

Wells Fargo Financial Retail Services
VARIABLE APR
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
- Card name/Retailer name
- 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

REGULAR TERMS FINANCING

Regular terms

The [Card Name] card is issued with approved credit by Wells Fargo Financial National Bank. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary.

NO PAYMENT PROMOTIONS

(X) Months No Payment, No-Interest Option

Special terms apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

No Payment, No-Interest Option Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

(X) Months No Payment, No Interest

Special terms apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Regular terms begin the day after the no-interest period ends. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

No Payment and No Interest Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Regular terms begin the day after the no-interest period ends. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

NO INTEREST WITH PAYMENT PROMOTIONS

(X) Months No Interest with Equal Payments

Special terms apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

No Interest with Equal Payments Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

(X) Months No Interest with Regular Minimum Payments

Special terms apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Regular minimum monthly payments are required during the no-interest period. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

No Interest with Regular Minimum Payments Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Regular minimum monthly payments are required during the no-interest period. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

NO INTEREST OPTION WITH PAYMENT PROMOTIONS

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

Special terms apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

No-Interest Option with Regular Minimum Payments Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

(X) Months No-Interest Option with (\$X) Required Payments

Special terms will apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Monthly payments of at least [\$X] are required during the special-terms period. If there is an unpaid balance on the purchase at the end of the special-terms period, the balance will be transferred to the regular subaccount. The minimum monthly payment on the regular subaccount may be more than [\$X]. Offer expires MM/DD/YYYY.

No-Interest Option with (\$X) Required Payments Until (Specific Date- i.e. January 1, 2010)

Special terms until [Month Day, Year] will apply to purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. 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 is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Monthly payments of at least [\$X] are required during the special-terms period. If there is an unpaid balance on the purchase at the end of the special-terms period, the balance will be transferred to the regular subaccount. The minimum monthly payment on the regular subaccount may be more than [\$X]. Offer expires MM/DD/YYYY.

REDUCED RATE WITH PAYMENT PROMOTIONS

X.XX% APR with Regular Minimum Payments

Special terms apply to qualifying purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Qualifying purchases must be made before the expiration date. Regular minimum monthly payments are required. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. The regular APR applies if you use the card for other transactions. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

X.XX% APR and Custom Payments

Special terms apply to qualifying purchases charged with approved credit to the [Card Name] card issued by Wells Fargo Financial National Bank. Qualifying purchases must be made before the expiration date. Regular minimum monthly payments of [fill in 1/20th, 1/30th, 1/40th or 1/50th] are required during the special-terms period. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. The regular APR applies if you use the card for other transactions. For newly opened accounts, the regular APR is AA.AA% and the default APR is BB.BB%. All APRs given are as of [date]. All APRs may vary. Offer expires MM/DD/YYYY.

WHEN PROMOTING SPECIFIC/APPROXIMATE MINIMUM MONTHLY PAYMENTS

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

Minimum Monthly Payment:

The [Card Name] card is issued by Wells Fargo Financial National Bank. 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.

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.