

Wells Fargo Financial Retail Services

Advertising requirements

This guide outlines consumer credit card advertising requirements that are effective Thursday, July 1, 2010.



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Wells Fargo Financial Retail Services cannot provide legal advice to clients. The recommended requirements were drafted to satisfy the regulations applicable to Wells Fargo Financial National Bank. Please consult your own attorneys for advice as to your applicable advertising requirements.

New regulatory impacts and updates

The importance of complying with the new requirements

Due to federal regulations all advertisements featuring a financing promotion or a monthly payment must comply with the requirements detailed in this guide.

The new requirements were established to help consumers better understand the credit costs and terms they accept when they choose to utilize financing. The new requirements apply to consumer-facing advertisements.

Major impacts to advertisements that feature financing promotions

Any advertisement that features a no-interest option or a no interest promotion now must have additional language in the header and subhead of the advertisement. Language promoting the absence of certain fees or charges, such as “no annual fees,” “no pre-payment penalties” or “no interest” now trigger a requirement for additional disclosures as well.

In addition, the term “fixed” and similar terms are now prohibited when referring to Annual Percentage Rates (APRs) in connection with one of our programs.

These impacts are effective Thursday, July 1, 2010, for all consumer advertisements that feature financing. Please update all existing advertisements to comply with these new requirements by the effective date.

Your options for general financing mentions

Advertising a specific financing promotion can help generate a stronger response, but if space and time are limited, you can refer to financing in a more general way that does not require a disclosure. Consider using one of the mentions below:

- Apply for credit today
- Apply for financing today
- Apply for your XYZ card today
- Ask about financing
- Ask about our financing options
- Ask about our flexible financing options
- Ask about our special financing promotions
- Buy now, pay later
- Buy now, pay over time
- Buy more with financing
- Buy more with financing—ask us how
- Don't want to pay with cash?
- Financing available
- Flexible financing available
- Flexible payment options available
- Increase your buying power today
- Increase your buying power with financing
- Increase your purchasing power with reduced rate financing

Terms to be familiar with as you read this guide

Header	The most prominent language in the advertisement, where the financing promotion and/or monthly payment is emphasized.
Subhead	Additional language that is required within the advertisement, immediately next to or beneath the header and, depending on the promotion, may need to be in the same type size as the header.
Footnote disclosure	Language that details credit cost and term information of the product(s) featured in the advertisement. When a footnote disclosure is required, this language must be clear and conspicuous, but can usually be featured less prominently than the advertising header. Reference the Advertising Disclosure document for your program when developing your advertisements.
Trigger terms	Words or phrases that prompt additional disclosure language in the header, subhead and/or footnote disclosure of the advertisement to clarify the credit costs and terms that are being promoted. Trigger terms to be aware of when promoting financing are terms that reference: <ul style="list-style-type: none">• the circumstances under which a finance charge may be imposed;• the amount of a finance charge;• an explanation of how a finance charge is determined;• when a finance charge begins to accrue; and/or• whether or not any time period exists when the credit extended may be repaid without incurring a finance charge.
Advertising Disclosure document:	Your program-specific document that details the language necessary when advertising your credit card program. You can locate the Advertising Disclosure document under the “Advertising Resources” tab on the left navigation bar of the Online Resource Center at wffrs.com or from your Wells Fargo Financial Retail Services representative. This guide should be used in conjunction with your program’s Advertising Disclosures.

Print and point-of-sale advertisements

The requirements below will help you develop your print and point-of-sale advertising. These types of advertisements include, but aren't limited to, the following:

- Brochures and pamphlets
- Direct mail campaigns
- In-store signage (i.e., posters, hang tags, static stickers, countertop mats, application holders)
- Newspaper advertisements
- Single-page flyers
- Statement inserts
- Statement messaging

Requirements for advertising no-interest option promotions

These requirements apply to print and point-of-sale advertisements that offer a no-interest option promotion.

