

Wells Fargo: Committed to Rebuilding Trust

Progress Report

Wells Fargo has taken a series of steps to address improper sales practices, and we continue to make critical changes to rebuild the trust of our customers and team members. While there is still work to be done, here are some actions Wells Fargo has already taken on our path to making things right, fixing the problems, and building a better bank:

Recently Completed Actions

Leadership

- ☑ Elected Betsy Duke chair of the Board of Directors, effective Jan. 1, 2018; elected six new independent board members in 2017.
- ☑ Three long-tenured directors retired from the board on December 31, 2017; board refreshment process continues with the retirement at our 2018 annual meeting of three of the board's longest-serving directors and a director who was scheduled to retire in 2019.
- ☑ Reviewed board committee structure and leadership and amended committee charters to enhance and reduce duplication in risk oversight.
- ☑ Launched a Stakeholder Advisory Council, which includes seven external members representing groups focused on consumer rights, fair lending, the environment, human rights, civil rights, and governance, to provide insight and feedback to the board and senior management.
- ☑ Announced new leaders and organizational structure in the Community Bank, creating a more streamlined and efficient organization, and created a new Change Leader position, responsible for redefining the business model in branches and call centers to focus on the customer experience.
- ☑ Released findings from the Board of Directors' independent investigation of retail banking sales practices and related matters, which included additional compensation actions that in total have exceeded \$180 million after board mandated additional forfeitures and clawbacks.

Customers

- ☑ Remediating customers in connection with the retail sales practices matter, including under the stipulated judgment with the Los Angeles City Attorney and under the CFPB and OCC consent orders, as well as by working with customers directly and offering free mediation services; we are committed to making things right for any customer who was financially harmed by unacceptable sales practices – regardless of the time frame.
- ☑ Expanded the company's customer complaint servicing and resolution process and reached out to 40 million retail and 3 million small business customers asking them to contact us with any concerns about their accounts.
- ☑ Improved controls by sending automatic notifications to customers after a personal or small business checking account, savings account, or credit card has been opened.
- ☑ Established a dedicated 24/7 toll-free number for customers with concerns about their accounts, or any aspect of their relationship with Wells Fargo. Customer service representatives are available 24/7 at (877) 924-8697.
- ☑ Received preliminary court approval for a class-action settlement agreement for retail sales practices, which sets aside \$142 million for remediation and settlement expenses to cover customers and former customers with claims of unauthorized accounts back to 2002.

Together we'll go far



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