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When it comes to managing your finances, having access to accurate and up-to-date information is essential. One way to keep track of this data is through a bank statement before it's due? Is it possible to get a bank statement early from Wells Fargo? In this article, we explore the process of requesting an early bank statement from Wells Fargo, as well as the benefits of doing so. Exploring Early Bank Statements with Wells Fargo A bank statement is a document that shows all transactions in a given period of time. It typically includes deposits, withdrawals, transfers, purchases, and any other activity that has taken place in your account. Bank statements are usually issued on a monthly or quarterly basis, but there may be times when you need access to your bank statement. However, the bank does have certain policies in place regarding early bank statements, such as the fact that they can only be requested once every 12 months. Additionally, Wells Fargo will charge a fee for each early Bank Statement from Wells Fargo If you need to obtain an early bank statement from Wells Fargo will charge a fee for each early bank statement from Wells Fargo will charge a fee for each early bank statement from Wells Fargo Wells Fargo Wells Fargo will charge a fee for each early bank statement from Wells Fargo Wells Fargo, you will need to follow these steps: Contact Wells Fargo customer service by phone, email, or online chat. Request an early bank statement via mail or email. Benefits of Requesting an Early Bank Statement from Wells Fargo Benefits of Requesting an Early Bank Statement from Wells Fargo. First, it can help you stay on top of your finances by providing you with an up-to-date overview of your account activity. Additionally, an early bank statement can be helpful if you need to provide proof of income or other financial documents for tax purposes or other legal matters. What You Need to Know About Early Bank Statements from Wells Fargo Before requesting an early bank statement from Wells Fargo, it's important to understand the policies and fees associated with the process. As mentioned early bank statement per year. Additionally, the bank charges a fee of \$7.50 for each early bank statement requested. It's also important to note that early bank statement from Wells Fargo easier: Call Wells Easier: Call Wells Fargo easier: Cal to the scheduled statement date to ensure your request is processed in a timely manner. Be sure to have your account number and other relevant information ready when contacting customer service. Have a valid form of payment on hand when requesting an early bank statement. Common Questions about Early Bank Statements from Wells Fargo Here are some answers to common questions about early bank statement from Wells Fargo? No, Wells Fargo? No, Wells Fargo? No, Wells Fargo? No, Wells Fargo will charge a fee of \$7.50 for each early bank statement requested. How long does it take to receive an early bank statement from Wells Fargo? Generally, it takes 7-10 business days for the bank to process and deliver an early bank statement from Wells Fargo? No, Wells Fargo? It is possible to get an early bank statement from Wells Fargo? No, Wells Fargo Wells Fargo. However, it's important to understand the policies and fees associated with the process. Additionally, it's helpful to keep in mind some tips for making the process easier. By following these guidelines, you can ensure that you get the most out of your early bank statement request from Wells Fargo. (Note: Is this article not meeting your expectations? Do you have knowledge or insights to share? Unlock new opportunities and expand your reach by joining our authors team. Click Registration to join us and share your expertise with our readers.) \*Screen image is simulated It doesn't happen with one transaction, in one day on the job, or in one quarter. It's earned relationship by relationship. Who we are Wells Fargo helps strengthen communities through inclusion, economic empowerment, and sustainability. About Wells Fargo Why we're communities and neighborhoods across the country thrive. Wells Fargo Stories Skip to content Online Statements require Adobe® Acrobat® PDF reader. The length of time Online Statements are available to view and download varies depending on the product: up to 2 years for deposit accounts, home mortgage accounts, and trust and managed investment accounts. The length of time the specific product statements are available online can be found in Wells Fargo Online® in Statements & documents. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Wells Fargo Bank, N.A. Member FDIC. Account Management Access your cash, credit, and investment accounts with Touch ID®<sup>1</sup> or Face ID®<sup>1</sup> Review activity and balances View your credit card transactions and manage account with Touch ID®<sup>1</sup> or Face ID®<sup>1</sup> Review activity and balances. access with Card SettingsDeposit Funds<sup>4</sup> Deposit checks using your iPhone ® camera Instantly view the processing deposit in your accounts and to other financial institutions<sup>5</sup> Send and receive money with friends and family using a U.S. mobile phone number or email address with Zelle <sup>®6</sup>•Pay your bills•Add your eligible cards to Apple Pay<sup>®</sup> for fast and convenient payments<sup>3</sup>Track Investments•Monitor balances, holdings, accounts•Get real-time quotes, charts, and market dataStay Secure •Visit the Security Center to report fraud and maintain safe accounts • Manage alerts<sup>7</sup>•Get notified of suspicious card activity with alerts • Access to your FICO® Credit ScoreContact Us • Email appstorefeedback@wellsfargo.com • Locate one of more than 12,700 ATMs or find one of our approximately 4,800 branches • Set up an appointment to meet with a Banker are simulated.1.Only certain devices are eligible to enable biometrics.2.Turning your card off is not a replacement for reporting your card lost or stolen.3.Not all smartphones are enabled to use a digital wallet. Your mobile carrier's message and data rates may apply.4.Some accounts are not eligible for mobile deposit. Deposit limits and other restrictions apply.5.Terms and conditions apply. See Wells Fargo's Online Access Agreement for more information.6.Mobile numbers may need to be enrolled with Zelle before they can be used. Available to U.S.-based bank account holders only.7.Sign-up may be required.8.Some features not offered on all devices or to all users. Apple, the Apple logo, Apple Pay, Apple Watch, Face ID, iPad, iPad Pro, iPhone, iTunes, Mac, Safari, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Inc., registered in the U.S. and other countries. Apple Inc., registered in the U.S. and other countries. Apple Inc. Provide Inc., registered in the U.S. and other countries. Apple Inc., registered in the U.S. and the and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Investment Agency•Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate•Subject to Investment Risks, Including Possible Loss of the Principal Amount InvestedDEPOSIT PRODUCTS OFFERED BY WELLS FARGO BANK, N.A. MEMBER FDIC.Investment products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Advisors is a trade name used by Wells Fargo Advisors. SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company. WellsTrade(R) and Intuitive Investor(R) accounts are available through WFCS.Use of stock symbols is for illustrative purposes only and not a recommendation.9.\$0 per trade is applicable to commissions for online and automated telephone trading of stocks and exchange-traded funds (ETFs). For stock and ETF trades placed with an agent over the telephone, a \$25 agent-assisted trading fee is charged. Each trade order will be treated as a separate transaction subject to commission. An order that executes over multiple trading days may be subject to additional commission. One commission will be assessed for multiple trades, entered separately, that execute on the same day, on the same side of the market. Other fees and commissions apply to a WellsTrade account. Schedule subject to change at any time.PM-04202025-6041073.1.1 May 21, 2025 Version 25.05.01 We are continuing to roll out Wells Fargo Mobile® app updates each month.New this month: Top hit shortcuts make using the Wells Fargo Mobile app a breeze! They're your express lane to key features. Simply tap Search on your device's homepage and type 'Wells Fargo' to discover them. stolen' and 'replace your card' after nothing your app can actually do. They will give you an 800 number to call, where they then try to force you into using the sentence "my voice is my password please verify me". Big mistake! Don't do that I have in the past and it locks you out of your account plus anyone with a voice cab impersonate you easy enough to trick their kindergarten-level-security-system. Next, Good