

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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O. Costa, K. Jørgensen



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Successful Grant Proposals in Science, Technology, and Medicine Sandra Oster,Paul Cordo,2015-03-19 There are many resources on grant writing in science technology and medicine but most do not provide the practical advice needed to write the narratives of grant proposals Designed to help novice and experienced investigators write compelling narratives and acquire research funding this is a detailed guide to the content organisation layout phrasing and scientific argumentation of narratives The authors draw on more than twenty years of research and analysis of grant proposals having worked extensively with investigators at different levels from pre doctoral students to senior scientists They have used this experience to design a framework for scientific writing that you can apply directly to narratives The guidelines and advice offered are applicable across many funding agencies including the NIH and NSF Featuring many real life examples the book covers a range of topics from organisational alternatives to best practices in grammar and editing overview visuals and working with contributors *How to Write and Publish a Scientific Paper* Robert A Day,Barbara Gastel,2006-04-26 Guide on writing and submitting a scientific paper for graduates to professionals **Writing Reports to Get Results** Ron S. Blicq,Lisa A. Moretto,2004-04-05 The professional s quick reference handbook for writing business and technical reports Professionals in business government and technical fields often need help in organizing and writing reports for associates clients and managers This simple tutorial handbook offers expert tips and useful ideas for organizing ideas structuring reports and adding spice to technical papers Writing Reports to Get Results offers in depth guidance for writing short informal reports such as job progress reports and inspection reports semiformal reports such as laboratory and medium length investigation and evaluation reports formal reports such as analytical and feasibility studies and major investigations technical and business proposals of varying complexity The authors use a simple pyramid method to help writers organize their information into the most convenient and simplest structure for any type of document from single page proposals to full length presentations Rounding out this easy instructional handbook are helpful tips on a number of other topics such as constructing reference lists and bibliographies the use of numbers abbreviations and metric symbols preparing illustrations for insertion into a report and working collaboratively as a member of a writing team **The EU's Conceptualisation of the Rule of Law in its External Relations** Lisa Louwerse,2023-09-04 This book explores the question of how the EU understands the rule of law in its external relations with a particular focus on development cooperation and enlargement Although the EU s commitment to the rule of law is strong the relevant concept remains nebulous On the basis of a detailed analysis of two key EU external policy areas the main argument advanced is that the Union has adopted a mostly institutional approach to the concept by focussing largely on judicial reform By testing the relevant practice against the background of the constitutional traditions of the Member States and legal theory the book attests to the significance of developing a comprehensive approach to the rule of law in EU external relations **Contract Management Systems** Jack

Sternbach,1990 This synthesis will be of interest to administrators contract officers and others interested in using consulting firms to manage a transportation agency s work activities ranging from a single project to a complete spectrum of work Information is provided on various aspects of contract management systems including examples of use of each aspect in several agencies An increasing workload coupled with reduced staff size have caused state highway agencies to turn to private enterprise to accomplish work that has traditionally been done in house This report of the Transportation Research Board describes various aspects of the use of consultants to manage a highway agency s work and gives specific examples of use of each aspect in several agencies

Juvenile justice OJJDP reporting requirements for discretionary and formula grantees and concerns about evaluation studies. , Engineered Performance Standards, Public Works Maintenance, Engineer's Manual, NavDocks P-700.0 United States. Bureau of Yards and Docks,United States. Navy Department. Yard and Docks Bureau,1963

The Case Manager's Handbook Catherine M. Mullahy,2013-06-20 Written by renowned author Catherine Mullahy The Case Manager s Handbook Fifth Edition is the ultimate how to guide for case managers This practical resource helps case managers build fundamentals study for the Certified Case Manager CCM exam and most importantly advance their careers after the exam Written for all professionals in all practice settings in case management it uses real life examples and an easy to read conversational style to examine the case management process while presenting practical procedural information An excellent daily reference and training guide for new case managers and seasoned professionals in various setting The Case Manager s Handbook Fifth Edition is the go to resource for facing the day to day challenges of case management especially as the nation navigates through the many changes introduced by the landmark Patient Protection and Affordable Care Act Significantly updated and revised it contains eight new chapters Hospital Case Management Changing Roles and Transitions of Care Patient Centered Medical Home ACOs Health Exchanges Evidence Based Practice Public Sector Reimbursement Predictive Modeling Pain Management Health Technology Trends and Implications for Case Managers The Affordable Care Act of 2010 Implications for Case Managers Included with each new print book is an Access Code for a Navigate Companion Website for students with objectives multiple choice questions and bonus appendices

