, including 711.

You may also be eligible for paid sick time to care for your family member. Refer to the Paid Sick or Safe Time policy.

Your responsibilities

Taking time away from work for a Servicemember Care Leave requires you to take certain actions in a timely manner. Taking action in the specified timeframes allows your request to be processed timely and provides your manager the ability to make the necessary staffing arrangements.

You (or your representative) must notify your manager and file for a Servicemember Care Leave with our leaves and claims administrator as soon as you determine a Servicemember Care Leave is necessary by calling the leaves and claims administrator at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 5 (we accept all relay calls, including 711) or filing an online claim at My Lincoln Portal (new users may register with Company Code = WELLS).

When the leave has been initiated, you will receive written notice of the required forms from Lincoln Financial to complete the request. All required documentation, including the Servicemember Care Form, must be completed and returned to Lincoln Financial within 15 calendar days. If you are unable to comply with the 15-day period because of extenuating circumstances, you must contact Lincoln Financial or the leave request and all benefits associated with it will be denied. Falsifying required documentation can result in corrective action, which may include termination of your employment. Unapproved time away from work will be designated as an unapproved leave and can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Until you receive formal acknowledgment of your continuous Servicemember Care Leave from Lincoln Financial, you must properly report your absence to your manager as outlined by your business standards. Taking extended time away from work without an approved leave of absence can result in corrective action for the employee, which may include termination of employment. For additional information, see Corrective Action.

Once an intermittent Servicemember Care Leave has been approved, notify your manager before the absence occurs or within a reasonable period of time. You must continue to notify your manager as outlined by your line-of-business standards for each intermittent absence taken. Clearly indicate to your manager that the absence is being taken as an FMLA intermittent absence.

Medical documentation reminder: All medical documentation shall remain confidential and be maintained by Lincoln Financial. If a manager receives any medical documentation, the manager should contact Lincoln Financial at 1-877-HRWELLS (1-877-479-3557) for instructions on how to forward the documentation to Lincoln Financial appropriately.
Income sources during leave

Although Servicemember Care Leaves are unpaid, you may be eligible for one or more of the income sources listed below. Your total income sources during your leave period may not exceed 100% of your preleave covered pay. Wells Fargo will coordinate your income sources to make sure that total income does not exceed your preleave annual salary rate or benefits base rate.

The following income sources are available during a Servicemember Care Leave:

- State-specific sources. Some states provide state-administered income benefits for workers on Servicemember Care Leave.
- Lump-sum payout of accrued unused Paid Time Off (PTO).
- Lump-sum payout of accrued unused PTO.

If you apply for and are approved for a paid Critical Caregiving Leave, you will receive pay in accordance with the applicable Critical Caregiving Leave Policy and it may run concurrent with your Servicemember Care Leave.

Upon receipt of your request for a Servicemember Care Leave, Lincoln Financial will open a claim to determine if you are entitled to any state-administered benefits during your leave period. You will receive communications directly from Lincoln Financial on what is required to determine eligibility for any applicable state-administered benefits. Be advised that in some cases you may be approved for a Servicemember Care Leave and not approved or not eligible for any state-administered income benefit. Separate communications will be sent to you directly by Lincoln Financial to inform you of your leave request status and your income benefit claim status. To find out what state benefits you may be eligible for, contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Once eligibility for income benefits is determined by Lincoln Financial, you may request a lump-sum payout of some or all of your accrued unused PTO if your income benefits are below 100% of your annual salary rate. PTO payouts are permitted only on one time during the leave period and must be requested through your manager. Managers cannot require you to take a lump-sum payout of your accrued PTO balance during your leave of absence, even if there is a loss of income.

Note: Eligible employees may use paid sick time during a leave of absence for any of the purposes covered by the applicable law. Refer to Paid Sick or Safe Time for additional information.

Job reinstatement rights

Job reinstatement is available while out on a Servicemember Care Leave under one or a combination of the following as outlined under the applicable law, as determined by Lincoln Financial:

- FMLA. The job reinstatement period is generally up to 26 workweeks in a single 12-month period. The duration of your Servicemember Care Leave is for the same period as your available FMLA job reinstatement period. The 26-week job reinstatement period is “per servicemember, per injury” minus weeks taken for any other FMLA-qualifying reason during the

- State laws. Some states’ laws provide separate job reinstatement rights. Where permissible, the state law will run concurrent with the FMLA job reinstatement period. If the state law outlines separate job reinstatement rights, the job reinstatement period could extend beyond the FMLA protection. Refer to the Compliance Posters page for information pertaining to state specific leave laws or Contact Lincoln Financial through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Returning to work

When you’re ready to return to work, follow the instructions provided by Lincoln Financial, including contacting your manager to confirm the actual date before you return to work so that he or she can make any arrangements necessary to be ready for your return, update your work status in Workday My Team Management application, and restore any applicable system access.

Workers’ Compensation Leave

Workers’ Compensation Leaves are leaves of absence provided by Wells Fargo as a statutory obligation and can occur on a continuous or intermittent basis if you experience a work-related injury or illness preventing you from performing your job. The duration of a Workers’ Compensation Leave varies depending on the Claims Administrator’s determination of disability eligibility status as well as state-specific legal requirements, subject to the Extended Absence policy. Workers’ Compensation Leave runs concurrently with leave provided under the FMLA, or similar state or local laws, if applicable.

Wells Fargo Risk & Insurance Management is the leaves administrator for Workers’ Compensation Leaves. Sedgwick is Wells Fargo’s Workers’ Compensation claims administrator and Lincoln Financial is Wells Fargo’s FMLA and Short-Term Disability (STD) Plan administrator. Wells Fargo Risk & Insurance Management will process all Workers’ Compensation Leave requests to determine if the Workers’ Compensation Leave is eligible for approval.

If your request for Workers’ Compensation Leave is not approved, you may still qualify for a Medical Leave. Refer to Medical Leave for additional information.

Note: Wells Fargo provides the Texas Injury Benefit Plan, rather than Workers’ Compensation Leave, for Texas employees who have a work-related injury or illness. For Texas employees, references in this section to Workers’ Compensation shall mean the Wells Fargo Texas Injury Benefit Plan.

16 North Dakota and Wyoming’s Workers’ Compensation claims are administered by the State Fund.
In this section:

- Eligibility
- Your responsibilities
- Income sources during leave
- Job reinstatement rights
- Returning to work

Eligibility
To be eligible for a Workers’ Compensation Leave, you must be a Wells Fargo employee and have sustained a compensable work-related injury or illness.

Note: States may have different laws with different compensability criteria for Workers’ Compensation Leave. Contact Risk & Insurance Management through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2, 3, 3. We accept all relay calls, including 711.

Your responsibilities
You must notify your manager immediately if you experience a work-related illness or injury, whether or not it results in your missing time from work.

To initiate a claim for Workers’ Compensation Leave, you or your manager must report your injury or illness to Risk & Insurance Management through Employee Care at 11-877-HRWELLS (1-877-479-3557), option 2, 3, 3; We accept all relay calls, including 711. or by completing the employee On-The-Job Injury Report Form. Refer to Workers’ Compensation Program Overview for additional details on how to initiate a claim. If your claim for Workers’ Compensation Leave is approved, you will be required to provide ongoing medical documentation to Wells Fargo Risk & Insurance Management about your work ability.