help you if it's the weekend because they will make you talk to people for hope until they tell you claims department is closed on Saturdays and Sundays so ordering a new card, disputing a charge or unlocking you're card won't happen until Monday-Friday (regular business hours; probably closes at va 5pm, can't recall). So don't este your time, they are all good at pretending to help then after half an hour or more, tell. You thru can't help. And they get all confused and offended if you breathe. I'm thinking about changing my bank but I've only had this account open for a week and I'm already having so many debit card issues Last Thursday or Friday I disputed two .97 cent charges from Facebook and they said they'd have to shoot my entire card down which I had for several days, I see today a new charge went thru and I'm wondering why why the card supposedly was cancelled indefinitely last week! So these liars wasted my time in the phone and during this review! We're sorry to hear that and would like to try and help. Please email us with details (phone number, link to this public comment and your reviewer name) at appstorefeedback@wellsfargo.com. Do not share anything private when emailing us, such as account numbers. -Roger The Wells Fargo app is a very good one - you can nickname accounts (even ones from Greenhouse by Wells Fargo), send and request money via Zelle in-app, and add external accounts are nice and vibrant, and the iconic stage coach graphics are nice. There are some minor quirks, of course; certain options are given names instead of using the description (i.e. card lock/unlock is under "Control Tower"), so it can be a bit difficult to find certain options or features, at least when you haven't used the app in a while. Some suggestions for the app would be a neat visual; being able to rearrange your accounts within the app (like Chase and Capital One) would be awesome; and maybe some trivia in the app would be nice, including historical trivia about Wells Fargo bank, being one of the oldest banks around (US). When clicking/tapping on the last four digits of accounts numbers to see the whole thing, seeing the routing number would be awesome, so you know are what it is, and being able to copy it to the device's "clipboard" would be awesome. And finally, being able to view product information would be really nice; ie. view information for checking/savings accounts, as well as credit cards & certificate accounts too. Hopefully some of these things could be implemented in the near future. I've been a customer for several years now and have used their mobile nearly since opening my accounts. Yet their app has really only been good for basic functions such as checking balances or making simple deposits, withdrawals, or payments. The app itself has always lacked an intuitive interface. It's always been confusing finding several functions, or straight up lacking, like searching for old transactions. It took them years for you to simply view your bank statements other than logging in on a desktop or even viewing your own account numbers. The biggest glaring, missing feature is a useful budgeting/spending tool. Recently a monthly spending report has been added, albeit within layers of unclear tabs and options. This spending report is pretty useless. I'm guessing it categorizes transactions based on the institution classification that the charge went to, and then shows an overall amount spent on which could help in managing your spending in the future. Bank of America has a great budget/spending tool that clearly shows what you've spent on and not just dumping everything into general categories. As a long time customer I would like to see something like this added. Pretty soon the lackluster services provided by Wells Fargo will soon outweigh the hassle of transferring accounts to another bank. We're sorry to hear that and would like to try and help. Please email us with details (phone number, link to this public comment and your reviewer name) at appstorefeedback@wellsfargo.com. Do not share anything private when emailing us, such as account numbers. -Becky The developer, Wells Fargo, indicated that the app's privacy practices may include handling of data as described below. For more information, see the developer's privacy policy. The following data may be collected and linked to your identity: Financial Info Contacts User Content Diagnostics Privacy practices may vary, for example, based on the features you use or your age. Learn More Developer Website App Support Privacy Policy If you make a purchase with your debit card, the merchant may request authorization for an initial amount and send us the actual transaction amount later for payment. This is often the case in places where you can add a tip to your bill (such as restaurants or salons), hotels and car rental agencies, where there can be a significant difference between the amount that's authorized amount appears in your pending transactions, but the actual transaction amount is deducted from your account. For most debit card purchases, we receive the payment request, including the actual transaction amount, within three (3) business days of the transaction. If we don't receive a final payment request from the merchant within three (3) business days of the transaction. including but not limited to car rental, hotel, cash disbursements, and international transactions], we release the authorization hold on the transactions and add the funds back to your available balance. If we receive the payment request at a later date, the actual transaction amount will be deducted from your account at that time. Keep track of your transactions and ensure you have sufficient funds in your account are immediately available for your use. In addition, a pending cash deposits or transfer from another Wells Fargo account made after the displayed cutoff time (where the deposit was made) will be used to pay your transactions if it is made before we start our nightly, business day process (generally Monday-Friday, except federal holidays). A portion or all of your check deposits made at a Wells Fargo branch, Wells Fargo ATM, or by mobile deposit may be immediately available for your use on the day of the deposit, unless a hold is placed. Funds not available on the day of the deposit will be available the next business day or after any applicable holds are removed. A check deposit made before the displayed cutoff time (where the deposit was made) will be used by us to pay your transactions in our nightly process. Occasionally, a hold will be placed which prevents withdrawal of the money until a later date. Further details are provided in our Funds Availability Policy in the Account Agreement. Cut-off time for deposits using the Wells Fargo Mobile app is 9 pm Pacific Time. Use our locator to find the cut-off times for a banking location or ATM nearest you. Please visit this URL to review a list of supported browsers. Note: Quote Data is Delayed At Least 15 MinutesMarket Data is delayed by 15 minutes and is for informational and/or educational purposes only. In certain circumstances, securities with respect to which the relevant exchange has commenced delisting proceedings may continue to be traded pending appeal of that determination. To view a list of securities that are subject to delisting, including those that continue to be traded pending appeal of that determination. CUSIP Global Services, managed on behalf of the American Bankers Association by Standard & Poor's Financial Services, LLC, The CUSIP" is a registered trademark of the American Bankers Association. Yield data is for informational purposes only. Share - copy and redistribute the material in any medium or format for any purpose, even commercially. Adapt — remix, transform, and build upon the material for any purpose, even commercially. The license terms. Attribution — You must give appropriate credit, provide a link to the license, and indicate if changes were made reasonable manner, but not in any way that suggests the licensor endorses you or your use. ShareAlike — If you must distribute your contributions under the same license as the original. No additional restrictions — You may not apply legally restrict others from doing anything the license permits. You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation. No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, and the second exception or limitation are given. other rights such as publicity, privacy, or moral rights may limit how you use the material. Find answers to questions about your credit card account The credit card from Wells Fargo Bank, N.A. is associated with the account you applied for when you recently financed a purchase. Use this card as a convenient way to make future purchases at participating businesses on the credit card program. If you didn't apply for a credit card account with Wells Fargo