Command Asset Program

A single solution for investing and financial management

The Command Asset Program is a comprehensive asset-management program that integrates investing and financial management into a single, easy-to-manage relationship. This relationship links investing and cash management for maximum convenience and flexibility.

Brokerage features

- Daily sweep of available cash in Command Accounts
- Bank-Deposit Sweep Program with FDIC coverage up to $750,000 through three banks affiliated with Wells Fargo Advisors (Affiliated Banks)\(^1\)
- A comprehensive enhanced statement with cost basis reporting and customizable options
- Annual summary and tax package with a recap of Command Checks and debit card activity

Financial management features

- Direct deposit for payroll, Social Security and government payments
- Unlimited checkwriting with free Command Checks and reorders\(^2\)
- Platinum ATM/Visa\(^®\) Debit Card\(^3\)
- Access to cash at Wells Fargo ATMs with no fee. Refunds of up to five non-Wells Fargo service fees each month
- Command Credit Line for overdraft protection and convenient loan access based on marginable securities\(^4\)
- A single annual fee covers all brokerage accounts in a Command household
- Annual fee waived with household assets over $250,000 and for accounts enrolled in a fee-based, advisory program

Online banking and mobile features

- Access to Online Banking with Bill Pay
- Cash transfers between Command and other eligible checking and savings accounts at Wells Fargo and other financial institutions\(^5\)
- Mobile banking featuring Wells Fargo Mobile\(^®\) Deposit
- Services through the Wells Fargo Mobile app using supported Apple\(^®\) and Android\(^®\) devices\(^6\)
- Access to use ‘Money Map’ featuring My Spending Report & Budget Watch

Brokerage Access Online

- Enroll in online documents including account statements, trade confirmations, tax documents/annual summaries and electronic notification of shareholder communications
- Provides access to Command account balances, transactions and positions
- Ability to download Command brokerage account to Quicken\(^®\) investment registers for free\(^7\)
- Powerful tools for the client to monitor their portfolio with in-depth investment, market and economic information

1. Bank Deposit Sweep Program consists of cash balances held at Affiliated Banks. Cash balances are FDIC-insured up to $250,000 per depositor per bank for a total of $750,000 per depositor when deposited at all three Affiliated Banks.  
2. Checkwriting and Command Check order fees apply to Command for Business Accounts. Other applicable account and service fees may apply. “Command Check” means a payable through draft that is similar in appearance and function to a traditional check but is written and processed from your brokerage account.  
3. Cards issued in certain states may not have the ability to make PIN-based transactions. Up to five monthly ATM surcharge refunds. If an ATM is used that is not Wells Fargo’s, a fee may apply.  
4. Margin may not be suitable for all clients. There are risks associated with borrowing against securities as collateral. Please read the Agreement and Disclosure Statement, which will be included in your application packet. Securities held in a retirement account cannot be used as collateral to obtain a loan.  
5. Command Asset Program for Business is not eligible at this time.  
6. Availability may be affected by your mobile device’s coverage area. Mobile Deposit is supported on Android smartphones with OS 2.3+, Android tablets with OS 3.0+, iPhones with iOS 6.0+, iPads with a camera (iPod 2+) running iOS 5.0+, and Windows Phone 8.0+. Your mobile carrier’s text messaging and web access charges may apply.  
7. Fees apply to this service if set-up from the Wells Fargo Bank website.

Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

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