Exhibit A-2
Class Members will report: (1) an Unauthorized Credit Account or Unauthorized Deposit Account, (2) the approximate year of that account and any potentially affected tradelines, and (3) the approximate year that tradeline was opened.

For Unauthorized Credit Accounts

Wells Fargo will search for Credit Accounts not used or activated

If an account is not identified

Wells Fargo will search for denied credit applications

A Credit Bureau will search for:
(1) any accounts opened within three years of the year estimated by the class member which had no reported balance; and/or
(2) a valid tradeline within three years of the year estimated by the class member, and an account opened in the 12 months prior to that tradeline, which had no reported balance.

Any accounts or inquiries identified will be treated as identified accounts

If an account is identified

A Credit Bureau will search for any tradelines opened: (1) within one year after the opening of the account; (2) during the period that the account remained on a consumer’s credit report; or (3) before the account resulted in a delinquency; whichever is shortest.

If tradelines are identified, those tradelines and the effect that the unauthorized account and/or inquiry had on a consumer’s FICO score goes to experts

Experts will use that data to calculate increased borrowing costs which will be compensated by the Settlement

For Unauthorized Deposit Accounts

Wells Fargo will search for Credit Accounts with overdraft protection linked to an Unauthorized Deposit Account

If delinquencies are identified, a Credit Bureau will identify any tradelines opened (1) within 7 years of the delinquency; or (2) during the period that the delinquency remained on a consumer’s credit report, whichever is shorter.

Note: This Exhibit is for illustrative purposes only and is not legally binding. Any inconsistencies between this Exhibit and the terms of the Settlement Agreement and/or Exhibit A should be resolved in favor of the Settlement Agreement and/or Exhibit A.