Bank, N.A., please contact us at 1-877-805-7744. For your protection, sign the back of your credit card and keep it in a secure location. If you haven't received your card within 7 - 10 days of being approved for credit, call 1-877-805-7744, Monday - Friday, 8:00 am to 6:00 pm Central Time. No, this is a credit card account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have an account financed through Wells Fargo Bank, N.A., and monthly payments are required as long as you have are required as long as you have an account financed through wells for at participating businesses. This credit card, issued through Wells Fargo Bank, N.A., is used for financing purchases at participating businesses that may offer special financing options. A general purpose credit card can be used for multiple types of purchases at participating businesses that may offer special financing options. Please review your statement and materials that came with your credit card if you'd like more information. You can use your card again where you can use your card to finance additional products and services. Please review your statement and materials that came with your credit card for more details. Yes! Eligible Wells Fargo Online® customers get free access1 to Credit report Credit monitoring alerts2 Debt-to-Income calculator3 and more Learn more It depends on the type of financing promotion you have, but the date your special terms end is shown on your statement. Remember, reduced rate and 0% APR promotions apply to your financed with a No Interest if Paid in Full promotion, interest accrues on the purchase balance at the regular APR for Purchases from the date of purchase on any outstanding balance. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. But, you won't pay any interest charges as long as you pay the purchase balance before the end of the promotional period. But, you won't pay any interest charges as long as you pay the purchase balance in full within the promotional period. But, you won't pay any interest charges as long as you pay the purchase balance in full within the promotional period. But, you won't pay any interest charges as long as you pay the purchase balance balance in full within the promotional period. But, you won't pay any interest charges as long as you pay the purchase balance stated in your cardholder terms and conditions and will apply toward: Certain remaining balances not paid within the required promotional period Fees Purchases made without special financing terms Please call Customer Service at 1-877-805-7744 to request a higher credit limit. Please call Customer Service at 1-877-805-7744. We call cardholders to verify that their financed product or service has been received, to make sure customers are satisfied with their purchase, and to confirm that their account has been received, to make sure customers are satisfied with their account has been charged correctly. Please call us back at 1-800-378-6755, Monday - Friday, 8:00 am to 6:00 pm Central Time to follow up with us. If we don't have your correct mailing address, we may also call you or leave a message. Please return our call at 1-800-378-6755, Monday - Friday, 8:00 am to 6:00 pm Central Time, and a Customer Service representative will review your credit card account with you. As a Wells Fargo customer, we're here to help you. Call our Customer Service department at 1-877-805-7744 is you received a credit card account with you and guide you through the next steps. Please call Customer Service at 1-877-805-7744 is you can find this information: Look on your monthly statement. Access your account through Wells Fargo Online. Call us at 1-877-805-7744, Monday - Friday, 8:00 am to 6:00 pm Central Time and follow the telephone prompts. Generally, your account will remain open for approximately 16 months from the date of last activity. After that, it will be closed due to inactivity. My monthly billing statement Within 45 days after making the first charge to your credit card account. If you'd rather receive Online. If you're already set up for an online account, check there to review if a statement has generated. If you don't have an online account, set up one now. If you don't receive your statement in the mail within 45 days, please call us at 1-877-805-7744, Monday - Friday, 8:00 am to 6:00 pm Central Time. You made your first purchase has not posted yet You have a zero balance We don't have your correct mailing address If you think we have an incorrect address, you may update it on Wells Fargo Online or call us at 1-877-805-7744, Monday - Friday, 8:00 am to 6:00 pm Central Time. If you don't receive your statement in the mail within 45 days of your first purchase, please call us at 1-877-805-7744. Keep in mind, you won't receive a billing statement until a charge is posted to your account. Absolutely. You can choose Online Statements are available. Review this guide to help you understand each part of your statement. Since your credit card account is issued through Wells Fargo Bank, N.A., your bills will come from Wells Fargo. Please call Customer Service at 1-877-805-7744 to request your statements, and other alternative options are also available. Making my payment You can make payments in a few ways: Online with your deposit account (through Wells Fargo Online as one-time or automatic payments.5 If you already have a Wells Fargo Online, you don't need to re-enroll. Your credit card account will be added automatically to your profile. If you're new to Wells Fargo Online, you can take this self-guided tour before you sign up.) With automatic payments5 By mail (checks or money orders) Over the phone with a deposit account Through a teller at a Wells Fargo bank Western Union Quick Collect Bank wire transfers MoneyGram If you already have a Wells Fargo, your credit card account will be automatically added to your profile. You don't need to set one up for your retail credit card account. If you don't have a Wells Fargo Online profile, you can add it once you have signed on. Sign up for Wells Fargo Online. Or, you may call Customer Service at 1-877-805-7744 to request the enrollment form. It can take 30 - 60 days to process your automatic payment enrollment form. Continue making the minimum payment until your statement reflects that the automatic payment at the automatic payment at the automatic payment at the automatic payment enrollment form. It can take 30 - 60 days to process your attement reflects that the automatic payment at least: Wells Fargo Online payments 3 - 5 business days using non-Wells Fargo bank accounts 1 business day for Wells Fargo Online payments paid using Wells Fargo Online payments paid using Wells Fargo Online payments by Midnight, Pacific Time) You can choose to use a bill payment service other than Wells Fargo Online to make payments with us. Please refer to that service provider for the accuracy and timeliness of your online bill payments. For the other payment on or before the due date on your statement. Otherwise, late fees and/or interest may be applied to your account. To avoid late fees, remember: You must pay at least the minimum payment due each billing cycle on or before the minimum payment due date. Some electronic payment services still issue paper checks mailed through the U.S. postal service. Make sure there are enough funds in your bank account to cover the payment amount. Allow enough time for payments to reach us by the due date shown on your statement. You can make one-time payments or schedule automatic payments through Wells Fargo Online or by calling Customer Service at 1-877-805-7744. Some limitations apply. Please note: You may change your payment due date once every 12 months, but the 3, 6, 10, 15, 19, 24, 26, 29, 30, and 31 of any month aren't available to select. It can take up to two billing cycles to process the due date change is processed. If you want to pay more than the minimum payment, you can do that any time, but you must make at least the minimum payment every billing cycle. For example, if your minimum payment amount is \$40 and you pay \$80 by the due date in January, that amount won't cover both January and February minimum payments. You must still make the \$40 minimum payment by the February due date. Your payment applies first to the minimum payment due (including past due amounts) for that billing cycle. Anything over the minimum payment due generally applies first to No Interest if Paid in Full (deferred interest) promotions in the last two billing cycles before the expiration date of the promotion (when applicable); then to regular term balances with the highest APR to the lowest APR; and then to all other sub-accounts based on expiration date. If you'd like to know how payments apply to your outstanding balance in full at any time without penalty. No, we don't accept payments using credit or debit cards. Refer to the payment options that are