

EGIA

Effective Date: 02/01/2021

Offered through Wells Fargo Bank, N.A.*

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Credit Terms ¹		
Plan	Special Rate with Custom Monthly Payments	Discount Rate ²
2225	Special rate of 12.90% APR with custom monthly payments of 2.15%	4.04%
1193	Special rate of 9.90% APR with custom monthly payments of 2.00%	5.04%
1157	Special rate of 6.90% APR with custom monthly payments of 2.00%	7.04%
2124	Special rate of 5.90% APR with custom monthly payments of 1.75%	8.04%
2125	Special rate of 7.90% APR with custom monthly payments of 1.75%	7.04%
Plan	Special Rate with Equal Monthly Payments	Discount Rate ²
4073	Special rate of 0% APR with 18 equal monthly payments	9.04%
4079	Special rate of 0% APR with 24 equal monthly payments	10.04%
4091	Special rate of 0% APR with 36 equal monthly payments	13.04%
4103	Special rate of 0% APR with 48 equal monthly payments	15.04%
4115	Special rate of 0% APR with 60 equal monthly payments	17.04%
3389	Special rate of 8.99% APR with 24 equal monthly payments (4.6538% payment factor)	3.04%
3390	Special rate of 8.99% APR with 36 equal monthly payments (3.2170% payment factor)	4.04%
3391	Special rate of 8.99% APR with 48 equal monthly payments (2.5090% payment factor)	5.04%
3392	Special rate of 8.99% APR with 60 equal monthly payments (2.0888% payment factor)	6.04%
Plan	No Interest if Paid in Full ³ with Regular Monthly Payments ⁴	Discount Rate ²
1148	No interest if paid in full within 6 months with regular monthly payments	3.04%
1181	No interest if paid in full within 9 months with regular monthly payments	4.04%
1019	No interest if paid in full within 12 months with regular monthly payments	5.04%
1047	No interest if paid in full within 15 months with regular monthly payments	5.54%
1066	No interest if paid in full within 18 months with regular monthly payments	6.04%
Plan	Regular Terms (\$1,000 Maximum)	Discount Rate ²
9999	Regular Account Terms	2.74%

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.

⁴Regular monthly payments are generally 3.5% of the amount financed, or \$40, whichever is greater. See credit card agreement for details.

Financing fees prohibited: Your program agreement prohibits you from discriminating against customers by increasing the purchase price or by adding any financing fee (e.g. discount fee, transaction fee, program fee) when the customer has chosen to use a card to finance a purchase. You will be responsible for refunding financing fees.

For merchant use only.

***This document is provided by Wells Fargo Retail Services in connection with your agreement with Wells Fargo Bank, N.A.**

Please keep this with your agreement for reference.