HOME PROJEC S[°] Visa[°]



Payment estimator — Trane

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The credit process	No interest if paid in full ¹ with regular payments Dollar amounts shown below: Minimum required payment **/ optional equal payments ²				
Step 1: Have your customer complete, sign, and date the credit application. Complete the 'Merchant Use Only'	Total amount charged*	12 Months Plan 1019	18 Months Plan 1066		
required fields and verify each customer's ID.	\$2,500	\$88 /\$209	\$88 /\$139		
Step 2:	\$3,000	\$105 / \$250	\$105 / \$167		
Enter and submit the application data via IPS or VRU <i>(refer to Resources section below).</i>	\$3,500	\$123 / <i>\$292</i>	\$123 /\$195		
Step 3:	\$4,000	\$140 / <i>\$334</i>	\$140 / \$223		
Complete the Invoice and Notice of Right to Cancel	\$4,500	\$158 / \$375	\$158 /\$250		
form, then have your customer sign and date where indicated.	\$5,000	\$175 / \$417	\$175 / \$278		
indicated.	\$5,500	\$193 / \$459	\$193 / <i>\$306</i>		
Paperwork reminders:	\$6,000	\$210 /\$500	\$210 / <i>\$334</i>		
Documents you keep:	\$6,500	\$228 /\$542	\$228 / <i>\$</i> 362		
 Application: pages 3 – 4 for both approved and declined applications; you will mail these back to: 	\$7,000	\$245 / \$584	\$245 / \$389		
Wells Fargo Retail Services	\$7,500	\$263 / \$625	\$263 /\$417		
ATTN: Document Recovery Dept. MAC X2599-027	\$8,000	\$280 /\$667	\$280 / \$445		
800 Walnut Street	\$8,500	\$298 /\$709	\$298 /\$473		
Des Moines, IA 50309	\$9,000	\$315 / \$750	\$315 / <i>\$500</i>		
Invoice and Notice of Right to Cancel:	\$9,500	\$333 / \$792	\$333 /\$528		
retain original copy for 7 years	\$10,000	\$350 / \$834	\$350 /\$556		
 Documents to leave with the customer: Application: pages 1 - 2 and 5 - 10 	\$11,000	\$385 /\$917	\$385 /\$612		
 <i>Application:</i> pages 1–2 and 5–10 <i>Invoice and Notice of Right to Cancel:</i> give all yellow (buyer) copies to your customer 	\$12,000	\$420 /\$1,000	\$420 /\$667		
	\$13,000	\$455 /\$1,084	\$455 / \$723		
Decement	\$14,000	\$490 /\$1,167	\$490 / \$778		
Resources	\$15,000	\$525 /\$1,250	\$525 /\$834		
Online Resource Center – Internet	\$16,000	\$560 /\$1,334	\$560 /\$889		
Processing System (IPS) wellsfargo.com/retailservices	\$17,000	\$595 /\$1,417	\$595 / \$945		
Voice Response Unit (VRU)	\$18,000	\$630 /\$1,500	\$630 /\$1,000		
1-800-513-2413	\$19,000	\$19,000 \$665 / \$1,584			
Client Processing	\$20,000	\$700 / \$1,667	\$700 /\$1,112		
1-800-551-5111	\$25,000	\$875 / <i>\$2,084</i>	\$875 /\$1,389		

The Home Projects Visa credit card is issued by Wells Fargo Financial National Bank, an Equal Housing Lender. Special terms apply to qualifying purchases charged with approved credit. Depending on when the cardholder opened their account, the APR for Purchases ranges from 23.90% to 27.99%. The APRs may vary with the market based on the U.S. Prime Rate and are given as of 10/01/2014. 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 4.00% or 5.00% of the amount of the cash advance, but not less than\$10.00. Details including APR and fees can be found in the customer's credit card agreement.

No interest if paid in full: 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.

² Equal payments, shown in italics, represents the monthly payment that cardholders may elect to pay for the product/service to be paid in full within the no interest if paid in full period. 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.

* Invoices/charges should only be presented to Wells Fargo after the cardholder's transaction is completed.

**Minimum required payment is the payment amount that will be reflected on the cardholder's monthly statement; this payment amount will not be enough to pay off the purchase balance in full during the no interest if paid in full period.

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	Reduced rate APR with custom payments ³			0% APR ⁴ with equal payments				
		1.75% Payments		1.90% Payments				
Total amount charged*	3.9% APR Plan 1890	5.9% APR Plan 1276	7.9% APR Plan 1275	9.9% APR Plan 2228	24 Months Plan 4079	36 Months Plan 4091	48 Months Plan 4103	60 Months Plan 4115
\$2,500	\$44	\$44	\$44	\$48	\$105	\$70	\$53	\$42
\$3,000	\$53	\$53	\$53	\$57	\$125	\$84	\$63	\$50
\$3,500	\$62	\$62	\$62	\$67	\$146	\$98	\$73	\$59
\$4,000	\$70	\$70	\$70	\$76	\$167	\$112	\$84	\$67
\$4,500	\$79	\$79	\$79	\$86	\$188	\$125	\$94	\$75
\$5,000	\$88	\$88	\$88	\$95	\$209	\$139	\$105	\$84
\$5,500	\$97	\$97	\$97	\$105	\$230	\$153	\$115	\$92
\$6,000	\$105	\$105	\$105	\$114	\$250	\$167	\$125	\$100
\$6,500	\$114	\$114	\$114	\$124	\$271	\$181	\$136	\$109
\$7,000	\$123	\$123	\$123	\$133	\$292	\$195	\$146	\$117
\$7,500	\$132	\$132	\$132	\$143	\$313	\$209	\$157	\$125
\$8,000	\$140	\$140	\$140	\$152	\$334	\$223	\$167	\$134
\$8,500	\$149	\$149	\$149	\$162	\$355	\$237	\$178	\$142
\$9,000	\$158	\$158	\$158	\$171	\$375	\$250	\$188	\$150
\$9,500	\$167	\$167	\$167	\$181	\$396	\$264	\$198	\$159
\$10,000	\$175	\$175	\$175	\$190	\$417	\$278	\$209	\$167
\$11,000	\$193	\$193	\$193	\$209	\$459	\$306	\$230	\$184
\$12,000	\$210	\$210	\$210	\$228	\$500	\$334	\$250	\$200
\$13,000	\$228	\$228	\$228	\$247	\$542	\$362	\$271	\$217
\$14,000	\$245	\$245	\$245	\$266	\$584	\$389	\$292	\$234
\$15,000	\$263	\$263	\$263	\$285	\$625	\$417	\$313	\$250
\$16,000	\$280	\$280	\$280	\$304	\$667	\$445	\$334	\$267
\$17,000	\$298	\$298	\$298	\$323	\$709	\$473	\$355	\$284
\$18,000	\$315	\$315	\$315	\$342	\$750	\$500	\$376	\$300
\$19,000	\$333	\$333	\$333	\$361	\$792	\$528	\$396	\$317
\$20,000	\$350	\$350	\$350	\$380	\$834	\$556	\$417	\$334
\$25,000	\$438	\$438	\$438	\$475	\$1,042	\$695	\$521	\$417

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³ Reduced rate with custom payments: The special terms APR will continue to apply until all qualifying purchases are paid in full. As applicable, monthly payments of at least 1.75% of the purchase balance are required 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.

⁴ 0% APR with equal payments: The special terms APR will continue to apply until all qualifying purchases are paid in full. The 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.

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

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