available. Yes. When you schedule payments through Wells Fargo Online, you may add additional bank accounts that are in your name. You may add additional bank accounts that are in your name. online banking system where you can securely access and manage your Wells Fargo accounts, pay your bills, review your statements4, and much more. Take the tour of Wells Fargo Online. If you already have a Wells Fargo Online profile, your credit card account will be automatically added to your profile. Or, you can add it once you have signed on. Sign up for Wells Fargo Online to review and manage your personal and business accounts securely online, anywhere or anytime you have internet access. You'll need your Social Security Number/ Individual Tax Identification Number ITIN, Wells Fargo Bank, N.A. credit card account number, and email address. After answering a few questions during the sign-up process, you'll have an opportunity to create a username and password. Once you have created a username and password, you can sign on to Wells Fargo accounts. In some cases, we may need to contact you by phone to complete the sign-up process. Once successfully signed up, you will receive confirmation by email or U.S. Mail. Yes, if you already have a Wells Fargo accounts, make online profile, your credit card account will be added automatically. Access and manage your Wells Fargo accounts, make online transfer, you can make a one-time, same-day payment, or schedule a future payment to your credit card account. Payments made before Midnight, Pacific Time, are credited to your account on the same day. Or, set up automatic payments 5. Your payment is automatically deducted from your deposit account. Choose to pay the minimum payment amount, your balance in full, or a specified dollar amount. Payments will be made automatically on your payment due date, starting after you receive notification of your automatic payments, your payment is a credit rating, and more1. Take the tour to review all of the features and tools available. With automatic payment is a credit rating after you receive notification of your payment is a credit rating, and more1. Take the tour to review all of the features and tools available. With automatic payments, your payment is a credit rating, and more1. automatically deducted from your deposit account. Choose to pay the minimum payment amount, your balance in full, or a specified dollar amount. Set up automatic payments5 through Wells Fargo Online. Or, you may call Customer Service at 1-877-805-7744 to request the enrollment form. It can take 30 - 60 days to process your automatic payment enrollment form. Continue making the minimum payment until your statement reflects that the automatic payments5 through Wells Fargo Online or by calling Customer Service at 1-877-805-7744. To modify your automatic payments5, please call Customer Service at 1-877-805-7744. It can take 30 - 60 days to process your new automatic payment enrollment form. Your automatic payment has been set up within the Important Information section on your statement. Your automatic payment will be reflected on your account on your due date. We can remind you of your username, and you can create a new password online. If you're still having trouble signing on, please call Customer Service at 1-877-805-7744 Sign on to Wells Fargo Online to review your account details. Or, open your most recent account statement2. You can find all of your important information there, too. If you're not sure where to look for specific information, this guide can help you understand each part of your statement. Sign on to Wells Fargo Online to update your email address, phone numbers, or address. Contacting us There's a lot of information about your account on our site. But, if you have account questions you can't find answers to, please call our Customer Service department at 1-877-805-7744 so we can help you. If you need help with your online account, you can call Online Customer Service at 1-800-869-3557, 24 hours a day, 7 days a week. Wells Fargo Online comes with the ability to receive and view statements for most of your accounts online. Simply enroll to set up a username and password to access your personal and business accounts online. If you already have a username and password, sign on to view your statements and Documents. There is no charge to receive statements online. Yes, your Wells Fargo Online statement is the same as a paper statement mailed via U.S Mail. To resume receiving your paper statements in the mail, sign on to update your delivery preference. Once you make your request, your next statement may be delivered through Wells Fargo Online, but all subsequent months will be delivered by mail as paper statements. No, the delivery preference for statements applies to all account holders. While any account holder can change the delivery preference, it will apply to all account holders. For example, if a delivery preference of "Online or Wells Fargo Online, your online statements are protected. With Wells Fargo Online statements will be produced and mailed. Yes, with Wells Fargo Online or Wells Fargo Online or Wells Fargo Online or Wells Fargo Online or Wells Fargo Education of the delivery preference of "Online on the delivery preference of "Online or Wells Fargo Online or Wells Fargo Online or Wells Fargo Online or Wells Fargo Online or Wells Fargo Education of the delivery preference of "Online on the delivery preference of "Online on the delivery preference of the deli you can: Quickly and easily access past statements. Help to lessen the risk of fraud and identity theft that comes with paper statements are ready. Both your Account Activity screen and your Wells Fargo Online statements show your transaction history. Here are the key differences: The Account Activity screen shows all of your recent and pending transactions for the past 60-90 days. Wells Fargo Online statements that you receive by mail. They include transactions from a set period of time (a statement cycle) and do not include any pending transactions. For example: Your credit card Account Activity screen shows the transactions and transactions and transactions that occurred after the statement closing date. Simply sign on to view your statements online. You can select only one statement at a time. When you select one of these documents, your device or browser may download folder or consult your statements, you may need to sign on to Wells Fargo Online from a computer. Saving Wells Fargo Online statement, you can save it to your computer. Provide a name for the file using a .pdf extension and a descriptive name that will help you identify the statement (for example: "CheckingMarch2019.pdf"). Printing Wells Fargo Online statement, you can save it to your computer. opened your statement, you can print it by using the Print function in your browser, or if you've saved your statement onto your computer, you can print directly from your PDF reader. Wells Fargo retains statement onto your statement onto your statement on to seven years for up to seven years depending on the product: up to 12 months for auto loans; up to 2 years for credit, and personal loans and lines of credit; and up to 7 years for credit; and up to 7 years for credit; and up to 7 years for credit; and personal loans and lines of credit; and up to 7 years for credit cards, home equity lines of credit; and up to 7 years for deposit accounts. in Wells Fargo Online in Statements & Documents. We'll automatically send you an email at the close of each statement cycle to let you know that your current statement is ready. You must maintain a valid email address to receive your notification. We will also send a notification to your Wells Fargo Secure Inbox through the Message Center. Sign on to confirm your email address is current and correct. Then check to see if your email account is filing notifications in your statements. If it is, add Wells Fargo to your regular inbox. Even if you have not received an email notification from us, you can sign on and view your statements. If your eligible account is not listed on your Manage Delivery Preferences page, you will need to link it to your Wells Fargo Online or Wells Fargo Online or Wells Fargo Business Online account, simply sign on and click Account Settings through the Profile & Settings through the Pr Only as your delivery preference for eligible accounts (most checking and savings, trust, mortgage, personal lines and loans, and credit card accounts), you won't receive paper statements. You can view, save, and print your online statements anytime, and they are legally the same as the paper version we mail to you. If you wish to receive paper, visit Statements and Documents and choose Manage Delivery Preferences. You can access images of your checks from the past 18 months through Wells Fargo Online, and select Portfolio, then Statements & Docs in the Brokerage menu. You will continue to receive your paper statements in the mail. If you want to save paper by turning off your paper statements, click Delivery Preferences on the Statements & Docs page and follow the simple instructions. If you have any problems viewing your brokerage statement online, call us at 1-800-956-4442. A printed version of a Wells Fargo Online statement is the same as a paper statement will look the same as the paper statements you currently receive. Your combined, Prime Checking and Premier Checking statements may include detailed or summary account information based on the types of accounts linked to these statements, please call us at 1-800-TO-WELLS (1-800-869-3557). Yes. 