Header and all other mentions of the no-interest promotion You must include the phrase “if paid in full” prior to the length of the financing promotion in the header and all other subsequent mentions of the no-interest option promotion. Both the phrase “if paid in full” and the length of the financing promotion must be in the same type size as the phrase “no interest” or similar term.

Examples:

- No interest if paid in full within 12 months
- No interest if paid in full by March 1, 2012
- [Custom/equal/regular] payments with no interest financing if paid in full within 18 months

Please note: it is no longer possible to only advertise “No-interest option financing available,” because it does not disclose the length of the financing promotion.

Subhead The language below must be clear and conspicuous and included immediately next to or below the header:

- Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment.*

Please note: the subhead is only required after the header (the most prominent mention of the no-interest promotion). All subsequent mentions of the no-interest promotion do not require the subhead.

***Footnote disclosure** The financing promotion featured in the header will trigger the required footnote disclosure that explains the credit costs and terms to the consumer. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your footnote disclosure must be clear and conspicuous and printed in at least 8-point font.

No-interest option promotion, print ad



Header and all other mentions of the no-interest promotion

Must include:

- The phrase “if paid in full” in the same type size as the promotion.
- The length of the promotion after the phrase “if paid in full” and in the same type size as the promotion.

Subhead

Must be clear and conspicuous and featured immediately next to or below the financing header.

*Footnote disclosure

Must be clear and conspicuous in the advertisement and in at least 8-point font.

No-interest option promotion, point-of-sale



Requirements for advertising reduced rate promotions

These requirements apply to print and point-of-sale advertisements that offer a reduced rate promotion.

Header A reduced rate promotion applies until the qualifying purchase is paid in full, therefore no additional language is required in the header of the advertisement.

Example:

- Reduced rate of 9.9% with custom payments*
- 9.9% reduced rate*

Subhead No subhead language is required.

***Footnote disclosure** The financing promotion featured in the header will trigger the required footnote disclosure that explains the credit costs and terms to the consumer. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your footnote disclosure must be clear and conspicuous and printed in at least 8-point font.

Reduced rate promotion, print ad



Header

No additional disclosure language is required.

Subhead

No subhead is required

***Footnote disclosure**

Must be clear and conspicuous in the advertisement and in at least 8-point font.

Reduced rate promotion, point-of-sale



Requirements for advertising monthly payments for a specific item

These requirements apply to print and point-of-sale advertisements that feature a monthly payment for a specific item.

Please log on to the Online Resource Center at wffrs.com and utilize the Advertising Payment Calculator when creating advertisements that feature monthly payments. This tool can be found on the left navigation bar of the Online Resource Center under “Advertising Resources.” To use the tool you will need to select the tab for the promotion you are advertising. Then provide or select the following:

1. Sale price of good(s) or service(s)
2. Promotional period (i.e., 6 months, 12 months, etc.)
3. Payment terms (i.e., regular or custom payments)
4. Annual Percentage Rate (necessary for reduced rate promotions only)

Once you input the appropriate information, you will receive the monthly payment amount, the total amount of payments and the time period to pay in full. You will need to use this information in the header and the subhead of your advertisement.

Header You must feature a specific item when promoting monthly payments.

Example:

- Purchase our [specific item] for \$XX.XX per month!
- Take me [must have picture of the specific item or be placed on the specific item] home today for \$XX.XX per month!

Subhead The subhead must include the total amount of payments to purchase the specific item and the time period to pay in full. This language must be in the same font and type size and immediately next to or below each mention of the monthly payment.

- The total of payments is \$X,XXX.XX and the time to repay the balance will be XX months.*
- Please note: the subhead is required after each mention of the monthly payment for a specific item.*

***Footnote disclosure** The monthly payment (and, if applicable, the financing promotion) featured in the header will trigger the required footnote disclosure that explains the credit costs and terms to the consumer. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your footnote disclosure must be clear and conspicuous and printed in at least 8-point font.