NAVDOKS. ,1963 **Teaching Children Gymnastics** Peter H. Werner,Lori H. Williams,Tina J. Hall,2012 This text introduces gymnastics education in two parts Part one presents the importance of using a developmentally appropriate approach how to tailor gymnastics intruction to fit your teaching situation Part two is organized around three skill themes travelling statics and rotation The Influence of International Institutions on the EU O. Costa,K. Jørgensen,2012-04-05 An exploration of how the EU is influenced by multilateral institutions There has recently been a dramatic increase in interaction between the EU and multilateral institutions This book shows that international institutions shape EU policies as well as acting as a source of preferences and strategies for EU stances internationally **Examples of Improved Manpower Management in the Federal Government,January-June 1964** United States. Congress. House. Committee on Post Office

and Civil Service. Subcommittee on Manpower Utilization, 1964
Senate. Committee on Finance. Subcommittee on Health, 1979

Health Cost Containment United States. Congress.
Documentation for Rehabilitation - E-Book Lori

Quinn, James Gordon, 2024-04-12 Better patient management starts with better documentation Documentation for Rehabilitation 4th Edition demonstrates how to accurately document treatment progress and patient outcomes using a framework for clinical reasoning based on the International Classification for Functioning Disability and Health ICF model adopted by the American Physical Therapy Association APTA The documentation guidelines in this practical resource are easily adaptable to different practice settings and patient populations in physical therapy and physical therapy assisting Realistic examples and practice exercises reinforce the understanding and application of concepts improving skills in both documentation and clinical reasoning Workbook textbook format with examples and exercises in each chapter helps reinforce understanding of concepts Coverage of practice settings includes documentation examples in acute care rehabilitation outpatient home care nursing homes pediatrics school and community settings Case examples for a multitude of documentation types include initial evaluations progress notes daily notes letters to insurance companies Medicare documentation and documentation in specialized settings NEW Movement Analysis Linking Activities and Impairments content addresses issues related to diagnosis NEW An eBook version included with print purchase provides access to all the text figures and references with the ability to search customize content make notes and highlights and have content read aloud Updated case examples provide clinical context for patient documentation Revised content including updated terminology from the latest updates to the Guide to Physical Therapist Practice provides the most current information needed to be an effective practitioner Updated references ensure content is current and applicable for today's practice **Fair Isn't**

Always Equal Rick Wormeli, 2006 Differentiated instruction is a nice idea but what happens when it comes to assessing and grading students What's both fair and leads to real student learning Fair Isn't Always Equal answers that question and much more Rick Wormeli offers the latest research and common sense thinking that teachers and administrators seek when it comes to assessment and grading in differentiated classes Filled with real examples and gray areas that middle and high school educators will easily recognize Rick tackles important and sometimes controversial assessment and grading issues constructively The book covers high level concepts ranging from rationale for differentiating assessment and grading to understanding mastery as well as the nitty gritty details of grading and assessment such as whether to incorporate effort attendance and behavior into academic grades whether to grade homework setting up grade books and report cards to reflect differentiated practices principles of successful assessment how to create useful and fair test questions including how to grade such prompts efficiently whether to allow students to re-do assessments for full credit This thorough and practical guide also includes a special section for teacher leaders that explores ways to support colleagues as they move toward successful assessment and grading practices for differentiated classrooms **Uniform Contractor Reporting System**

United States. Department of Energy. Office of the Controller. Office of Program Management Support,1978

Department of Energy Uniform Contractor Reporting System United States. Department of Energy. Office of the Controller. Office of Program Management Support,1978 **Grading for Impact** Tom Hierck,Garth Larson,2018-04-04

With a focus on learning rather than performance and the process rather than the product this guide will revolutionize your grading practices and provide clarity of progress *Energy Abstracts for Policy Analysis* ,1979 NIH Guide for Grants and Contracts National Institutes of Health (U.S.),1995

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