Until you receive notification that your Workers’ Compensation Leave and related claim have been approved, you must properly report your absence to your manager every day as outlined by your line-of-business standards. Employees taking extended time away from work without an approved leave of absence are subject to corrective action, up to and including termination of employment.

If a request for intermittent Workers’ Compensation Leave is approved, you must continue to notify your manager as outlined by your line-of-business standards for each intermittent absence taken. Clearly indicate to your manager if the absence is being taken as an intermittent absence eligible under FMLA.

Workers’ Compensation waiting period
Once eligible, in order to receive Workers’ Compensation benefits, you must complete the statutory waiting period, which is governed by state law for the state in which you work. During the Workers’ Compensation statutory waiting period, you should track your time away from work using the Nonroutine Event code in the Workday Absence application.

Observed holidays that fall during the Workers’ Compensation statutory waiting period should be used and recorded in the Workday Absence application.

Income sources during leave
You may be eligible for one or more of the income sources listed below after any applicable waiting period is satisfied and all requirements are met. Your total income sources during your leave period may not exceed 100% of your pre-leave covered pay. Your covered pay is determined by the job classification code (job class code) for your position as indicated in the Wells Fargo HR system of record. Wells Fargo will coordinate your income sources to make sure that total income does not exceed your pre-leave annual salary rate or benefits base rate.

The following income sources are available while on Workers’ Compensation Leave:

- Workers’ Compensation. (Note: Not available for employees in Texas; see Texas Injury Benefit Plan.)
- Texas Injury Benefit Plan. (Note: Only available for employees in Texas.)
- Wells Fargo’s STD Plan.
- Wells Fargo’s Long-Term Disability (LTD) Plan.
- Lump-sum payout of accrued unused Paid Time Off (PTO).

Refer to Medical Leave for additional information.

Job reinstatement rights
Job reinstatement is available while out on Workers’ Compensation Leave. Refer to Medical Leave for additional information.

Returning to work
When returning to work from a Workers’ Compensation Leave, you must complete the following steps:

1. Confirm with your health care provider the anticipated date you will be released to return to work.
2. Submit the return to work documentation, including any medical restrictions, directly to Risk & Insurance Management.
3. Immediately contact your manager to make him or her aware of your return to work date and any medical restrictions, in order for him or her to make arrangements for your return.
4. Keep your manager informed of any changes in your return to work status.

If you are released to return to work with medical restrictions requiring a work accommodation, begin discussing any required medical restrictions with your manager — do not provide any medical documentation to your manager. Medical documentation containing restrictions should be provided to your Risk & Insurance Management consultant. Discussions with your manager about any medical restrictions should begin before your return to work so that your manager can determine whether the accommodation request can be met without a business hardship.

If an accommodation solution does not seem feasible or additional assistance is needed, contact Risk & Insurance Management through Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. We accept all relay calls, including 711.

Refer to the Workers’ Compensation Program Overview for additional information. You may also email Risk & Insurance Management.
**Required Absence**

Each employee who works in a job that is identified as a sensitive position, or who is otherwise subject to the Required Absence policy, is required to be away from work in a manner that removes all work responsibilities associated with the employee’s current work role for a minimum of two consecutive work weeks (10 consecutive working days) each calendar year.

To comply with the Required Absence policy, employees may use a combination of the following absences or assignments:

- Paid Time Off (scheduled or unscheduled)
- Personal holidays
- Floating holidays
- Approved Leaves of absence
- Other Paid Time Away, as defined in the Employee Handbook
- Off-site training or professional conferences
- On-site training, rotation of duties, or temporary job assignments specifically designated and approved by line-of-business senior management and the applicable control executive (or delegate).

The following absences will not be adequate to meet the requirement of the Required Absence policy:

- Observed Wells Fargo holidays
- Business travel

**Scheduling a required absence**

Employees determine when to schedule (and request approval where needed) a required absence and must document the absence in the Required Absence Tool.

Managers determine at their discretion if and when a required absence in the form of a temporary job reassignment, rotation of duties, or on-site training is appropriate. Managers also approve Paid Time Off in accordance with business practices.

Review the [Required Absence from Sensitive Positions Policy](#), including restricted work activities and definitions of sensitive positions and tasks.
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 employee.

Violence-Free Workplace
One of our overriding concerns at Wells Fargo is that employees 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 when you’re working from home or another location. Threatening behavior directed at the workplace or at other employees from your home or through personal communications accounts 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.

Important: Violating this policy can result in corrective action, which may include termination of your employment (see Corrective Action). Also see the Violence-Free Workplace Policy for additional information.

Examples of threatening behavior
Examples of behavior that would be considered violent, threatening, or intimidating to others include but are not limited to:
• Threats, “any perceived threat, or insinuations of ‘getting even’”
• Physical aggression — demonstrated or threatened
• Assault, fighting, pushing, grabbing, slapping, kicking, or other physical or hostile action
• Sexual assault
• Profane or abusive language
• Aggressive horseplay or gestures
• Dangerous pranks or practical jokes
• Intimidation
• Deliberate or reckless destruction of company property or another individual’s personal property
• Possession of a weapon in the workplace by someone other than authorized security personnel
• Any form of harassment that is of a violent or threatening nature, such as stalking (see Anti-Harassment)
• Actual or threatened intimate partner violence

Personal situations
Sometimes employees may experience personal situations that could adversely affect the workplace. Employees need to tell their manager and Corporate Security immediately if they are in — or know of — any of the following situations:
• Incidents of intimate partner violence, violence, or threats against an employee, where there’s a possibility that the other party will seek out the employee at work or where the other party is another employee.
• An employee has obtained a restraining order, making his or her workplace a restricted area.
• An employee is receiving threatening or harassing telephone calls, emails, voicemails, or other messages at work.
• An employee is the target of unwanted pursuit by someone who has been seen at or near the workplace.

Corporate Security and EAC should be contacted immediately in any of these situations. Reports of threats to harm oneself or to harm others will be dealt with in a professional, discreet, and sensitive manner. Wells Fargo has procedures to support and address workplace incidents involving threats of harm to self or others. Such procedures include notifying the appropriate authorities (e.g., law enforcement, mental health agencies, etc.) of any such threat, as appropriate, on a case-by-case basis in accordance with law. Corporate Security and Wells Fargo will keep all material relating to the report confidential, except where disclosure is required for the purposes of: (a) conducting an investigation, (b) disciplinary or other remedial actions, (c) making a report to law enforcement or regulatory agencies when Wells Fargo has a legal obligation to report an incident or when Wells Fargo otherwise determines it is appropriate to do so, or (d) complying with other legal process or requirements.

Where to call
Immediately report violent or threatening behavior — and any situation that causes anxiety or fear of violence — to one of the following:
• 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 employees.
• Employee Assistance Consulting (EAC). For confidential individual employee 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. For more information, explore Employee Assistance Consulting articles on HR Services & Support.

• Your manager or your Employee Relations team.

Resources
Employees who are experiencing intimate partner violence or family problems 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. EAC can also be reached by calling 1-877-HRWELLS (1-877-479-3557), option 4. For more information, explore Employee Assistance Consulting articles on HR Services & Support.

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 is not responsible for the safety of our employees away from the workplace, we encourage employees to contact their local community services, Corporate Security, or Employee Assistance Consulting, for safety tips on how to avoid and prevent becoming a victim of violence.

