WELLS FARGO

Get a $400 new checking customer bonus*

As a new Wells Fargo checking customer, enjoy a **$400 bonus** when you open a new Everyday Checking account** and make $1,000 or more in qualifying direct deposits within 90 days of account opening.

Open online >>

Your bonus offer code will be automatically applied to your Everyday Checking account when you complete your online application from this offer webpage.

Learn how to avoid the $15 monthly service fee.

OR

Enter email to open in branch

Email my code >>

You agree that Wells Fargo may contact you at the email address provided to deliver your bonus offer code for this offer. $25 minimum opening deposit if opening in branch.

Offer ends August 18, 2026

Get your $400 bonus in just two steps:

Get a $400 checking bonus

See offer requirements

Open online >>

2 **Deposit**

Make $1,000 or more in qualifying direct deposits within the first 90 days of opening.

Enjoy $400

Your bonus will be deposited into your new checking account within 30 days of meeting offer requirements.

Why choose Wells Fargo for your financial needs?

FDIC-insured up to the maximum applicable limit

More than 11,000 ATMs & over 4,000 retail branches coast to coast

24/7 fraud monitoring plus Zero Liability protection[1]

Manage your accounts in one place with the Wells Fargo Mobile® app[2]

Frequently asked questions

+ **What is the best way to get this bonus offer, in branch or online?**

+ **When will I receive the $400 bonus offer?**

+ **Do I need to switch banks to be eligible for a checking account bonus?**

+ **Can I combine this bonus offer with other Wells Fargo**

Get a $400 checking bonus

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To be eligible: Offer is for new consumer checking customers only and is available only to the primary owner of the new checking account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility. Offer is not available to customers that received a bonus for a Wells Fargo consumer checking account within the past 12 months, are Wells Fargo employees, or are non-resident aliens or foreign entities signing any version of IRS Form W-8. Deposit accounts that are part of the Wells Fargo Private Bank experience are not eligible for this offer.

To receive the $400 bonus: you must use your bonus offer code when opening a new Wells Fargo consumer checking account, which is subject to approval, by August 18, 2026 **and** receive $1,000 or more in qualifying electronic deposits within 90 calendar days of account opening (the "qualification period"). A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a **direct deposit** made through the Automated Clearing House (ACH) network, (2) an **instant payment** processed through the RTP® network (real-time payment system) or FedNow℠ Service, or (3) an **electronic credit** from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g., an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit. An ACH direct deposit made available early with Early Pay Day does not count toward the bonus requirements until it posts to your account and is no longer pending (e.g., scheduled payment date).

Once you have met all requirements, **we will deposit the bonus into your new account** within 30 calendar days. Your new account must stay open through the time we attempt to deposit the bonus. We may close accounts with a zero balance without prior notice. You are responsible for any taxes due on the bonus. We will report the bonus as income to tax authorities, as required by applicable law. If you are subject to backup withholding at the time of payment, we may withhold the required amount and remit to tax authorities.

Other Terms: This offer may be discontinued or changed at any time without notice and cannot be combined with any other consumer deposit offer (limit one bonus per customer/account). Offer cannot be reproduced, purchased, sold, transferred, or traded. If we suspect bonus or promotional offer abuse, we may close or restrict the account and decline or reverse any bonus.

Talk with a banker or see the "Consumer Account Fee and Information Schedule" and "Deposit Account Agreement" available at wellsfargo.com/depositdisclosures for complete checking account details, including the applicable monthly service fee and options to avoid it. The actions required for this bonus are separate from the actions available to avoid the monthly service fee.

**The Wells Fargo Everyday Checking account monthly service fee is $15. Minimum opening deposit is $25.

The monthly service fee can be avoided with one of the following each fee period:

- $1,500 minimum daily balance.
- $5,000 or more in qualifying deposit balances, investment balances, or both.
  - On the last business day of each fee period balances in eligible Wells Fargo accounts will be automatically totaled. Eligible accounts include consumer deposit account balances (checking, savings, CDs, FDIC-insured IRAs), certain investment account balances, and applicable Wells Fargo bank fiduciary and custody accounts.
- $500 or more in total qualifying electronic deposits.
  - A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow℠ Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g., an Original Credit Transaction).

Get a $400 checking bonus

See offer requirements

Open online >>

- You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit wellsfargo.com/military/worldwide-military-banking or wellsfargo.com/depositdisclosures.

1. You won't be held responsible for promptly reported unauthorized card transactions, subject to certain conditions. For more information, please review the applicable Wells Fargo Debit and ATM Card Terms and Conditions. ←back to content

2. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. ←back to content