

**Wells Fargo Financial Retail Services
Jewelry Private Label Credit Card- VARIABLE APR
Disclosure Language for Consumer Advertising Use**

The Following Items MUST Be Customized Per Dealer AND Promotion:

- Number of months of the term, or the final date of the term
- Current APR
- Quarterly APR dates – January 1, April 1, July 1 and October 1
- Offer expiration
- Any required minimum purchase amount for the special terms financing promotion

REGULAR TERMS FINANCING

Regular terms

The APR for your Jewelry card issued with approved credit by Wells Fargo Financial National Bank is XX.XX% as of [date]. The APR may vary.

NO PAYMENT PROMOTIONS

(X) Months No Payment, No-Interest Option

Special terms apply to purchases charged with approved credit to your Jewelry 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 your purchase is paid in full within the special-terms period; otherwise, interest accrues from date of purchase at the regular APR. The regular APR is XX.XX% as of [date]. The APR may vary. Offer expires XX/XX/XX.

NO INTEREST WITH PAYMENT PROMOTIONS

(X) Months No Interest with Equal Payments

Special terms apply to purchases charged with approved credit to your Jewelry 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. The regular APR is XX.XX% as of [date]. The APR may vary. Offer expires XX/XX/XX.

NO-INTEREST OPTION WITH PAYMENT PROMOTIONS

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

Special terms will apply to purchases charged with approved credit to your Jewelry 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 your purchase is paid in full within the special-terms period; otherwise, interest accrues from date of purchase at the regular APR. The regular APR is XX.XX% as of [date]. The APR may vary. Offer expires XX/XX/XX.

REDUCED RATE WITH PAYMENT PROMOTIONS

X.XX% APR With Regular Minimum Payments

Special terms apply to qualifying purchases charged with approved credit to your Jewelry card issued by Wells Fargo Financial National Bank. Qualifying purchases must be made before the expiration date. 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 are required. If you are in default or use your card for other purchases, the regular APR is XX.XX% as of [date]. The regular APR may vary. Offer expires XX/XX/XX.

WHEN PROMOTING SPECIFIC/APPROXIMATE MINIMUM MONTHLY PAYMENTS

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

Minimum Monthly Payment:

The Jewelry 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 your monthly payment.

Note: *If a dealer advertises minimum monthly payments in the state of California and the Wells Fargo Financial National Bank card is accepted by more than one seller, this situation will require additional disclosure language. Please call 866.823.5230 with any questions.*