



To our valued Norwest customers,
As you probably know, Norwest Corporation and Wells Fargo & Company have agreed to a merger of equals – a union we believe will create America's most extensive and diversified financial services company. While this will provide you with unparalleled products, service and convenience, we realize you may have some questions about how our existing relationship will be affected.

Although our name will change to Wells Fargo, we will continue to provide the same local, hometown service you've always received from us. It will be business as usual – allowing you to continue banking when, where and how you want. You'll be served by the same friendly and knowledgeable Norwest team members who have always served you. We remain committed to each and every local community we serve. Our goal is to offer you the diversified product offerings of a large financial institution, while providing you the personal service of a local company.

We want to assure you that this merger brings together two great companies with complementary strengths. It's going to be hard for all of us to part with a familiar name and brand, but the Norwest tradition of outstanding customer service will live on in our great new company and the communities we serve. A brand, after all, is nothing more than a promise of great service. That promise remains!

We sincerely thank you for your business and look forward to serving all of your financial needs now and in the future.

Sincerely,

Dick Kovacevich

Chairman & Chief Executive Officer, Norwest Corporation



To The Nth Degree™