Weapons
Possessing weapons on company premises or at company-sponsored events or otherwise while conducting Wells Fargo business is dangerous to employees, third parties, visitors, customers, and other outside individuals and is strictly prohibited. Except for certain authorized security personnel, Wells Fargo employees are not permitted to carry, either openly or in a concealed manner, any weapon, such as a knife or firearm, while acting in any capacity for Wells Fargo. Unless applicable law requires otherwise, this policy applies to all Wells Fargo premises.

Authorized security personnel includes Corporate Security Agents specifically authorized by the Senior Security Director and cash vault guards. Those authorized security personnel must comply with the Corporate Security Firearms and Safety Policy.

Wells Fargo acknowledges that certain states allow persons to store weapons in locked vehicles, and this activity is not prohibited by 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. Again, you are not permitted to have these items at work or while you’re conducting business on behalf of Wells Fargo. See the Violence-Free Workplace Policy for additional information.

Building Access Controls
All employees play a critical role in maintaining and adhering to proper building access controls, which help ensure the safety of employees, customers, and company assets.

Managers must ensure all employees understand and comply with site-specific access control responsibilities and requirements. Business management is also responsible for granting access approval for their visitors, employees, and third-party service providers or vendors. Examples of prohibited activities include:

• Sharing keys, building access card or badge also known as Physical Access Control System (PACS), or access codes

• Failing to display a personalized PACS badge when required

• Preventing controlled doors from closing and locking completely

• Failing to follow local rules for obtaining badges for guests and visitors

• “Tailgating” or “piggybacking,” which refers to allowing another person to accompany or follow a person into an access-controlled area without proper credential or access device

• Failing to follow access card or badge entry and exit procedures required by the particular physical security policy at a facility may subject an employee to disciplinary action

Drugs & Alcohol
Wells Fargo is dedicated to maintaining a drug-free workplace. All employees are required to perform their job duties unimpaired by illegal drugs, marijuana, alcohol, or the improper use of legal substances. You are prohibited from working or reporting to work when impaired by alcohol or drugs.

Important: You are expected to take accountability for your actions and decisions. Any employee who is unfit to work because of alcohol or drug use may be sent home and this can result in corrective action, which may include termination of employment. For more information, see Corrective Action.

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, dispensation, distribution, possession, or use of any illegal drug or any mind-altering or nonprescribed controlled substance, or the nonprescribed use of a controlled substance, on company premises, during work-related activities, or while conducting company business is prohibited and is cause for immediate termination of your employment. In addition, illegal substances found on company premises can 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, which includes driving while on company business, 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-employees 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 an 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 review the alcohol guidelines for special events on the Risk & Insurance Management site.

**Treatment**

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. Learn more about EAC in the HR Services & Support site.

- Your particular health plan (refer to your health plan material).

**Smoke-Free Workplace**

We provide a smoke-free workplace for our employees 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 vehicle, or during work-related activities at any time, 24 hours a day, 7 days a week. “Wells Fargo facility” includes all Wells Fargo-owned, -leased, and controlled space such as:

- Private offices
- Lunch and dining rooms
- Hallways
- Elevators
- Stairwells
- Conference rooms
- Vestibules
- Loading docks
- Lobbies
- Common areas
- Restrooms
- Parking areas

Smoking or vaping 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 employee consultation on help to quit smoking, employees 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. Learn more about EAC in the HR Services & Support site.

**Workplace Accommodations**

Intended for U.S.-based employees and U.S. citizens working abroad. Wells Fargo understands the value of all employees and appreciates their unique capabilities and contributions. We are dedicated to accommodating employees who have ongoing or chronic medical conditions and disabilities, providing the opportunity to be successful in their Wells Fargo careers. Wells Fargo is also dedicated to accommodating pregnancy, pregnancy-related conditions, and lactation.

The goal of a workplace accommodation is to support you in successfully performing your job within the expectations of the position and enjoying equal benefits and privileges of employment, without imposing an undue business hardship.

Our commitment is in alignment with the Americans with Disabilities Act and related state or local regulations pertaining to medical leaves of absence and disabilities. The ADA is a federal law enacted to prohibit discrimination against individuals with physical or mental disabilities in employment, among other places. Wells Fargo takes seriously our responsibilities under the ADA. We support the ADA and our policies comply with the spirit of the ADA.

**Eligibility**

Employees are eligible for work accommodations if they have an ongoing or chronic medical condition, are pregnant, lactating, have a pregnancy-related condition, or a disability that affects their ability to perform their regular job duties or enjoy the benefits and opportunities of employment. An ongoing or chronic medical condition excludes illnesses such as a cold, flu, sore throat, cough, upset stomach, or similar minor/short-term illness, unless it is a symptom of or affects a chronic medical condition. Accommodations are for an employee's own medical condition.

For assistance with time away to care for a family member, please review the Family Leave policy, then contact Lincoln Financial at 866-213-2937 from 8 a.m. to 8 p.m. Eastern Time.

**Accommodations for job seekers**

Accommodations Management also works with internal and external job seekers who need accessibility or accommodation assistance in the job posting and interview process to participate fully in that process.
Participation is voluntary

Participation in the accommodations 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.

If you choose not to participate, a job modification or accommodation cannot be provided. In such an event, if you are unable to meet work performance and/or attendance standards, you would be subject to the usual corrective action guidelines of your group.

Confidentiality

Medical information gathered to evaluate the need for a job modification or accommodation is held in the strictest of confidence, as required by law.

Your manager will only be advised about your limitations as they relate to accommodations or modifications in the workplace that may help you perform your job. You are not required to, nor should you feel obligated to, share or disclose any private health information to supervisors, subordinates, or peers.

Before contacting your health care provider about your health condition and related functional impairment, an Accommodations Management professional will ask for your written consent.

All medical information received by Accommodations Management is kept in a separate file and does not become part of your personnel records. Accommodations Management will prepare a Job Accommodation Record form for your manager and Human Resources. Without disclosing your medical condition, this form will briefly outline the need for, and nature of, any offered accommodations and their duration. It will be kept in a confidential medical/disability file, which is maintained separately from the personnel file.

Initiating the request

If you need to request a workplace accommodation, start by contacting your manager or Accommodations Management in any of the following ways:

To request an accommodation for yourself or your employee who cannot perform duties of the job due to a medical condition or disability, pregnancy or lactation needs, submit an Accommodation Request.

Call 1 877 HRWELLS (1 877 479 3557), option 2, 3, 4. We accept all relay calls, including 711. This line is available Monday through Friday 7:00 a.m. to 7:00 p.m. Central Time.

Managers who receive requests for workplace accommodations from employees or job seekers, should contact Accommodations Management to discuss the request. Some accommodation requests can be implemented by a manager without the assistance of Accommodations Management after assessing if there is undue hardship.

The solution must be documented using the Accommodation Request form. If the manager believes there is undue hardship, the request must be discussed with Accommodations Management before declining the request.

To better understand manager responsibilities and what types of requests managers can implement without Accommodations Management assistance, see Managers: Workplace Accommodations on the HR Services & Support site.

Evaluation and Recommendation

- 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.

- Once the Accommodations Management consultant (AMC) has gathered the pertinent information, the request will be evaluated and reasonable accommodations recommended during an interactive process that includes you and your manager. The modification or accommodation identified 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 and should not cause an undue business hardship.

- Essential 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. Like any employee, 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.

Once an accommodation has been identified and offered during the interactive process, the employee is provided with written confirmation of the offered accommodation. The manager is ultimately responsible for implementing the accommodation.

