

# Payment estimator

Total Amount Financed	No Interest Option <sup>1</sup> with regular payments				0% APR <sup>3</sup> with equal payments			
	6 Months Plan 1148	9 Months Plan 1181	12 Month Plan 1019	18 Months Plan 1066	12 Months Plan 4067	18 Months Plan 4073	24 Months Plan 4079	36 Months Plan 4091
	Dollar amounts shown below: minimum required payment/equal payments <sup>2</sup>				Dollar amounts shown below: minimum required equal payments			
\$2,500	\$88/\$417	\$88/\$278	\$88/\$209	\$88/\$139	\$209	\$139	\$105	\$70
\$3,000	\$105/\$500	\$105/\$334	\$105/\$250	\$105/\$167	\$250	\$167	\$125	\$84
\$3,500	\$123/\$584	\$123/\$389	\$123/\$292	\$123/\$195	\$292	\$195	\$146	\$98
\$4,000	\$140/\$667	\$140/\$445	\$140/\$334	\$140/\$223	\$334	\$223	\$167	\$112
\$4,500	\$158/\$750	\$158/\$500	\$158/\$375	\$158/\$250	\$375	\$250	\$188	\$125
\$5,000	\$175/\$834	\$175/\$556	\$175/\$417	\$175/\$278	\$417	\$278	\$209	\$139
\$5,500	\$193/\$917	\$193/\$612	\$193/\$459	\$193/\$306	\$459	\$306	\$230	\$153
\$6,000	\$210/\$1000	\$210/\$667	\$210/\$500	\$210/\$334	\$500	\$334	\$250	\$167
\$6,500	\$228/\$1,084	\$228/\$723	\$228/\$542	\$228/\$362	\$542	\$362	\$271	\$181
\$7,000	\$245/\$1,167	\$245/\$778	\$245/\$584	\$245/\$389	\$584	\$389	\$292	\$195
\$7,500	\$263/\$1,250	\$263/\$834	\$263/\$625	\$263/\$417	\$625	\$417	\$313	\$209
\$8,000	\$280/\$1,334	\$280/\$889	\$280/\$667	\$280/\$445	\$667	\$445	\$334	\$223
\$8,500	\$298/\$1,417	\$298/\$945	\$298/\$709	\$298/\$473	\$709	\$473	\$355	\$237
\$9,000	\$315/\$1,500	\$315/\$1,000	\$315/\$750	\$315/\$500	\$750	\$500	\$375	\$250
\$9,500	\$333/\$1,584	\$333/\$1,056	\$333/\$792	\$333/\$528	\$792	\$528	\$396	\$264
\$10,000	\$350/\$1,667	\$350/\$1,112	\$350/\$834	\$350/\$556	\$834	\$556	\$417	\$278
\$10,500	\$368/\$1,750	\$368/\$1,167	\$368/\$875	\$368/\$584	\$875	\$584	\$438	\$292
\$11,000	\$385/\$1,834	\$385/\$1,223	\$385/\$917	\$385/\$612	\$917	\$612	\$459	\$306
\$11,500	\$403/\$1,917	\$403/\$1,278	\$403/\$959	\$403/\$639	\$959	\$639	\$480	\$320
\$12,000	\$420/\$2,000	\$420/\$1,334	\$420/\$1,000	\$420/\$667	\$1000	\$667	\$500	\$334
\$13,000	\$455/\$2,167	\$455/\$1,445	\$455/\$1,084	\$455/\$723	\$1084	\$723	\$542	\$362
\$14,000	\$490/\$2,334	\$490/\$1,556	\$490/\$1,167	\$490/\$778	\$1167	\$778	\$584	\$389
\$15,000	\$525/\$2,500	\$525/\$1,667	\$525/\$1,250	\$525/\$834	\$1250	\$834	\$625	\$417

This card is issued by Wells Fargo Financial National Bank, an equal housing lender. Special terms apply to qualifying purchases charged with approved credit. For newly opened accounts, the APR for Purchases is 27.99%. This APR may vary with the market based on the U.S. Prime Rate and is given as of 03/01/2012. If the customer is charged interest in any billing cycle, the minimum interest charge will be \$1.00. If the customer uses the card for cash advances, the cash advance fee is 5.00% of the amount of the cash advance, but not less than \$10.00.

<sup>1</sup>**No interest option plans:** Regular minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to the customer's account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional (special terms) period. The payment amount shown is the estimated regular minimum monthly payment that will be required. Payment of this amount will not be enough to pay the purchase balance in full within the promotional period.

<sup>2</sup>**Equal payments** represent the monthly payment that customers may elect to pay for the product/service to be paid in full within the no interest option period.

<sup>3</sup>**0% APR with equal payments plans:** The special terms APR will continue to apply until all qualifying purchases are paid in full. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions.

**Note:** All identified payments assume no other outstanding balances are owed and all required payments are made on time.

For example purposes, all payments disclosed above have been rounded up to the nearest whole dollar.

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# Payment estimator

## Reduced Rate APR with Custom Payments<sup>1</sup>

Total Amount Financed	2.00% Payment			2.50% Payment
	7.9% APR Plan 3016	9.9% APR Plan 3017	11.9% APR Plan 3018	13.5% APR Plan 3019
\$2,500	\$50	\$50	\$50	\$63
\$3,000	\$60	\$60	\$60	\$75
\$3,500	\$70	\$70	\$70	\$88
\$4,000	\$80	\$80	\$80	\$100
\$4,500	\$90	\$90	\$90	\$113
\$5,000	\$100	\$100	\$100	\$125
\$5,500	\$110	\$110	\$110	\$138
\$6,000	\$120	\$120	\$120	\$150
\$6,500	\$130	\$130	\$130	\$163
\$7,000	\$140	\$140	\$140	\$175
\$7,500	\$150	\$150	\$150	\$188
\$8,000	\$160	\$160	\$160	\$200
\$8,500	\$170	\$170	\$170	\$213
\$9,000	\$180	\$180	\$180	\$225
\$9,500	\$190	\$190	\$190	\$238
\$10,000	\$200	\$200	\$200	\$250
\$10,500	\$210	\$210	\$210	\$263
\$11,000	\$220	\$220	\$220	\$275
\$11,500	\$230	\$230	\$230	\$288
\$12,000	\$240	\$240	\$240	\$300
\$13,000	\$260	\$260	\$260	\$325
\$14,000	\$280	\$280	\$280	\$350
\$15,000	\$300	\$300	\$300	\$375

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**<sup>1</sup>Reduced rate with custom payments:** The special terms APR will continue to apply until all qualifying purchases are paid in full. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions.

**Note:** All identified payments assume no other outstanding balances are owed and all required payments are made on time.

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