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You need to have access to your accounts through Wells Fargo Business Online comes with the ability to receive and view statements for most of your accounts online. American multinational banking and financial services company This article is about Wells Fargo (disambiguation). Wells Fargo & CompanyCompany logo since 201930 Hudson Yards,[1] home of Wells Fargo's (disambiguation). Wells Fargo (disambiguation). Midtown Manhattan executive headquarters[2][3] and the bank's securities trading floorsCompany typePublicTraded asNYSE: WFCS&P 100 componentISINUS9497461015IndustryFinancial servicesPredecessorsNorwest CorporationWells Fargo (1852-1998)Founded]anuary 24, 1929 (96 years ago) (1929-01-24) in Minneapolis, Minnesota, U.S. (as Northwest Bancorporation)April 1983 (as Norwest Corporation)November 2, 1998 (as Wells Fargo & Company)FoundersHenry WellsWilliam Fargo (Wells Fargo & Company)FoundersHenry WellsWilliam Fargo (Wells Fargo & Company)FoundersHenry WellsWilliam Fargo (Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (corporate)[4]30 Hudson Yards[1]New York City, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (corporate)[4]30 Hudson Yards[1]New York City, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Francisco, California, U.S. (executive)[2][3]Number of locations4,177 brancheston)November 2, 1998 (as Wells Fargo Bank)HeadquartersSan Fargo Bank)HeadquartersSan Fargo Bank)HeadquartersSan Fargo Bank)HeadquartersSan Fargo Bank)HeadquartersSan Fargo Bank)HeadquartersSan Fargo Ban (2024)13,000 ATMs (2021)Area servedWorldwideKey peopleSteven Black (chairman)Charles Scharf (president and CEO)ProductsAsset managementBankingCommoditiesCredit cardsEquities tradingInsuranceInvestment managementBankingCommoditiesCredit cardsEquities tradingInsuranceInvestmentBankingCommoditiesCredit cardsEquities tradin (2024)Net income US\$19.7 billion (2024)Total assets US\$1.93 trillion (2024)Total assets US\$1.93 trillion (2024)Number of employees217,000 (2024)SubsidiariesWells Fargo RailWells Fargo RailWe Fargo branches in August 2015 Wells Fargo branch in Berkeley, California A former Wachovia branch converted to Wells Fargo in the fall of 2011 in Durham, North Carolina American Express building circa 1860, Stagecoach with Christmas gifts at a Wells Fargo Bank, San Francisco Wells Fargo & Co. Express building circa 1860, Stockton, California Mud wagon — Wells Fargo U.S. Mail service Wells Fargo & Co. \$2 stamp and 10 cents stamped envelope with Pony Express cancellation, carried from San Francisco to New York City in 12 days, during June 1861 Wells Fargo Advisors headquarters in St. Louis, Missouri 550 South Tryon in Charlotte, North Carolina home of Wells Fargo Securities[6][7] Wells Fargo & Company is an American multi ational financial services company with a significant global presence.[8][5] The company operates in 35 countries and serves over 70 million customers worldwide.[5] It is a systemically important financial institution according to the Financial Stability Board, and is considered on of the "Big Four Banks" in the United States, alongside JPMorgan Chase, Bank of America, and Citigroup.[9] The company's primary subsidiary is Wells Fargo Bank, N.A., a national bank that designates its Sioux Falls, South Dakota, site as its main office (and therefore is treated by most U.S. federal courts as a citizen of South Dakota).[10] It is the fourth-largest bank in the United States by total assets and is also one of the largest as ranked by bank deposits and market capitalization. It has 8,050 branches and 13,000 automated teller machines[5] and 2,000 stand-alone mortgage branches. It is the second-largest retail mortgage branches and is also one of the largest as ranked by bank deposits and market capitalization. It has 8,050 branches and 13,000 automated teller machines[5] and 2,000 stand-alone mortgage branches. home loans,[11] and services \$1.8 trillion in home mortgages, one of the largest servicing portfolios in the U.S.[5] It is one of the most valuable bank brands.[12][13] Wells Fargo is ranked 47th on the Fortune 500 list of the largest companies in the U.S.[5]. Wells Fargo Rail and provides investment management and stockbrokerage services. A key part of Wells Fargo's business strategy is cross-selling, the practice of encouraging existing customers to buy additional banking services. [15][16][17][18] This led to the Wells Fargo cross-selling, the practice of encouraging existing customers to buy additional banking services. [15][16][17][18] This led to the Wells Fargo cross-selling scandal. Wells Fargo has international offices in London, Dublin, Paris, Dubai, Singapore, Tokyo, Shanghai, Beijing, and Toronto, among others. [19] Back-offices are in India and the Philippines with more than 20,000 staff. [20] Notably, Wells Fargo is the first major national U.S. bank to undergo a successful unionization drive. [21] As of 2024, 20 branch locations have joined Wells Fargo Workers United-CWA, a division of Communications Workers of America, in less than a year. [22] Wells Fargo operates under Charter No. 1, the first national Bank of Philadelphia on June 20, 1863, by the Office of the Comptroller of the Currency. [23] Wells Fargo, in its present form, is a result of a merger between the original Wells Fargo & Company and Minneapolis-based Norwest Corporation in 1998. The merged company took the better-known Wells Fargo's hub in San Francisco. At the same time, Norwest's banking subsidiary merged with Wells Fargo's hub in San Francisco. Fargo became a coast-to-coast bank with the 2008 acquisition of Charlotte-based Wachovia. Company logo from 1996 until 2019 Main articles: Wells Fargo Bank in Apache Junction, Arizona 1879 Wells Fargo Stage coach The Wells Fargo stage stop built in 1872 in Black Canyon City, Arizona Wells Fargo bank in Chinatown, Houston, Texas A remodeled Wells Fargo bank in Fort Worth, Texas Wells Fargo in Laredo, Texas Henry Wells Fargo bank in Fort Worth, Texas Wells Fargo bank in Fort Worth, Texas Wells Fargo bank in Fort Worth, Texas Wells Fargo bank in Chinatown, Houston, Texas Wells Fargo bank in Fort Worth, Texas Wells Fargo bank in Fort growing rapidly due to the California Gold Rush.[24] Its earliest and most significant tasks included transporting gold from the Philadelphia Mint and "express" mail delivery that was faster and less expensive than U.S. Mail. American Express was not interested in serving California. By the end of the California Gold Rush, Wells Fargo was a dominant express and banking organization in the West, making large shipments of gold and delivering mail and supplies. It was also the primary lender of Butterfield Overland Mail Company, which ran a 2,757-mile route through the Southwest to San Francisco and was nicknamed the "Butterfield Line" after the name of the company's president, John Butterfield. In 1860, Congress failed to pass the annual Post Office appropriation bill, leaving the Post Office unable to pay Overland Mail Company. This caused Overland to default on its debts to Wells Fargo, allowing Wells Fargo, allowing Wells Fargo, allowing Wells Fargo to take control of the mail route. [25] Wells Fargo then operated the western portion of the Pony Express. [26] Wells, Fargo & Co. 1868 display advertisement from The Salt Lake Daily Telegraph (Utah Territory) Six years later, the "Grand Consolidation" united Wells Fargo 1870 ad In 1872, Lloyd Tevis, a friend of the Central Pacific "Big Four" and holder of rights to operate an express service over the Transcontinental Railroad, became president of the company after acquiring a large stake, a position he held until 1892.[28] In 1905, Wells Fargo separated its banking and express operations, and Wells Fargo's bank merged with the Nevada National Bank. [29] During the First World War, the United States government nationalized Wells Fargo s express business into a federal agency known as the US Railway Express Agency (REA).[30] After the war, the REA was privatized and continued service until 1975. In 1923, Wells Fargo Nevada merged with the Union Trust Company.[31] In 1954, Wells Fargo & Union Trust shortened its name to Wells Fargo Bank. Four years later, it merged with American Trust Company.