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Dear Moravian College Employee,

Welcome to Moravian College and the Wells Fargo At Work<sup>SM</sup> program! Moravian College and Wells Fargo have partnered to offer you a premier employee financial services package that offers you preferred pricing on a wide range of financial solutions as well as a financial wellness program. As a Moravian College employee, you are entitled to discounts and special rates on a variety of valuable financial products and services. Plus, we'll provide you with the complimentary planning tools to help you strengthen and build a solid financial future.

We also offer a wide array of financial learning opportunities. Concerned about identity theft? Thinking of buying a home? Want to better understand your credit? These are a few of the many topics you will find available through our complimentary seminar series.

The Wells Fargo At Work program is open to all Moravian College employees, even if you are already a Wells Fargo customer. I have attached a flyer outlining some of the benefits of the Wells Fargo At Work program, including our Premium Membership<sup>®</sup> Checking Package.

Our West Broad Street store is conveniently located near Moravian College's campus. You may contact them at (610) 861-1761 or 52 West Broad Street to begin the account opening process. If you prefer to visit another store, you can find all our locations online at [www.wellsfargo.com/locator/](http://www.wellsfargo.com/locator/).

We are excited about our partnership with Moravian College and look forward to assisting all interested employees with the Wells Fargo At Work program.

Sincerely,

Julie Vetack  
Senior Relationship Manager  
Wells Fargo At Work

Enclosure





*Wells Fargo At Work*<sup>SM</sup>

## Helping you meet your financial goals

**Congratulations** Moravian College Employee! (WF@W ID: 026775)

You are eligible for the *Wells Fargo At Work* program—a valuable package of accounts, services and special benefits that can help you reach your financial goals.

### Wells Fargo Premium Membership<sup>®</sup> Checking Package gives you more ways to access and manage your money

- Interest-earning checking account<sup>1</sup>
- Many ways to avoid monthly service fees—including Direct Deposit of your salary<sup>2</sup>
- Wells Fargo<sup>®</sup> Debit Card with optional enrollment for the Wells Fargo Rewards<sup>®</sup> for Debit Card<sup>3</sup>

### Maximize your money with helpful account tools and resources

- Track spending, set budgets, and more online with My Spending Report with Budget Watch
- Monitor your savings progress online with My Savings Plan<sup>®</sup>
- Access your accounts from your mobile phone with Wells Fargo Mobile<sup>SM</sup> Banking<sup>4</sup>
- Set up email alerts for balance updates, payment reminders, and more

### Take advantage of benefits on financial accounts and services<sup>5</sup>

- home mortgages • home equity loans • personal loans • auto loans • student loans • investments\*
- lines of credit • identity theft protection\* • and more

\* Investment and Insurance Products: • NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value

## Enrolling is easy

1. Open a *Premium Membership* Checking Package at any Wells Fargo banking location
2. Sign up for Direct Deposit or set up another qualifying service to waive your monthly fee<sup>2</sup>
3. Take advantage of all your *Wells Fargo At Work* benefits

For more information, please contact our West Broad Street store at (610) 861-1761 or 52 West Broad Street.

**To find out more, call 1-800-TO-WELLS (1-800-869-3557) or stop by any Wells Fargo banking location.**

<sup>1</sup> Interest earned on entire daily collected balance on days balance is \$500 or more.

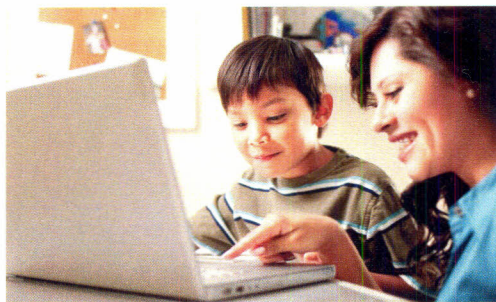
<sup>2</sup> Account must meet both account-level and package-level requirements to have monthly service fee waived. A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more electronically deposited to your account. Minimum \$100 to open a new *Wells Fargo* checking account. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a Direct Deposit.

<sup>3</sup> Non-refundable annual rewards program fee of \$12 may apply for the optional *Wells Fargo Exclusive Rewards*<sup>®</sup> program for Debit Cards. Enrolled Debit Card cardholders earn one point for every \$4 in net eligible purchases (purchases minus returns/credits). Eligible purchases do not include purchases made using the card with a Personal Identification Number (PIN), ATM transactions, cash advances of any kind, checks, fees, or wire transfers.

<sup>4</sup> Your mobile carrier's text messaging and web access charges may apply.

<sup>5</sup> Discounts exclude dealer, first mortgage and credit card loans. The interest rate discount on new home equity and personal line of credit accounts requires continued automatic payment from a *Wells Fargo* checking account. If the automatic payment is not elected or is cancelled at any time after the account is open, the rate will increase. Loans and lines of credit subject to credit approval.





*Wells Fargo At Work*<sup>SM</sup>

## Give yourself the gift of time every payday with Direct Deposit

No one likes to wait in line just to deposit a check. With Direct Deposit, you save yourself a trip to the bank by having your paycheck, Social Security benefit, or even interest and dividend payments automatically deposited into your account.

### Direct Deposit is:

- **Convenient** – Your Direct Deposit is available to you at the start of the business payday. Funds are immediately available for withdrawal through a Wells Fargo ATM or banking location. You can view the deposit online with free access to Wells Fargo Online<sup>®</sup> Banking.
- **Reliable** – No matter where you are on payday, your pay is deposited on time
- **Quick** – Save time by not standing in line to cash or deposit your check, and avoid check cashing fees
- **Secure** – Direct Deposit eliminates lost, stolen, or misplaced checks
- **Time-tested** – The Direct Deposit process has been around for more than a quarter of a century and has a proven track record of success
- **Easy** – It's simple to set up Direct Deposit. All you need is your account number and routing number, and your employer can do the rest.

With Direct Deposit, you'll still receive a paper or electronic paycheck notice, including deductions (e.g. taxes, insurance, etc.) and net pay amount.

Plus, you may be able to have your checking account's monthly service fee waived or discounted with a qualifying Direct Deposit. Talk to your Wells Fargo banker for details.

To sign up for Direct Deposit, contact your HR or Payroll department.

To take advantage of your *Wells Fargo At Work* benefits, visit your nearest Wells Fargo banking location or contact your Wells Fargo banker at 1-800-TO-WELLS (1-800-869-3557).

Together we'll go far