After an accommodation is implemented or put into place, the employee and their manager should continue to evaluate the effectiveness of the implemented accommodation.

If modifications to the implemented accommodation are needed, the employee and their manager may contact the Accommodations Management team to reevaluate the situation.

Unable to fulfill a request

When a reasonable accommodation cannot be identified for the work accommodation request, the Accommodations Management team will explore alternative options available to you, which may include a Medical Leave or Job Search Leave.
Lactation Accommodation

Wells Fargo supports our employees with lactation accommodation needs. If you have a lactation accommodation request, please notify your manager or Accommodations Management in advance. If you are on leave, please notify your manager if you will need a lactation accommodation upon returning to work so that your manager can arrange an appropriate lactation space.

For more information on the Lactation Accommodations process, see Lactation Accommodations in the HR Services & Support site.

Workers’ Compensation

Workers’ Compensation* is available to Wells Fargo employees in the U.S. who have a work-related illness or injury. Coverage starts on your first day of employment. If your claim is payable, Workers’ Compensation pays your approved medical bills and may provide 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-HRWELLSS (1-877-479-3557) — we accept all relay calls, including 711 — 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 employees, Wells Fargo provides the Texas Injury Benefit Plan, rather than Workers’ Compensation, to assist Texas workerscompensation@wellsfargo.com.

Fitness for Duty

To protect the well-being and safety of all our employees and customers, Wells Fargo may request a Fitness-for-Duty evaluation when:

- There is reasonable cause for serious concern about an employee’s ability to perform his or her job and duties safely.
- An employee’s behavior is grossly inappropriate for the workplace.
- There’s reasonable concern for workplace safety.
- For confidential individual employee 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-HRWELLSS (1-877-479-3557), option 4. Learn more about EAC in the HR Services & Support site.

Safety & Health Responsibilities

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 requires the commitment of every employee.

Risk & Insurance Management is the program administrator of Wells Fargo’s Safety & Health Program and has the authority and responsibility for establishing, implementing, and maintaining this program. Managers are responsible for implementing and maintaining the Safety & Health Program in their work area and for answering employee questions about it. Employees are responsible for following safe work practices and reporting any unsafe work condition to their managers or property manager. Employees may also contact the confidential EthicsLine, where they can choose to remain anonymous.

Data collection related to employee health and safety purposes may trigger privacy-related concerns or requirements. Please consult your business privacy leader or Privacy Compliance before implementing or changing any related new data collection measures.

OSHA

Risk & Insurance Management, in partnership with Corporate Properties and business groups, supports compliance with the Occupational Safety and Health Act (OSHA).

Hazard Identification and reporting

All employees are expected to work safely and to report safety and health hazards to their manager immediately. Managers are responsible for following up on reported safety and health hazards and implementing appropriate risk mitigation practices.

All employees are expected to report safety or health hazards to their manager without fear of reprisal or retaliation. Additionally, you may also report safety and health issues 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 immediately by calling 1-877-HRWELLSS (1-877-479-3557) or completing the Employee On-the-Job Injury Report Form.

Contingent resources should report work-related injuries directly to their employer. Wells Fargo managers should report contingent resource injuries to Risk & Insurance Management by calling 1-877-HRWELLSS (1-877-479-3557) to appropriately document the incident.

Hazard communication

While Wells Fargo operations do not typically require the use of hazardous chemicals, some Wells Fargo operations may require the use of products that contain one or more hazardous chemicals. Employees who use hazardous chemicals must receive training and information, including safe handling and emergency precautions, related to the potential hazards of these chemicals. Regardless of exposure potential, all employees should complete general Safety Data Sheet (SDS) training. For training resources and information, visit the Risk & Insurance Management site.

Employee safety and health training

Safety and health training may be accessed through the New Employee Safety Orientation and online training on the Risk & Insurance Management site.
**Communication of safe work practices and conditions**

Safety and health information may be communicated through various methods including the Risk & Insurance Management site, Teamworks articles, and company emails.

Your manager will let you know about any important site-specific safety and health information you need to perform your job safely.

**Important:** Unsafe work practices will be promptly addressed and can be subject to corrective action, which may include termination of your employment (see Corrective Action).

**More information**

If you’d like more information about Wells Fargo safety and health programs, visit the Safety & Health section of the Risk & Insurance Management website; call 1-877-WFC-RISK (1-877-932-7475), option 4; or email lossprev@wellsfargo.com.

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**Enterprise Resiliency**

Wells Fargo recognizes that failing to adequately prepare for, mitigate, respond to, and recover from a planned or unplanned business service interruption, irrespective of its cause, has the potential to expose the company to a wide range of risk.

Wells Fargo manages business resiliency and disaster recovery risk in accordance with the company’s policy and procedures to minimize risk, achieve business goals, and comply with laws, rules, regulations, and regulatory guidance to protect the company and our customers. Wells Fargo defines resiliency as the ability to prepare for and adapt to changing conditions and withstand and recover rapidly from incidents. Resilience includes the ability to withstand and recover from deliberate attacks, accidents, or naturally occurring threats or incidents.

Resiliency depends on employees knowing what to do in the case of a business disruption. Relevant front-line employees must participate at least annually in business resiliency and disaster recovery risk management training that provides necessary information to enable execution of responsibilities. Know what your business group’s recovery strategies are and how you’ll contact your management. Visit the Enterprise Business Continuity Planning site for more information.

**Emergency Preparedness**

One of our most important priorities at Wells Fargo is to keep our employees, customers, and visitors safe, and we all have a role to play. Being ready for any emergency that might happen requires the commitment of every employee.

**Employee responsibilities**

As an employee, you have important emergency preparedness responsibilities. Do not wait for someone to tell you what you need to know. You are expected to:

- Understand what to do in an emergency within your building, including:
  - Where the fire or evacuation alarms are and how to use them.
  - The sounds and signaling methods of fire and evacuation alarms.
  - The pathway to at least two alternative exits from every room or area in the workplace.
  - 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.
  - Whom to contact in an emergency and how to contact that person.
  - Where to gather outside the building to ensure that everyone is safe.

- Act immediately. Do not hesitate by looking around to see what others are doing when an alarm sounds or there are signs of danger.
- Follow all Wells Fargo Emergency and Security Procedures.
- Participate in site emergency plans, evacuation drills, and other emergency-procedure trainings and exercises when requested.
- Communicate to your manager any need you have for assistance in completing emergency procedures (for example, use of a wheelchair).
- Take the Emergency Response and Violence-Free Workplace training through Develop You (search for “Emergency Response”).

Ask your manager if you have any questions related to your responsibilities.

**Enterprise Incident Management**

As part of Enterprise Resiliency, Enterprise Incident Management (EIM) establishes companywide coordination, support, and communications for all high-severity incidents at Wells Fargo.

The objectives of Enterprise Incident Management are to improve Wells Fargo’s ability to respond to an incident by providing the following:

- An enterprise focus to ensure that employees respond safely during an emergency at work and for the enterprise to prudently respond to crises of any origin and scope.
- Situational awareness that is crucial to the speed and efficacy of the response and informed prudent decisions during critical incidents. Situational awareness results from monitoring and expert review of available information and strong information-sharing partnerships and relationships within communities and public agencies.
- Monitoring of employee safety and well-being issues.
- Consistency of message internally and externally.
- Effective prioritization of resources in incident response.
- Facilitation of the Crisis Command Center, including the Situation Room and Board Room.
Emergency and security procedures
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 the Wells Fargo Emergency and Security Procedures pamphlet, available from Forms Online or the supply warehouse as form number HRS1099, or from the Emergency and Security Procedures website on Teamworks.

