Wells Fargo has its own lender code of conduct which in application is similar to the New York State Code of Conduct. Because we have always rigorously adhered to our code of conduct and have an exceptional reputation as a responsible and ethical student loan lender, we were not required to sign the New York State Code of Conduct and did not sign it.

The complete text of our code of conduct, “Responsible Lending Principles for Education Financing” can be found at: http://wfefs.wellsfargo.com/jump/marketing/principles.html.