

**Wells Fargo Financial Retail Services**  
**Dual-line Variable APR Visa® Card**  
**Home Projects® Visa® Disclosure Language for Consumer Advertising Use**

**The Following Items MUST Be Customized Per Retailer AND Promotion:**

- Number of months of the term, or the final date of the term
- Current regular APR
- Current default APR
- Month, day and year on “Until” promotions
- Quarterly APR dates – January 1, April 1, July 1 and October 1
- Offer expiration (completed by the retailer)
- Any required minimum purchase amount for the special terms financing promotion
- It is acceptable to replace the Equal Housing Lender phrase with the EHL logo if preferred.

Trademark laws require the first reference to “Visa” should contain the ® after “Visa®.” Subsequent references do not require the ® after “Visa.”

**REGULAR TERMS FINANCING**

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**Regular terms**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Equal Housing Lender.

**NO PAYMENT PROMOTIONS**

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**(X) Months No Payment, No-Interest Option**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit to the *Home Projects* line of credit. No payments are required during the special-terms period. The no-interest option means there is no interest if the purchase is paid in full within the special-terms period; otherwise interest accrues from date of purchase at the regular APR. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

**No Payment, No-Interest Option Until (Specific Date- i.e. January 1, 2009)**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms until [Month Day, Year] apply to purchases charged with approved credit to the *Home Projects* line of credit. No payments are required during the special-terms period. The no-interest option means there is no interest if the purchase is paid in full within the special-terms period; otherwise interest accrues from date of purchase at the regular APR. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

**NO INTEREST WITH PAYMENT PROMOTIONS**

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**(X) Months No Interest with Equal Payments**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit to the *Home Projects* line of credit. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the no-interest period. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

### **No Interest with Equal Payments Until (Specific Date- i.e. January 1, 2009)**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms until [Month Day, Year] apply to purchases charged with approved credit to the *Home Projects* line of credit. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the no-interest period. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

### **NO INTEREST OPTION WITH PAYMENT PROMOTIONS**

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#### **(X) Months No-Interest Option with Regular Minimum Payments**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to purchases charged with approved credit to the *Home Projects* line of credit. Regular minimum monthly payments are required during the special-terms period. The no-interest option means there is no interest if the purchase is paid in full within the special-terms period; otherwise interest accrues from date of purchase at the regular APR. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

#### **No-Interest Option with Regular Minimum Payments Until (Specific Date- i.e. January 1, 2009)**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms until [Month Day, Year] apply to purchases charged with approved credit to the *Home Projects* line of credit. Regular minimum monthly payments are required during the special-terms period. The no-interest option means there is no interest if the purchase is paid in full within the special-terms period; otherwise interest accrues from date of purchase at the regular APR. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

### **REDUCED RATE WITH PAYMENT PROMOTIONS**

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#### **X.XX% APR and Custom Payments**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Special terms apply to qualifying purchases charged with approved credit to the *Home Projects* line of credit. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. Regular minimum monthly payments of [fill in 1/20<sup>th</sup>, 1/30<sup>th</sup>, 1/40<sup>th</sup> or 1/50<sup>th</sup>] are required during the special-terms period. The regular APR applies if you use the card for other transactions. For newly opened accounts, the regular APR for purchases is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. If you use the card for cash advances, the cash advance fee is 4% of the amount of the cash advance, but not less than \$10.00. Offer expires MM/DD/YYYY. Equal Housing Lender.

### **WHEN PROMOTING SPECIFIC/APPROXIMATE MINIMUM MONTHLY PAYMENTS**

***(For example: "Payments As Low As \$40 Per Month")***

#### **Minimum Monthly Payment:**

The Home Projects® Visa® card issued by Wells Fargo Financial National Bank is a dual-line credit card. Monthly payment is based on purchase price alone excluding tax and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Equal Housing Lender.

**Special Rule for California Advertising:** When an actual or estimated monthly payment amount is identified in any promotional material, California state law may require substantial additional information to accompany the disclosures specified above. Due to the difficulty in drafting a meaningful template disclosure that accommodates the variable nature of the additional information, merchants should not identify a monthly payment amount **UNLESS** the promotional material is submitted to Wells Fargo Financial Retail Services at *ClientAdvertisingReview@wellsfargo.com* 10 or more business days in advance of its planned use. Wells Fargo Financial Retail Services will work with the merchant to evaluate the facts surrounding the promotion and if necessary, draft a tailored disclosure that includes required additional information. Please direct all questions to Client Sales or Marketing for further assistance.