[32] It changed its name back to Wells Fargo Bank in 1962. In 1968, Wells Fargo Bank American Trust Company.[32] It changed its name back to Wells Fargo Bank in 1962. In 1968, Wells Fargo Bank American Trust Company.[32] It changed its name back to Wells Fargo Bank in 1962. In 1968, Wells Fa Fargo Bank, N.A. In that same year, Wells Fargo until Warren Buffett and Walter Annenberg surpassed him.[33] One year later, Wells Fargo & Company holding company was formed, with Wells Fargo Bank as its main subsidiary.[34] In September 1983, a Wells Fargo armored truck depot in West Hartford, Connecticut, was the victim of the White Eagle robbery.[35] The robbery was organized by Los Macheteros (a guerrilla group seeking Puerto Rican independence from the United States) and involved an insider armored truck guard. It was the largest US bank theft to date with \$7.1 million stolen.[36][37] Throughout the 1980s and '90s, Wells Fargo completed a series of acquired the personal trust business of Bank of America.[40] In 1988, it acquired Barclays Bank of California from Barclays plc.[41] In 1991, Wells Fargo spent \$491 million to acquire 130 branches in California from Great American Bank, [42] In 1996, Wells Fargo acquired First Interstate Bancorp for \$11.6 billion. [43] Integration went poorly as many executives left, [44] [45] Wells Fargo became the first major US financial services firm to offer internet banking, in May 1995, [46] After its string of acquisitions, in 1998, Wells Fargo Bank was acquired by Norwest Corporation of Minneapolis, with the combined company assuming the Wells Fargo Bank acquired National Bank of Alaska and First Security Corporation. [49] In late 2001, it acquired H.D. Vest Financial Services for \$128 million, but sold it in 2015 for \$580 million.[50] The 2008 financial crisis resulted in many bank takeovers. In 2007, Wells Fargo acquired Placer Sierra Bank and CIT Group's construction unit that same year.[55][56][57] In 2008, Wells Fargo acquired United Bancorporation of Wyoming and Century Bancshares of Texas.[58][59] On October 3, 2008, after Wachovia turned down an inferior offer from Citigroup, Wachovia agreed to be bought by Wells Fargo for about \$14.8 billion in stock.[60] The next day, a New York state judge issued a temporary injunction blocking the transaction from going forward while the competing offer from Citigroup was sorted out.[61] Citigroup alleged that it had an exclusivity agreement with Wachovia that barred Wachovia from negotiating with other potential buyers. The injunction was overturned late in the evening on October 5, 2008, by the New York state appeals court.[62] Citigroup and Wells Fargo then entered into negotiations brokered by the FDIC to reach an amicable solution to the impasse. The negotiations failed. Citigroup was unwilling to take on more risk than the \$42 billion that would have been the cap under the previous FDIC-backed deal (with the FDIC incurring all losses over \$42 billion). Citigroup did not block the merger, but sought damages of \$60 billion for breach of an alleged exclusivity agreement with Wachovia.[63] On October 28, 2008, Wells Fargo received \$25 billion of funds via the Emergency Economic Stabilization Act in the form of a preferred stock purchase by the United States Department of the Treasury. [64][65] As a result of requirements of the government stress tests, the company raised \$8.6 billion in capital in May 2009.[66] On December 23, 2009, Wells Fargo redeemed \$25 billion of preferred stock issued to the United States Department of the redemption of the redemption of the redemption of the preferred stock. Wells Fargo also paid accrued dividends of \$131.9 million, bringing the total dividends paid to \$1.441 billion since the preferred stock was issued in October 2008.[67] In April 2009, Wells Fargo acquired North Coast Surety Insurance Services.[68] In 2010, hedge fund administrator Citco purchased the trust company operation of Wells Fargo in the Cayman Islands.[69] In 2011, the company hired 25 investment bankers from Citadel LLC.[70][71][72] In April 2012, Wells Fargo acquired Merlin Securities.[73][74] In December 2012, it was rebranded as Wells Fargo acquired to 65% in 2014 but sold back to management in July 2018.[76] In 2015, Wells Fargo Rail acquired GE Capital Rail Services and merged in with First Union Rail.[77] In late 2015, Wells Fargo acquired three GE units focused on business loans equipment financing.[78] In March 2017, Wells Fargo announced a plan to offer smartphone-based transactions with mobile wallets including Wells Fargo Wallet, Android Pay and Samsung Pay. [79] In June 2018, Wells Fargo sold all 52 of its physical bank branch locations in Indiana, Michigan, and Ohio to Flagstar Bank. [80][81][82] In September 2018, Wells Fargo announced it would cut 26,450 jobs by 2020 to reduce costs by \$4 billion. [83][84] In March 2019, CEO Tim Sloan resigned amidst the Wells Fargo account fraud scandal and former general counsel C. Allen Parker became interim CEO.[85] In July 2019, Principal Financial Group acquired the company's Institutional Retirement & Trust business.[86] On September 27, 2019, Charles Scharf was announced as the firm's new CEO.[87] In 2020, the company sold its student loan portfolio [88][89] In May 2021, the company sold its Canadian Direct Equipment Finance business to Toronto-Dominion Bank [90] In 2021, the company sold its asset management division, Wells Fargo Asset assets under management as of December 31, 2020,[92][93] of which 33% was invested in money market funds.[94] WFAM was rebranded as Allspring Global Investments.[95][96] In December 2024, Wells Fargo announced that it would be selling it decades-long San Francisco headquarters building to downsize its footprint in San Francisco by moving to another building nearby. The move was interpreted by bankers as a sign of the financial industry drifting away from San Francisco and California.[97] In 2022, Wells Fargo announced a goal of reducing absolute emissions by companies it lends to in the oil and gas sector by 26% by 2030 from 2019 levels. Some critics say these goals conflict with the bank being the largest lender to fossil fuel companies in the U.S. and one of the largest globally.[98] The company has stated that it will not finance any hydrocarbon exploration projects in the Arctic.[100] The company has also provided financing to renewable energy projects. In December 2024, Wells Fargo withdrew itself from its membership of Net- Zero Banking Alliance.[101] This article's neutrality. Please help rewrite or integrate negative information to other sections through discussion on the talk page. (December 2024) A Wells Fargo branch in Logan, Utah The company has been the subject of several investigations by regulators. Many of these issues have resulted in reputational damage. On February 2, 2018, the Wells Fargo account fraud scandal resulted in the Federal Reserve barring Wells Fargo from growing its nearly \$2 trillion asset base any further until the company fixed its internal problems to the satisfaction of the Federal Reserve. [102] In September 2021, Wells Fargo incurred further fines from the United States Justice Department charging fraudulent behavior by the bank against foreign-exchange currency trading customers. [103] Bloomberg L.P. reported in March 2022 that Wells Fargo was the only major lender in 2020 to reject more home refinance applications from Black applications from Black applicates than it approved. [104] In December 2022, the U.S. levied a \$3.7 billion loan-management fine upon Wells Fargo. In March 2023, Wells Fargo blamed a technical glitch for misstating the balances of customers' accounts, in many cases incorrectly deeming the customers as having a negative bank balance.[105] Subsequently, in 2023, prison sentencing took place for employee-directed money laundering and funneling cash illegally to Mexico through the creation of fictitious accounts.[106] In 1981, it was discovered that a Wells Fargo assistant operations officer, Lloyd Benjamin "Ben" Lewis, had perpetrated one of the largest embezzlements in history through its Beverly Drive branch. During 1978-1981, Lewis had successfully written phony debit and credit receipts to benefit boxing promoters Harold J. Smith (né Ross Eugene Fields) and Sam "Sammie" Marshall, chairman and president, respectively, of Muhammad Ali Professional Sports, Inc. (MAPS), of which Lewis was also listed as a director; Marshall, too, was a former employee of the same Wells Fargo branch as Lewis. In excess of \$300,000 was paid to Lewis, who pled guilty to embezzlement and conspiracy charges in 1981, and testified against his co-conspirators for a reduced five-year sentence.[107] (Boxer Muhammad Ali had received a fee for the use of his name, and had no other involvement with the organization.