

SUGGESTED TALKING POINTS:

- Good morning and thank you all for joining us here today in the beautiful city of San Francisco...
- ...as today we announce the launch of Wells Fargo's new Hands-On Banking program.
- For more than 150 years, Wells Fargo has provided extraordinary financial services to Americans.
- We want to continue to provide invaluable resources to our clients, based on their needs.
- One need we've come to recognize recently is that for assistance in increasing financial literacy.
- Recently, a study from George Washington University showed that on average, *only 38%* of adult men and women in the United States could demonstrate *basic financial literacy*.
- We feel that it is our job, as a financial services company, to make sure Wells Fargo customers do not fall into that 38%.
- In fact, we want to make sure that any American has the opportunity to learn the basics of money management.
- So today, we are very proud to introduce the Wells Fargo Hands on Banking program, which will give *you* the money skills you need for life. From tips on buying a home, to improving your credit, to creating a spending plan, we'll be there every step of the way.

(pause)

- Our Hands on Banking online learning center offers resources for ANYONE who wants to learn more about money management.
- Our financial articles can help you find answers to your questions, from budgeting to taking out your first loan.
- Our self-directed courses take you in depth to improve financial literacy at each stage of life, with sections directed specifically for seniors, adults, teens, and more.
- We even offer classroom resources for educators.
- Together, we'll help you and your family take charge of your financial future.