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## Wells fargo save as you go account

Wells Fargo is No 1 in America in a public banking presence with more than 11,000 branches and more than 12,000 ATMs. Founded in 1852 as a bank and express delivery company of valuables such as gold, Wells Fargo grew its banking network across the country during the 20th century. It acquired Wachovia-based Charlotte in late 2008 and now has locations in 39 states and the District of Columbia. Wells Fargo is a member of the FDIC, and a company headquartered in San Francisco. Personal Banking services at Wells Fargo Checking, Savings and CDs. Credit cards. Internet banking. Home mortgage. Equity. Student loans. Personal loans. Car loans. Mutual funds. Pension. Insurance. Brokerage. Wells Fargo Tax Center Wells Fargo offers resources and advice to help members file their taxes each year. Wells Fargo's website provides helpful tips on how changes to tax laws affect consumers and tax options for consumers who owe more than they can afford to pay. The bank's tax center also gives members free access to the required bank tax documents, such as interest and dividend information on the account. Wells Fargo helps its customers plan the future by arranging monthly automatic check-account transfers to a savings account. The bank also offers a free online tool called My Savings Plan, which helps customers work on savings goals they can easily track online using the progress bar. Wells Fargo's internet and mobile banking also offers free, easy-to-use online and mobile banking tools. Customers can transfer funds between accounts and other Wells Fargo members through their mobile phones or computers. The bank also provides information about the new account via text messages and emails. Wells Fargo's corporate headquarters here: 420 Montgomery St. San Francisco, CA 94104 To reach corporate headquarters, call (866) 878-5865. For Wells Fargo's personal bank phone directory, click here. There is nothing inherently wrong with the idea of a savings account, but extremely low interest rates make them very unattractive. With rates hovering at around 1%, any money you put into a savings account will only rise from the most glacial rate. Another problem with savings accounts is that they tend to depend on your own determination when it comes to actually putting money away. Wachovia/Wells Fargo's Way2Save program is an attempt to address these two weaknesses that affect traditional savings accounts. Basic features translate to savings with each transaction. Every time you make a payment, Wachovia will transfer one dollar from your checking account to way2save savings account. Acceptable payments include debit card transactions, online bill payments and automatic bill payments. Automated monthly transfers for savings. Account holders may also indicate that the set amount of transferred from their checking account to their checking account Way2Save - up to \$ 100 per month. Premium interest rates. The reason that transfers to savings are limited is the gudo relatively high interest rate that Way2Save account holders receive. The current rate is 3%, about three times what other savings accounts from competitive banks offer. There is no minimum balance. Your balance will start from scratch and go from there. Even if you take down all your funds, you don't have to worry about going below the minimum balance. Fees. To make this account attractive, Wachovia has limited the fees typically charged to such accounts. For example, there are no commissions for opening or closing an account. There are also no monthly payments in the first year, but you should continue to generate automatic transfers to avoid a \$5 a month service fee after the first year. Easy access to funds. Although it is difficult to add money to this account, it is easy to make withdrawals. You can transfer money to your checking account online or make cash withdrawals at a cashier or ATM. Benefits forced savings. Any bank will allow you to set up an automatic monthly transfer. Wachovia Way2Save is unique in automatically transferring one dollar with each debit card purchase or bill payment. For people who don't have a habit of saving, automatic transfers can make the difference between a savings account growth and a live month to a month. Super high interest rates. You don't need to shop around much to realize it's an unbeatable bet. At these rates, it's clear why you're only allowed to transfer \$100 a month to this account. The shortcomings are locked in Wachovia. Wachovia Bank clearly come up with a creative way to ensure your loyalty. Banks earn interest on your checking account, but pay little or no. The idea is that you will continue to bank with them regularly in order to maintain your Way2Save account. It's good as long as you're happy with the customer, but if you're not, you may feel trapped. Replaces credit card rewards for savings. Another goal of this app is for you to be able to use your debit card instead of your credit card. If you take the oath from credit cards, the high interest rates of this program provide the equivalent of a reward. A cash refund rewards a credit card that returns as much as 2% of your expenses, obviously a better deal than 0% cash back and 3% interest on your own contribution to your savings account. Limited savings potential. If you want to put a lot more than \$100 a month into a savings account, you'll have to open another account. So Way2Save can even depress savings for some people. The final word it can be really hard to motivate yourself to save, at today's fervent interest rates. Way2Save offers solutions to these problems, but it is a limited remedy comes with some significant opportunity costs. However, if you've tried to force yourself to save \$100-200 a month, this could be a way for you to achieve your savings goals by earning interest at an unheard-of savings rate. Do you have a savings account with Way2Save? What pros and cons have you experienced? See why 218,388 people subscribe to our newsletter. Newsletter.

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