[108]) Main article: Redlining Illinois Attorney General Lisa Madigan filed suit against Wells Fargo on July 31, 2009, alleging that the bank steered African Americans and Hispanics into high-cost subprime loans. A Wells Fargo spokesman responded that "The policies, systems, and controls we have in place - including in Illinois - ensure race is not a factor..."[109] An affidavit filed in the case stated that loan officers had referred to black mortgage-seekers as "mud people," and the subprime loans as "ghetto loans."[110] According to Beth Jacobson, a loan officer at Wells Fargo interviewed for a report in The New York Times, "We just went right after them. Wells Fargo mortgage had an emerging-markets unit that specifically targeted black churches because it figured church leaders had a lot of influence and could convince congregants to take out subprime loans." The report presented data from the city of Baltimore, where more than half the properties subject to foreclosure on a Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those are in predominantly black neighborhoods.[110] Wells Fargo loan from 2005 to 2008 now stand vacant, and 71 percent of those ar certain areas, for a total of \$175 million.[111][112][113] In a March 2010 agreement with US federal prosecutors, Wells Fargo acknowledged that between 2004 and 2007 Wachovia had failed to monitor and report suspected money laundering by narcotics traffickers, including the cash used to buy four planes that shipped a total of 22 tons of cocaine into Mexico.[114] In August 2010, Wells Fargo was fined by United States district court judge William Alsup for overdraft practices designed to "gouge" consumers and "profiteer" at their expense, and for misleading consumers about how the bank processed transactions and assessed overdraft fees.[115][116] In May 2013, Wells Fargo paid \$203 million to settle class-action litigation accusing the bank of imposing excessive overdraft fees on checking-account customers.[117] On February 9, 2012, it was announced that the five largest mortgage servicers (Ally Financial, Bank of America, Citigroup, JPMorgan Chase, and Wells Fargo) agreed to a settlement with the US Federal Government and 49 states over improper foreclosure practices in the 2010 United States foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure practices in the 2010 United States foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they do not in fact know) and foreclosure crisis, including "robo-signing" (having someone fraudulently sign that they know the contents of a document they know the content

(NMS), required the servicers to provide about \$26 billion in relief to distressed homeowners and in direct payments to the federal and state governments; Wells Fargo's share was the second largest, at \$5.4 billion.[119] This settlement amount makes the NMS the second largest civil settlement in U.S. history, only trailing the Tobacco Master Settlement Agreement.[120] The five banks were also required to comply with 305 new mortgage servicing standards. Oklahoma held out and agreed to settle with the banks separately.[121] On April 5, 2012, a federal judge ordered Wells Fargo to pay \$3.1 million in punitive damages over a single loan, one of the largest fines for a bank ever for mortgaging service misconduct, after the bank improperly charged Michael Jones, a New Orleans homeowner, with \$24,000 in mortgage fees, after the bank ruptcy judge in the Eastern District of Louisiana, cited the bank's behavior as "highly reprehensible" stating that Wells Fargo has taken advantage of borrowers who rely on the bank's accurate calculations.[122][123] The award was affirmed on appeal in 2013.[124] In May 2013, New York attorney-general Eric Schneidermann claimed Wells Fargo had violated rules over giving fair and timely serving.[125] In 2015, a judge sided with Wells Fargo.[126] On August 14, 2012, Wells Fargo agreed to pay around \$6.5 million to settle U.S. Securities and Exchange Commission (SEC) charges that in 2007 it sold risky mortgage-backed securities without fully realizing their dangers.[127] In 2016, Wells Fargo agreed to pay \$1.2 billion to settle allegations that the company violated the False Claims Act by underwriting over 100,000 Federal Housing Administration (FHA) backed loans when over half of the applicants did not qualify for the program. [128][129] In October 2012, Wells Fargo was sued by United States Attorney Preet Bharara over questionable mortgage deals.[130] In April 2013, Wells Fargo settled a suit with 24,000 Florida homeowners alongside insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million, including a \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million penalty and \$2 million penalty and \$2 million in forced-place insurance.[131] In February 2015, Wells Fargo agreed to pay \$4 million penalty and \$2 million penalty and \$2 million penalty and \$2 million penalty and \$2 million penalty agreed to pay \$4 milli restitution for illegally taking an interest in the homes of borrowers in exchange for opening credit card accounts for the homeowners.[132] In December 2011, Public Campaign criticized Wells Fargo for spending \$11 million on lobbying during 2008-2010, while increasing executive pay and laying off workers, while having no federal tax liability due to the homeowners.[132] In December 2011, Public Campaign criticized Wells Fargo for spending \$11 million on lobbying during 2008-2010, while increasing executive pay and laying off workers. to losses from the Great Recession.[133] However, in 2013, the company paid \$9.1 billion in income taxes.[134] Main article: Prison-industrial complex The company has invested its clients' funds in GEO Group, a multi-national provider of for-profit private prisons.[135] By March 2012, its stake had grown to more than 4.4 million shares worth \$86.7 million.[136] As of November 2012, Wells Fargo divested 33% of its holdings of GEO's stock, reducing its stake to 4.98% of Geo Group's common stock, below the threshold of which it must disclose further transactions.[137][138] In August 2020, the company agreed to pay \$7.8 million in back wages for allegedly discriminating against 34,193 African Americans in hiring for tellers, personal bankers, customer sales and service representatives, and administrative support positions. The company agreed to provide jobs to 580 of the u.S. Securities and Exchange Commission to settle allegations that he gave Joseph C. Ruggieri, a stock trader, insider information on probable ratings charges. Ruggieri was not convicted of any crime.[141][142][143] Main article: Wells Fargo cross-selling scandal In September 2016, Wells Fargo was issued a combined total of \$185 million in fines for opening over 1.5 million checking and savings accounts and 500,000 credit cards on behalf of customers without their consent. The Consumer Financial Protection Bureau (CFPB) issued \$100 million in fines from the Office of Comptroller of the Currency.[144] The scandal was caused by an incentive-compensation program for employees to create new accounts. It led to the firing of nearly 5,300 employees and \$5 million being set aside for customer refunds on fees for accounts the customer refunds on fees for accounts. It led to the firing of nearly 5,300 employees and \$5 million being set aside for customer refunds on fees for accounts the customer set as the customer refunds on fees for accounts the customer refunds on fees for accounts the customer set as the customer refunds on fees for accounts the customer set as the customer refunds on fees for accounts the customer set as the customer set as the customer refunds on fees for accounts the customer set as t 2016 and received \$124.6 million in stock, options, and restricted Wells Fargo shares as a retirement package.[146][147] On October 12, 2016, John Stumpf, the then chairman and CEO, announced that he would be retiring amidst the scandals. President and chief operating officer Timothy J. Sloan succeeded Stumpf, effective immediately. Following the scandal, applications for credit cards and checking accounts at the bank [149][150] Several states and cities ended business relations with the company.[151] An investigation by the Wells Fargo board of directors, the report of which was released in April 2017, primarily blamed Stumpf, who it said had not responded to evidence of wrongdoing in the consumer services division, and Tolstedt, who was said to have knowingly set impossible sales goals and refused to respond when subordinates disagreed with them. aim to sell at least 8 products to every customer. The board chose to use a clawback clause in the retirement contracts of Stumpf and Tolstedt to recover \$75 million to settle claims by the United States Department of Justice and the Securities and Exchange Commission. The settlement did not prevent individual employees from being targets of future litigation.