More information
Ask your manager if you have any questions regarding emergency procedures and/or incident and crisis management. You can also find information on these Enterprise Incident Management (EIM) Teamworks sites:

- Emergency and Security Procedures
- Training resources
- Employee preparedness
- Manager emergency responsibilities
- Site emergency plans
- Emergency supplies
- Travel Risk Management
- International employee emergency preparedness
Leaving Wells Fargo

Our approach
Whether the decision to terminate employment is yours or Wells Fargo’s, it’s our intent that every employee 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 recommend you notify your manager 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 workdays, unless otherwise designated by state or local law, you’ll be considered to have abandoned your job.
- You’ll be considered to have abandoned your job in the above situation even if you informed your manager that you do not intend to resign prior to your absences.
- In some situations, if you don’t report to work at the end of an approved leave, it may result in Job Abandonment.

Note: If you abandon your job, in most cases, you will not be eligible forrehire by Wells Fargo.

Review of the decision to terminate
Each termination for job abandonment is reviewed by the manager and Employee Relations before the termination occurs, unless the employee did not return from an approved Workers’ Compensation Leave. In those instances, managers should contact Risk & Insurance Management.

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 the decision to terminate
Each involuntary termination is reviewed by the manager and HR representative before the termination occurs. Some involuntary terminations require consultation with Employee Relations.

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 employee. So as a Wells Fargo employee, 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 coaching 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 Employee 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 Senior Security Director, possession of firearms and dangerous or lethal weapons, including tasers, stun guns, etc.:
  – On company premises or at company-sponsored events. Note: Wells Fargo recognizes applicable state laws that may allow storage of firearms in locked vehicles 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. Examples include:
  – 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).
• 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 an employee’s property.
• Terminations resulting from misconduct related to code of ethics violations, dishonesty and fraud, professionalism, sales and service misconduct, and violation of company policies result in a “not eligible for rehire” status.

See Employment at Will in the Employment & Hiring section of this handbook.

**Employment Ineligibility**

Employees 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 States (see 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 employee displacement, an involuntary termination initiated by management as a result of economic or operational factors requiring workforce reduction. Based on business need, Wells Fargo may retain employees in their current roles, move employees to alternative roles, or change employee job duties as an alternative to displacing them.

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 employees 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, employees may not volunteer for displacement. The displacement process is also not to be used as a substitute for performance management of an employee. For more information about displacement standards, employees and managers should access Wells Fargo’s Displacement Policy.

If you are notified of displacement, the company will provide you with information about any post-termination benefits, programs, or services available to assist you during the transition period. The Benefits Book provides information on the Wells Fargo & Company Severance Plan, which governs eligibility for employees who are displaced and is designed to provide post-termination severance benefits to eligible employees in these situations while they are seeking new employment.
Medical leaves and qualifying disabilities
At Wells Fargo, we have a strong commitment to retaining qualified employees whenever possible and provide assistance in finding new positions within the company for employees who:

• Return from a certified Medical Leave when their positions are no longer available.

• Are active employees with a qualifying disability that cannot be reasonably accommodated in their current role.

For employees returning from a certified Medical Leave and/or qualifying disability that cannot be reasonably accommodated, Wells Fargo Accommodations Management and Wells Fargo Recruiting will partner with each employee to find another position suitable for reassignment. If no suitable positions are available and the employee is not offered, reassigned, or placed in a position with the company, the employee will be placed on Job Search Leave and may be eligible for severance pay and benefits. Employees returning from FMLA leave will be restored to the same job or to an equivalent job.

Retirement Information
The decision to retire is an exciting step in your professional and personal life. As you approach your retirement, you’ll need to make key decisions and complete several steps to ensure a smooth transition.

At least 90 days before you retire, review Your 5-step Guide to Retiring from Wells Fargo (PDF, 3.19 MB). This guide is designed to help you understand what benefits may be available to you in retirement and what action steps you may need to take before and after your retirement date.

You’ll also find a high-level retirement timeline and printable checklists to help you navigate each step of the retirement process. Below is information about some of the key benefits that you may be thinking about in retirement.

Retiree health care
If you meet the below eligibility requirements, you may be eligible for access to retiree health care coverage under the Wells Fargo & Company Retiree Plan. This includes Wells Fargo-sponsored retiree medical plans (and dental plan if you are under age 65).

To be eligible for access to retiree health care, you must:

• Be in a benefits-eligible regular or fixed-term position (other than in a flexible classification — see Impact on Retiree Health Care Coverage Information for more information on benefits for employees in a flexible classification) on your last day of employment and meet one of the following:
  – Age 55 with at least 10 completed years of service
  – Age 65 with at least one completed year of service
  – 80 points (based on age + completed years of service); or

• Be in a benefits-eligible position on your last day of employment and meet all of the following:
  – You were on Wachovia’s payroll and in a benefit-eligible position as of December 31, 2009, and
  – Your age plus full years of service equaled 50 or greater as of January 1, 2010, and
  – On your last day of employment with Wells Fargo, you are at least age 50 with 10 or more years of service

Generally, if you terminated employment and were rehired within six months of your termination, your prior service counts in calculating the eligibility above. Your completed years of service are measured from your continuous service date or adjusted service date, whichever is earlier. Partial years are not included. Please note that a break in service of six months or more may invalidate any retiree medical subsidy for which you may have been eligible (see next paragraph for additional information on retiree medical subsidies).

A limited number of employees are also eligible for a subsidy (e.g., contribution from the Wells Fargo & Company Retiree Plan) toward the cost of Wells Fargo-sponsored retiree medical coverage. If you are eligible for a subsidy when you retire, and your eligible spouse or domestic partner is also eligible for a subsidy, you must choose to cover your eligible spouse or domestic partner at the time of your retirement for your eligible spouse or domestic partner to receive a subsidy. If you choose to add your eligible spouse or domestic partner to coverage after your initial retirement date based on a Qualified Event, your eligible spouse or domestic partner will not receive a subsidy.

If you are eligible for Medicare but you are not eligible to receive a subsidy toward the cost of Wells Fargo-sponsored retiree medical coverage, you will be able to enroll in individual Medicare-eligible medical coverage through a voluntary Medicare coordinator service called Via Benefits™ rather than coverage under a Wells Fargo-sponsored retiree plan. To find out if you’re eligible for a retiree medical subsidy and access to a Wells Fargo-sponsored retiree health care plan, or to find out if you’re eligible for access to Via Benefits, contact the Wells Fargo Retirement Service Center at 1-877-HRWELLS (1-877-479-3557), option 1, 3. Representatives are available Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time. All relay service calls are accepted, including 711. You can also sign on to benefitconnect.wf.ehr.com/ess.

For additional information about the Wells Fargo & Company Retiree Plan, refer to the Retiree Benefits Book.

