



Direct Registration

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What is direct registration?

The Direct Registration System (DRS) is an electronic, book-entry method of recording stock ownership. It is a recordkeeping system in which share ownership is maintained electronically, instead of with physical stock certificates.

DRS is the U.S. securities industry's standard for share ownership. It has the support of the Securities and Exchange Commission, the Depository Trust Company, the New York Stock Exchange, other stock exchanges, and other agencies that monitor and regulate securities trading.

Our stock transfer agent, Wells Fargo Shareowner Services, manages Wilmington Trust's DRS services.



Who does direct registration affect?

DRS affects all registered shareholders. Registered shareholders are shareholders who hold stock in their own name, rather than holding shares in the name of a broker or brokerage firm.

If you acquire or transfer shares of Wilmington Trust stock on or after December 1, 2009, as a registered shareholder, you will not receive a physical stock certificate. Instead, you will receive a statement that shows the number of WL shares registered in your name. Our stock transfer agent, Wells Fargo Shareowner Services, will send you a statement every time there is activity in your account. Click [here](#) to see a sample statement.

It is important that you retain these statements for tax purposes.

Direct registration does not affect any of your voting or other rights or benefits as a registered shareholder.

Why is Wilmington Trust offering direct registration?

DRS improves convenience and reduces risk. Shares held in book-entry form cannot be lost, stolen, or misplaced, which eliminates any costs you may incur to safeguard certificates or replace lost certificates. It also simplifies the process of selling and transferring stock.

In addition, DRS eliminates the potential for registered shareholders to be charged a fee of up to \$500.00 by the Depository Trust Company (DTC) for trading shares in certificate form. The DTC is the U.S. body through which stock trades are settled. Neither Wilmington Trust nor Wells Fargo Shareowner Services has control over what fees DTC may or may not charge for physical certificates.

Finally, DRS is an ecologically friendly alternative to printing stock certificates. Adopting DRS will save paper and help our company reduce the costs of printing, mailing, safeguarding, and storing stock certificates.

Will I still be able to get stock certificates?



Yes. On and after December 1, 2009, you may request a stock certificate by contacting our stock transfer agent, Wells Fargo Shareowner Services, by mail, telephone, or online:

Wells Fargo Shareowner Services

P.O Box 64854

South St. Paul, MN 55075

(800) 999-9867

www.wellsfargo.com/com/shareowner_services

Please note that you may be charged a fee for a physical certificate. This applies to certificates for shares issued on or after December 1, 2009, as well as to shares issued before that date for which you need a replacement certificate(s).

What happens to the stock certificates I currently have?

Wilmington Trust common stock certificates are still valid. You do not need to take any action unless you choose to convert your certificated shares into DRS book-entry form.

How do I convert the stock certificates I already have into DRS book-entry form?

You may convert all or part of the certificates you hold into DRS book-entry form by depositing them in a DRS account with Wells Fargo Shareowner Services. There is no charge to you for this service.

If you wish to deposit all or some of the shares you already hold in certificate form into DRS book-entry form, you must send your original stock certificate(s) to Wells Fargo Shareowner Services and request that they be deposited in book-entry form. If you choose to do this:

- Do not sign the back of your certificate(s). You are not transferring ownership, you are only converting the certificates into book-entry form.
- Send your package via traceable mail.



- Insure your package for 2% of the current market value of the shares. This amount should be sufficient to cover the cost of replacing the certificates in the event they do not reach Wells Fargo Shareowner Services.
- Send your certificates and request for DRS book-entry deposit to:
Wells Fargo Shareowner Services
161 North Concord Exchange
South St. Paul, MN 55075

After recording your certificates in DRS book-entry form, Wells Fargo Shareowner Services will cancel the physical stock certificate(s). Canceled stock certificates have no monetary or trading value.

What happens to my dividends if I hold my shares in DRS book-entry form?

Nothing. Registered shareholders who hold their shares in DRS book-entry form have the same options for their dividends as shareholders who hold certificates. You may elect to receive dividends via direct deposit or check, or you may choose to participate in our Dividend Reinvestment and Stock Purchase Plan. Please call Wells Fargo Shareowner Services at (800) 999-9867 or visit www.wellsfargo.com/shareownerservices if you have questions about DRS book-entry or dividend payments.

What happens if there is a stock distribution or stock split?

On or after December 1, 2009, any common stock distributions or splits made by Wilmington Trust will be made to registered shareholders in DRS book-entry form. Wells Fargo Shareowner Services will send each registered shareholder a statement following any such activity showing how the action affected his or her account.

How do I sell shares held in DRS book-entry form?

To sell shares held in DRS book-entry form, do one of the following:

1. Instruct Wells Fargo Shareowner Services to sell your shares. Wells Fargo Shareowners Services will mail the net proceeds of the sale directly to you, less brokerage commission and service charges. If you choose to sell your shares through Wells Fargo Shareowner Services, you will be unable to direct the time or price at which the shares may be sold. In addition, you will be unable to select the broker/dealer through which the sale will be made. For more information about this option, consult the back of your DRS statement or contact Wells Fargo Shareowner Services at (800) 999-9867.
2. Instruct your broker/dealer or brokerage firm to move your stock electronically from your DRS account at Wells Fargo Shareowner Services using the Direct Registration Profile Modification System.

May I convert Wilmington Trust shares I hold in the name of a broker/dealer or brokerage house into DRS book-entry form?

Yes. Simply instruct your broker/dealer to register your shares in DRS book-entry form with Wells Fargo Shareowner Services. Contact your broker for more information about this.

What happens if I lose my DRS book-entry statement?

If you maintain an online DRS book-entry account, you may obtain a duplicate statement at any time, at no charge, by visiting www.shareowneronline.com. You also may request a duplicate statement by calling Wells Fargo Shareowner Services at (800) 999-9867. There is no fee for requesting a current-year duplicate statement. Wells Fargo Shareowner Services charges a research fee for duplicate statements from prior years.

Who pays for DRS services?

Wilmington Trust contracts with Wells Fargo Shareowner Services to provide these services. There is no cost to registered shareholders, with the exception of any commission and other service charges incurred if DRS book-entry shares are sold through Wells Fargo Shareowner Services. In addition, there may be a charge to replace stock certificate(s) and/or for duplicate DRS statements in hard copy form.



How do I establish an online account with Wells Fargo Shareowner Services?

Visit www.shareowneronline.com. This site is maintained by Wells Fargo Shareowner Services.

What if I have other questions?

Contact Wells Fargo Shareowner Services by telephone, mail, or e-mail.

By telephone: (800) 999-9867

By mail: Wells Fargo Shareowner Services
P.O Box 64854
South St. Paul, MN 55075

Street address: Wells Fargo Shareowner Services
161 North Concord Exchange
South St. Paul, MN 55075

By e-mail: stocktransfer@wellsfargo.com

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