[153] The Federal Reserve put a limit to Wells Fargo's assets, as a result of the scandal. In 2020, Wells Fargo's assets, as a result of the scandal. In 2020, Wells Fargo's assets, as a result of the scandal. In 2020, Wells Fargo's assets, as a result of the scandal. the CFPB of \$3.7 billion over abuses tied to the fake account scandal as well as mortgages and auto loans. The total was split between \$1.7 billion for a civil penalty in May 2023, the bank agreed to pay \$1 billion for a civil penalty and \$2 billion for customers.[155] Separately, in May 2023, the bank agreed to pay \$50 million to settle allegations of overcharging hundreds of thousands of homeowners for such appraisals, Wells Fargo frequently charged homeowners for such appraisals for which the bank had been charged \$50 or less. The plaintiffs had sought triple damages under the U.S. Racketeer Influenced and Corrupt Organizations Act on grounds that sending invoices and statements with fraudulently concealed fees constituted mail and wire fraud sufficient to allege racketeering.[157] Wells Fargo is a lender on the Dakota Access Pipeline, a 1,172-mile-long (1,886 km) underground oil pipeline transport system in North Dakota. The pipeline has been controversial regarding its potential impact on the environment.[158] In February 2017, the city councils of Seattle, Washington and Davis, California voted to move \$3 billion of deposits from the bank due to its financing of the Dakota Access Pipeline as well as the Wells Fargo account fraud scandal.[159] In December 2016, the Financial Industry Regulatory Authority fined Wells Fargo \$5.5 million for failing to store electronic documents in a "write once, read many" format, which makes it impossible to alter or destroy records after they are written.[160] From December 2012 through February 2018, Wells Fargo reportedly helped two of the biggest firearms and ammunition companies obtain \$431.1 million in loans.[161] It also handled banking for the National Rifle Association of America (NRA) and provided bank accounts and a \$28-million line of credit.[161] In 2020, the company said that it was winding down its business with the NRA.[162] Scharf claimed Wells Fargo's relationship with the NRA was "declining," with the company no longer participating in the organization's line of credit and mortgage loan commitments. [163] Further information: Glass ceiling In June 2018, about a dozen female Wells Fargo executives from the wealth management division met in Scottsdale, Arizona to discuss the minimal presence of women occupying senior roles within the company. The meeting, dubbed "the meeting, dubbed "the meeting, dubbed "the meeting, dubbed "the meeting, l164] Wells Fargo had previously been investigating reports of gender bias in the division in the months leading up to the meeting, l165] The women reported that they had been turned down for top jobs despite their qualifications, and instead the roles were occupied by men.[165] There were also complaints against company president Jay Welker, who is also the head of the Wells Fargo wealth management division, due to his sexist statements regarding female employees. The female workers claimed that he called them "girls" and said that they "should be at home taking care of their children."[165][166] On June 10, 2019, Wells Fargo agreed to pay \$385 million to settle a lawsuit accusing it of allegedly scamming millions of auto-loan customers into buying insurance they did not need from National General Insurance.[167] In February 2023, Wells Fargo agreed to pay \$300 million in a settlement with shareholders over auto insurance disclosures.[168] On August 28, 2020, Wells Fargo agreed to pay a fine of \$350,000 as well as \$10 million in restitution payments to certain customers after the Financial Industry Regulatory Authority accused the company of failing to reasonably supervise two of its registered representatives that recommended that customers invest a high percentage of their assets in high-risk energy securities in 2014 and 2015.[169] In April 2018, the United States Department of Labor launched a probe into whether Wells Fargo was pushing its customers into more expensive retirement plansets. as well as into retirement funds managed by Wells Fargo itself.[170][171] In May 2018, the company discovered that its business clients in 2017 and early 2018.[172] With CEO John Stumpf being paid 473 times more than the median employee, Wells Fargo ranked number 33 among the S&P 500 companies for CEO—employee pay inequality. In October 2014, a Wells Fargo employee earning \$15 per hour emailed the CEO—copying 200,000 other employees be given a \$10,000 per year raise taken from a portion of annual corporate profits to address wage stagnation and income inequality. After being contacted by the media, Wells Fargo responded that all employees receive "market competitive" pay and benefits significantly above U.S. federal minimums.[173][174] Pursuant to Section 953(b) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, publicly traded companies are required to disclose (1) the median total annual compensation of all employees other than the CEO and (2) the ratio of the CEO's annual total compensation to that of the median employee.[175] The Consumer Financial Protection Bureau found that, between 2011 and 2016, Wells Fargo had been freezing entire consumer deposit accounts based on automated fraud detection. This freeze extended to the entire account, not just the suspicious amount, and all access to funds was blocked. As a result, customers were unable to access their funds until the accounts were enturned. In 2022, the Consumer Financial Protection Bureau mandated that Wells Fargo provide \$160 million in compensation to more than a million individuals, addressing the significant harm caused by its aggressive tactic of freezing and closing bank accounts during the period from 2011 to 2016.[176] The company was a theme or the subject in several films. In the 1939 John Ford-directed movie "Stagecoach", at the 5:22 mark two men can be seen hoisting a chest plainly marked "Wells Fargo." Seven Men from Now (a 1956 film), Cheyenne (the 1947 film), Wells Fargo (a 1937 film) and Unclaimed Goods (a 1918 silent) are examples. A long running television series, Tales of Wells Fargo ran from 1957 to 1962, focusing on a fictitious Wells Fargo ran from 1957 to 1962, focusing on a fictilious Wells Fargo (a 1918 silent) are examples. A long running television series, Tales of Wells Fargo (a 1937 film), Wells F (Whip-Crack-Away!)" in the 1953 film Calamity Jane performed by Doris Day: "With a fancy cargo, care of Wells and Fargo, Illinois - Boy!".[177] Wells Fargo & Company stagecoach is seen passing through the town of Hill Valley as Marty is walking down the street in the 1990 film, Back to the Future Part III. The song "The Wells Fargo & Company's stagecoach delivery in the early 20th century, the time in which The Music Man is set. On March 2, 2022, Wells Fargo announced \$1 million donation to the American Red Cross that will be used for Ukrainian refugees fleeing from the Russian invasion.[178] In April 2022, The Wells Fargo foundation announced its pledge of \$210 million toward racial equity in homeownership. (WORTH) grants which will run until 2025. Additionally, \$150 million will be committed to lower mortgage rates and reducing the refinancing costs to aid minority homeowners.[179] In April 2023, TD Jakes Group and Wells Fargo has committed approximately \$1 billion to fund projects that align with the overall strategy. The first of the projects focuses on the development of mixed-income housing and retail facilities outside of Atlanta.[180] In December 2023, Wells Fargo appointed Darlene Goins as president of the Wells Fargo appointed Community Impact. Previously, she had held leadership roles at FICO, a leading data and analytics company, and at Wells Fargo, she was responsible for helping low-income populations as head of philanthropy for financial health. She also led the Banking Inclusion Initiative, a 10-year commitment to help people access low-cost basic accounts and help those without bank accounts gain easy access to low-cost banking services and financial education.[181] On Sep 23, 2024, Wells Fargo launched a \$1.6 billion delayed-draw term loan to support Tempur Sealy International's acquisition of Mattress Firm Group.[182] Banks portal List of Wells Fargo presidents Wells Fargo Arena Wells Fargo Center Wells Fargo Istory Museum Big Four banks ^ a b "Newsroom Wells Fargo Announces Expansion at Hudson Yards". New York: Wells Fargo Istory Museum Big Four banker. ^ a b Wack, Kevin (February 26, 2020). "How New York became Wells Fargo's new center of power". American Banker. ^ a b "Wells Fargo Manhattan Headquarters". 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