401(k) Plan
As you approach your retirement date, you’ll need to decide what to do with your 401(k) Plan account balance including whether you want to leave your balance in the 401(k) Plan or take a withdrawal from the 401(k) Plan. Empower Retirement Solutions Group (RSG) investment adviser representatives are available to assist you in evaluating your withdrawal options and will act as a fiduciary in your best interest when providing one-on-one investment advice and consultations based on your retirement income goals. This advice is available at no cost to you and provides recommendations for you to consider. After speaking with an RSG representative by calling 1 877 924 7763, you will receive a specific recommendation summary describing your conversation and the advice provided. You can then choose whether or not to implement the advice. Refer to the “Advisory
details about eligibility and distribution options. If you are determined to be disabled, as defined by the 401(k) Plan, you are also eligible to receive a withdrawal of your 401(k) Plan account, even if you have not terminated employment. Refer to the “Definition of disability under the 401(k) Plan” section for more information.

If your total vested 401(k) Plan account balance is $1,000 or less at the time of withdrawal, you will automatically receive a lump-sum withdrawal paid as cash to you as soon as administratively feasible following the date that you terminate employment unless you provide alternate instructions. If your total vested 401(k) Plan account balance is greater than $1,000, you have the ability to keep your retirement savings invested in the 401(k) Plan throughout your retirement years, provided that you comply with the IRS required minimum distribution regulations. Following your last day of employment, you’ll receive a brochure in the mail, which will provide information about your 401(k) Plan distribution options. You can also access the 401(k) Plan Summary Plan Description for important information about the 401(k) Plan, including distribution options in retirement. Review these materials anytime on the 401(k) Plan website at my401kplan wf.com, and talk to a tax or financial advisor before taking a distribution from the 401(k) Plan.

A team of retirement representatives are available to help you understand your distribution options. They will explain how each option might affect your 401(k) Plan savings and walk you through the distribution process. You can contact a retirement representative at Empower Retirement by calling 1-877-HRWELLS (1-877-479-3557), option 1, 1, 1. Retirement representatives are available Monday through Friday, 7:00 a.m. to 9:00 p.m. Central Time and Saturdays from 8:00 a.m. to 4:30 p.m. Central Time. All relay service calls are accepted, including 711.

**Cash Balance Plan**

The Cash Balance Plan is a pension plan that was available to eligible employees before July 1, 2009. If you are eligible, you may begin the distribution process up to 90 days, but no less than 30 days, before the date that you want to begin receiving your benefit after your termination of employment.

If your total vested Cash Balance Plan account balance is $1,000 or less at the time of your termination of employment, you will automatically receive a lump-sum distribution as soon as administratively feasible following your termination of employment. If your vested Cash Balance Plan account balance is over $1,000, you may request to have payments begin as early as the first day of the month following the month in which you terminate employment or you may defer the commencement of your benefit. If you defer commencement of your Cash Balance benefit certain required beginning dates may apply. Refer to the Cash Balance Plan Summary Plan Description for additional details about eligibility and distribution options.

If you are eligible for the Cash Balance Plan, you can view your current Cash Balance Plan benefit and estimate what your monthly Cash Balance Plan benefit will be with different benefit commencement dates and with different distribution options by signing onto the BenefitsConnect site. You can also request a Cash Balance Plan information packet by calling the Wells Fargo Retirement Service Center at 1-877-HRWELLS (1-877-479-3557), option 1, 1, 2. Representatives are available Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time. All relay service calls are accepted, including 711.

If you choose to apply for reemployment at Wells Fargo & Company or its affiliates after you have retired and taken 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.

**Employee Obligations at Termination**

**Your responsibilities when your employment terminates**

Your employment with Wells Fargo terminates, you are expected to return all company property and physical assets such as ID badges, keys, credit cards, computer systems, mobile devices, and any intellectual property to your manager on or before your last day. You are expected to comply with the Code of Ethics and Business Conduct which prohibits sharing any proprietary, confidential information or trade secrets about Wells Fargo, employees, customers, or third-party service providers during or after your employment. The transfer of information during employment is limited to properly designated employees or where required by law. For more information, see Information Security or Information Security Identity and Access Management Domain Policy.

Your manager is accountable for retrieval of the company assets and disabling system access in a timely manner.

Report any lost, damaged, or stolen Wells Fargo information or assets to your manager immediately or go to the Compromised Data site and select “Report Lost, Stolen, or Non-Returned Equipment” or “Report an Incident” at the top-right of the page. If you work in any of the following groups, contact your manager for your unique link to report an incident: Contact Centers (Phone Bank), Enterprise Investigations (EI), Lockbox, Data Loss Prevention (DLP)/Confidential Supervisory Information (CSI), and Operational Inadvertent Error Report (IER). If you are not able to use the Compromised Date site to report the incident, call the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred.

**Repayment obligations if your employment terminates**

If your employment with Wells Fargo terminates, refer to PTO at Termination and the Overpayment Policy to determine if there are any repayment obligations before your last day of employment.
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. We accept all relay calls, including 711. After leaving Wells Fargo, you can reach the Wells Fargo Retirement Service Center at 1-877-HRWELLS (1-877-479-3557), option 1. Representatives are available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time. The Wells Fargo Retirement Service Center accepts relay service calls.

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 on the Benefits site on Teamworks (also available on BenefitConnect | COBRA at cobra.ehr.com) or contact BenefitConnect | COBRA at 1-877-29-COBRA (1-877-292-6272), Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Time (excluding holidays). International callers should use 1-858-314-5108.
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 employee is responsible for understanding and following procedures that reduce risk to our company and consumers.

You are our front line 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 the Information Security Risk Management Tool (ISRMT) Wells Fargo’s online system of record for Information Security Policy.

Important: All new employees are required to sign the Employee Acknowledgment to indicate that they will read, acknowledge, and abide by the provisions of our Information Security Policy, summarized in this Employee Handbook Information Security Policy Overview. Refusal to complete the Employee Acknowledgment can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action. In addition, employees 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.

Employees are expected to comply with these principles at all times:
• 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

This overview should not be considered comprehensive, because not every situation can be addressed here. Wells Fargo expects employees 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 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, can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action.

Every employee 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 an employee 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 employees the ability to communicate with customers, business partners, and other employees in a safe and reliable manner while minimizing risk and maintaining compliance with regulatory and legal standards.

To mitigate risk, employees 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 employees 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 communications 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. Any and all telephone conversations, transmissions via electronic mail or otherwise, or access/use of the Internet or internal platforms or sites by way of any company electronic device or system, including, but not limited to, the use of a computer, telephone, wire, radio, or electromagnetic, photoelectronic, or photo-optical systems, may be subject to monitoring at any and all times and by any lawful means. Pursuant to applicable U.S. laws and regulations, monitoring may be conducted remotely or locally using software, hardware, or other means, including the use of data analytics programs that analyze data from internal monitoring systems to identify and mitigate risk associated with potentially abnormal, abusive, or malicious activity. 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 employees 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 employee who believes that an incident may have 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. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred. To report a security incident anonymously, contact the EthicsLine at 1-800-382-7250 or online through the Web Reporting System. All reports will be treated as confidential to the extent possible. No retaliation will be taken against any employee 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 employee’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 employees. You have a responsibility to protect company and consumer information.

Information owners must limit the availability of information on Teamworks based on the classification of the information and the business need for access.

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 employees according to their business role and need.

