

Effective Date: 09/01/2016

Offered through Wells Fargo Financial National Bank*

Plan	Credit Terms ¹	TCS Premier & Prime Discount Rate ²	TCS Select & Non-TCS Discount Rate ²
	Special Rate with Custom Monthly Payments		
2228	Special rate of 9.90% APR with custom monthly payments of 1.90%	4.31%	5.31%
1275	Special rate of 7.90% APR with custom monthly payments of 1.75%	6.26%	7.26%
1276	Special rate of 5.90% APR with custom monthly payments of 1.75%	7.71%	8.71%
1890	Special rate of 3.90% APR with custom monthly payments of 1.75%	11.71%	12.71%
Special Rate with Equal Monthly Payments			
4079	Special rate of 0% APR with 24 equal monthly payments	9.64%	10.64%
4091	Special rate of 0% APR with 36 equal monthly payments	11.78%	12.78%
4103	Special rate of 0% APR with 48 equal monthly payments	13.34%	14.34%
4115	Special rate of 0% APR with 60 equal monthly payments	15.10%	16.10%
No Interest if Paid in Full ³ with Regular Monthly Payments ⁴			
1148	No interest if paid in full within 6 months with regular monthly payments	2.06%	3.06%
1019	No interest if paid in full within 12 months with regular monthly payments	3.97%	4.97%
1066	No interest if paid in full within 18 months with regular monthly payments	6.62%	7.62%
Regular Terms			
9999	Regular account terms	0.00%	0.00%

Unless you have been notified in writing by your Trane distributor or Trane U.S., Inc. that you are a Trane Comfort Specialist dealer, the discount rates you will be assessed are those listed under the Non-Trane Comfort Specialist column.

¹Please refer to the Credit Card Agreement for details about credit costs and terms for consumers.

Additional disclosures are required when advertising and promoting these credit terms. Please refer to the Advertising Guides by visiting the Online Resource Center at wellsfargo.com/retailservices and selecting "Advertising Resources" from the left navigation. Please refer customers to the Credit Card Agreement for details about credit costs and terms.

²The discount rate is the fee charged to you for regular or special terms; it will be deducted from the amount funded to you. We may change the discount structure in any way at any time by advising you in advance in writing.

³This is a deferred interest promotion. This means that if the purchase balance is not paid in full within the special terms promotional period, interest will be charged to the account from the purchase date at the regular APR for Purchases. Making only regular monthly payments will not pay off the purchase balance within the promotional period.

⁴For new accounts, all balances with regular monthly payments are combined to figure the payment, which will be the greater of: (1) \$40.00; or (2) 3.5% of the combined balance; or (3) the sum of interest charges for these balances, fees assessed during the current billing cycle and 1% of the combined balance.

For merchant use only.

*This document is provided by Wells Fargo Retail Services in connection with your agreement with Wells Fargo Financial National Bank. Please keep this with your agreement for reference.

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