Employees may receive proprietary information relating to Wells Fargo in the course of their work and are obligated to protect such information from disclosure. Employees 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 go to the Compromised Data site and select “Report Lost, Stolen, or Non-Returned Equipment” or “Report an Incident” at the top-right of the page. If you work in any of the following groups, contact your manager for your unique link to report an incident: Contact Centers (Phone Bank), Enterprise Investigations (EI), Lockbox, Data Loss Prevention (DLP)/Confidential Supervisory Information (CSI), and Operational Inadvertent Error Report (IER). If you are not able to use the Compromised Date site to report the incident, call the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred. To report a security incident anonymously, contact the EthicsLine at 1-800-382-7250 or online through the Web Reporting System. All reports will be treated as confidential to the extent possible. No retaliation will be taken against any employee because he or she, in good faith, reports a possible security incident.
able to use the Compromised Date site to report the incident, call the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred.

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. All information assets either managed or processed on behalf of, in care of, or owned by Wells Fargo are to be classified using the Information Classification Matrix. The matrix contains a representative set of examples for each of the four classifications of company information: 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 employees.

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 employees 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 employees if disclosed or destroyed without authorization.
  - Logistical communications that are made solely for the purpose of scheduling, organizational, and planning that do not contain any other company information.

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 employees 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 employees if disclosed or destroyed without authorization. This could result in severe regulatory, reputational, and financial consequences if disclosed or destroyed without authorization.

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 Records and Information Management Policy and the 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.
- Storage of non-work-related personal data on Wells Fargo-owned equipment is not allowed. Work-related personal data may be stored on Wells Fargo-owned equipment but such equipment must not be relied upon for retention or future recovery of the personal data.

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.
- Do not use personally owned devices or communication channels to e-message company information or conduct company business. However, personally owned devices and personal communication channels may be used to e-message logistical communications.

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 Records and Information Policy, and the 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 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
Use the Retention Schedule and destroy proprietary information so that it cannot be recovered, once its retention requirements are met. Refer to Media Destruction or Shred Services 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 sixteen 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 an employee, 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 Enterprise Digital Properties Governance’s Policies and 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 360 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.
- If you witness an Access Control Violation, it is your responsibility to immediately notify the Corporate Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355).
- 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.

Each employee 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.
- 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.
- When traveling, take extra precaution to protect your equipment and its information. Power down the laptop before you transport it. 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 employee 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 employees are an extension of the office and must be used and secured in accordance with Wells Fargo policies, standards, and security requirements. Employees are responsible for protecting assets from loss, theft, and damage while they are in the employee’s possession.

Under no circumstances are employees 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 or mobile computing devices, 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 employee shall remove, copy, or destroy such software or information from company systems.

Wells Fargo may issue mobile computing devices for employees to conduct Wells Fargo business. Employees 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, and antivirus) installed on mobile computing devices must not be disabled or removed under any circumstances.

Mobile computing devices
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 go to the Compromised Data site and select “Report Lost, Stolen, or Non-Returned Equipment” or “Report an Incident” at the top-right of the page. If you work in any of the following groups, contact your manager for your unique link to report an incident.

Contact Centers (Phone Bank), Enterprise Investigations (EI), Lockbox, Data Loss Prevention (DLP)/Confidential Supervisory Information (CSI), and Operational Inadvertent Error Report (IER). If you are not able to use the Compromised Data site to report the incident, call the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred. For more information about standards for business-related, public-facing mobile website or application and text message service to customers or prospects, see the Enterprise Digital Properties Governance website.

Personally owned electronic devices
Personally owned electronic devices (for example, laptop, tablet, smartphone, PDA, MP3 player, iPod) 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, employees 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 Bring Your Own Device (BYOD) program may be used to conduct Wells Fargo business within the Wells Fargo secure
container. 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.

- Employees using approved remote access solutions may use non-Wells Fargo wireless network equipment to connect to the Wells Fargo network.

- Unless there is a line-of-business-specific policy or your manager has specific restrictions in place, employees who need to use a cellular phone for necessary and reasonable business purpose conversations can use their personal mobile phone.

- Employee use of personally owned electronic devices to e-message [logistical communications] is not prohibited, so long as those devices are not used to otherwise e-message or otherwise store company information outside of a Wells Fargo-approved Bring Your Own Device (BYOD) secure container.

Protecting Electronic Communication Systems
Wells Fargo’s electronic communication systems exist to facilitate business and aid employees in communicating with customers, business partners, and other employees in the conduct of that business. The company relies on individual employees and their managers to make sure that uses of these communication systems are functional for business purposes.

Employees are expected to represent Wells Fargo in a professional manner when using communication systems to conduct business. Employees should remember that much of the information they are transmitting and receiving electronically is sensitive company and consumer information. Accordingly, employees 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. Employees 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.

E-messages must not include attachments or file extensions that may cause information security vulnerabilities or introduce malware. Refer to the Enterprise Digital Properties Governance website for additional standards for outbound e-messaging to customers and prospects. Visit the Enterprise Messaging website for more information regarding internal e-messaging communications.

Subject to the Information Handling section 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, to support internal collaboration with employees, 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 employees 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, restricted, internal use, sensitive, or any personally identifiable information (PII) about a customer (e.g., a person) in the subject line of an email sent externally (e.g., contact information, financial transaction detail). Employees must understand Wells Fargo’s policies and procedures according to Enterprise Messaging for handling fraudulent email messages. Review your email carefully and use the Report Spam/Phish button on your Outlook toolbar for 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 email attachments or links that could introduce malware. Do not forward the email to anyone unless you don’t have the Report Spam/Phish button, in which case you can send the email to SpamReporting@wellsfargo.com or ReportPhish@wellsfargo.com and delete all copies of the suspected phish email from both your inbox and sent email folder. Wells Fargo monitors and filters all email messages based on specific content, including unencrypted sensitive information (e.g., Social Security numbers, financial account numbers).

Messages that contain obscene content will not be delivered. Such messages sent by a Wells Fargo employee can result in corrective action, which may include termination of your employment. For additional information, see Corrective Action. Employees 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.

Instant messages
Only Wells Fargo-approved solutions may be used for instant messages and online chat (“IM”) services. Under no circumstances should any employee attempt to conduct Wells Fargo business, including internal collaboration with employees, 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 sensitive internal use, confidential, or restricted information by text messaging. Text messages to customers should not be sent outside of an approved Wells Fargo application.
Internet Use
Employees 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. 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
Employees 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. Wells Fargo may monitor applications used and software downloaded, installed, and deleted on Wells Fargo assets.

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 employee 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, Enterprise Digital Properties Governance, and the Legal 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 ISC 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 employees’ 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
Employees 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
Employees 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 employees, regardless of position or status.

Roles and responsibilities

Employees
Every employee in every job and position plays an important role in protecting the information entrusted to Wells Fargo by customers, employees, and our third-party providers. As a Wells Fargo employee, you are expected to:

• Read and comply with the Information Security Policy Overview. This information outlines those requirements that are most common to all employees.

• 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 employees 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 employee 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 employees in complying with the Information Security Policy to appropriately protect Wells Fargo information, assets, and communication systems.
• Ensure that employees reporting to you complete the annual required training in the time frame communicated by your 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)
ISCs, acting as part of the Information Security Front Line, work with lines of business and technology teams to ensure risks and threats to Wells Fargo’s assets (e.g., business applications, third parties, infrastructure components) are identified as assessed. ISCs partner with the Group ISL teams to ensure that the business is kept informed about their risks and mitigation options. The ISCs ultimately are accountable for the information security risk assessment activities conducted by Information Security. See the Information Security Roles and Responsibilities (PDF) document for more information.

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 employees in locating detailed guidance on related policies, processes, technologies, and support groups. The supporting materials listed below are organized alphabetically for ease of reference.

• Cyber Threat Management (CTM)
• Electronic Shipping Options (eSO)
• Email Misuse: Spam and phish:
  – abuse@wellsfargo.com
  – reportphish@wellsfargo.com
• Enterprise Digital Properties Governance (websites, social media, mobile, and e-mailing)
• Information Classification Matrix
• Information Management Office (IMO)
  – Retention Schedule
  – Shred Request Tool
• Information Security (IS): Products and Services
• Information Security: Education and Awareness
• Information Security Consultant (ISC) (list by business)
• Information Security Policy Exception Management Mailbox
• Information Security Risk Management Tool (ISRMT)
  – Policies, Standards, Requirements, Solutions and Security Baselines
  – Mailbox Support
• 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
  – Go to the Compromised Data site and select “Report Lost, Stolen, or Non-Returned Equipment” or “Report an Incident” at the top-right of the page. If you work in any of the following groups, contact your manager for your unique link to report an incident: Contact Centers (Phone Bank), Enterprise Investigations (EI), Lockbox, Data Loss Prevention (DLP), Confidential Supervisory Information (CSI), and Operational Inadvertent Error Report (IER). If you are not able to use the Compromised Date site to report the incident, call the Security Response Center (SRC) at 1-877-494-WELLS (1-877-494-9355), option 3. Report all incidents of possible compromised Wells Fargo data immediately (no later than 24 hours) after becoming aware that an incident may have occurred.
Privacy & Solicitation

At Wells Fargo, we value our customers’ and employees’ privacy. During the course of conducting business, we gather personal and confidential information about our customers and employees that must be protected at all times. As employees, you play a significant role in securing this information and ensuring it is treated properly.

Wells Fargo has established a Global Data Protection and Privacy Policy that establishes principles about how Wells Fargo collects and handles personal data globally. This global policy is an umbrella policy that establishes minimum requirements. The U.S. Privacy and Solicitation Policy requires employees to adhere to the rules and controls set forth in the policy to ensure compliance with laws and regulations applicable in the U.S. about:

- Marketing and solicitation (the act of offering a product or service to a prospect or customer through verbal, electronic, or hard copy channels)
- Nonmarketing (servicing, including collections) outbound communications
- Personal information collection, use, and sharing
- Privacy notices

In addition, there are international, regional, and country-specific policies that provide more details about how Wells Fargo handles personal data in those regions. Employees who engage in functions that collect, use, or share non-U.S. data, and engage with non-U.S. customers should refer to the regional policies.

This policy is not intended to prevent you from discussing terms and conditions of employment at Wells Fargo (see Employment & Hiring).

U.S. Privacy Overview

The term “privacy” relates to our information sharing and solicitation practices that pertain to consumer and business customers and prospective customers and employees.

We use this personal information to:

- Service our customers’ accounts.
- Develop new products and services.
- Market products and services, subject to marketing preferences.
- Manage our employment and similar relationships.
- Comply with legal obligations and manage our business.

Privacy’s role within Wells Fargo

Within Wells Fargo, Privacy Compliance develops and administers enterprise policies, practices, and requirements for all business groups to ensure that privacy requirements are appropriately followed. Privacy Compliance also provides oversight for privacy-related policies, practices, and procedures established by the lines of business and manages Wells Fargo’s Privacy and Solicitation Policy.

The U.S. Privacy and Solicitation Policy is a companywide policy applicable to our U.S. businesses based on federal and state laws and explains how Wells Fargo collects, uses, shares and protects personal information relating to our customers and prospects provide to us. The policy also establishes companywide guidelines to ensure that information sharing and solicitation preferences for both customers and noncustomers are consistently honored as required by applicable law across all lines of business.

Your responsibilities

It is important that employees with any type of customer contact or access to customer information read and understand Wells Fargo’s U.S. Privacy and Solicitation Policy, and complete any required privacy training as assigned.

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 notices

Financial institutions are required to provide a notice of privacy policies and information-sharing practices to every individual customer at the time an account is opened and, in certain cases, annually thereafter.

U.S. Consumer Privacy Notice

The Wells Fargo U.S. Consumer Privacy Notice (and various custom versions), maintained by Privacy Compliance, helps consumers understand their privacy rights and solicitation choices. The notice:

- Describes how Wells Fargo collects, shares, and protects personal information.
- Outlines customer choices regarding 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 and ensure the privacy of personal information:

- 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.

*Very limited situations in some business groups allow some sharing with nonaffiliates, subject to opt out and a separate version of the privacy notice.

California Consumer Privacy Act Notice

The California Consumer Privacy Act Notice explains how we collect, use, and disclose personal information about California residents, and explains California Consumer Privacy Act rights and how to exercise them.

In addition to the above described notices, Wells Fargo provides privacy notices in other contexts, which are described in the Privacy and Solicitation Policy.

Privacy for Employees in the U.S.

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), health and safety-related information as needed to manage risk and safeguard the health and safety of employees across all of our facilities, and information about your use of Wells Fargo equipment, electronic communications systems, and property (such as computers, mobile devices, email, calendar invitations, instant message or chat, video and/or audio calls, recordings and transcriptions, internet, SharePoint, shared drives and shared files, and other data repositories and voicemail). Wells Fargo reserves the right to review all employee accounts at any Wells Fargo bank, subsidiary, or affiliate for unusual activity, both regularly and during investigations. Non-Wells Fargo financial institution account data may also be used for investigations, where deemed necessary.

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 in accordance with the Records and Information Management Policy and retention schedule.

The California Consumer Privacy Act Notice explains how we collect, use, and disclose personal information about California residents, and explains California Consumer Privacy Act rights and how to exercise them.

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 preference refers to a customer’s ability to choose not to have his or her information shared internally within the Wells Fargo family of companies, or externally, 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.

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, employees must follow Wells Fargo’s U.S. Privacy and Solicitation Policy.

How solicitation preferences affect Wells Fargo

It’s critical for employees to accurately capture a customer’s choice when recording a customer’s solicitation preference because it can permanently restrict the ability of all business groups across Wells Fargo to market to that customer. Employees should record only the 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:

- Preventing bankers from contacting their own customers for marketing purposes.
- Violating Wells Fargo policy by taking action without specific direction from a customer.
- Not honoring customer privacy or solicitation preferences also could have a negative impact on the company such as:
  - Non-compliance with our privacy notice and related policy
  - Non-compliance with the law granting customers these rights
  - Increased customer complaints, since customers who don’t want to receive marketing and do often complain (and who may take legal action against the company for not following marketing related laws)
  - Increased regulatory scrutiny and litigation
  - Harm to Wells Fargo’s reputation

If in doubt, record the preference or escalate to your privacy leader or Privacy Compliance for further direction.

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 campaign, making a one-off call, or sending an email or direct mail.

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 (or other restrictions) 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 contacting individuals, refer to the Global Data Protection and Privacy Policy, or the U.S. Privacy and Solicitation Policy, go to the Privacy Compliance website or email privacypolicies@wellsfargo.com. You may also access privacy training in Develop You or through your business group’s training system.

While we maintain a resource on federal and U.S. state telemarketing requirements at the Telemarketing website on Teamworks, please contact your business group’s privacy leader or legal representative for assistance with interpreting such policy requirements and guidance.