Monthly payment for a specific item, point-of-sale

Header
Must include the monthly payment required for a specific item.

Subhead
Must be featured:

- In the same font and type size as the financing header
- Immediately below or next to each mention of the monthly payment

***Footnote disclosure**
Must be clear and conspicuous in the advertisement and in at least 8-point font.

Monthly payment for a specific item and a financing promotion, print ad

Header
Must include the monthly payment required for a specific item.
Must feature the required language for the financing promotion:

- No-interest option requires “if paid in full” and the necessary subhead

Subhead
The monthly payment scenario must be featured:

- In the same font and type size as the financing header
- Immediately next to or below each mention of the monthly payment

The specific financing promotion must feature:

- The required language in the header and subhead in the required type size (see pages 5-6 for the requirements necessary for each financing promotion).

***Footnote disclosure**
Must be clear and conspicuous in the advertisement and in at least 8-point font.

Electronic advertisements

The requirements below will help you develop your electronic advertising. These types of advertisements include, but aren't limited to, the following:

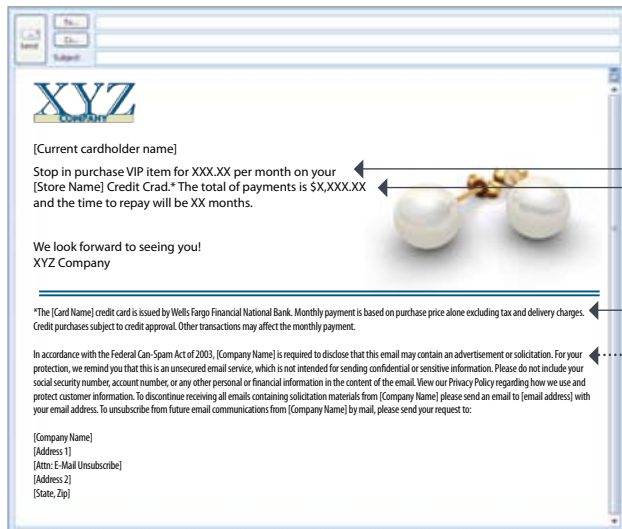
- E-mail campaigns
- Banner ads
- Web pages

If your electronic advertisement features several monthly payment amounts for different items, please reference the “Electronic advertisement” requirements on pages 9-10.

Requirements for electronic advertisements featuring a monthly payment amount for a specific item

If your electronic advertisement features a specific item with one monthly payment scenario only, please reference the “Print and point-of-sale” requirements on page 7. See example below for how to feature a monthly payment in an electronic advertisement.

Monthly payment amount, email campaign



Header

Must include the monthly payment required for a specific item

Subhead

Must be featured:

- In the same font and type size as the financing header
- Immediately below or next to the financing header

*Footnote disclosure

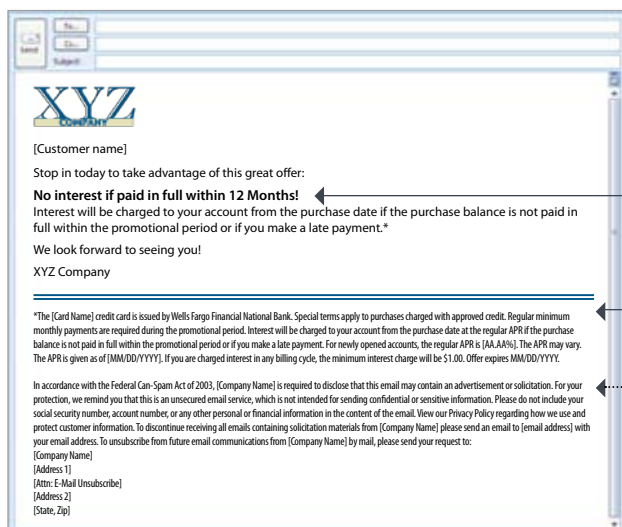
Must be included in the advertisement or at a link “one-click” away, and clear and conspicuous and in at least 8-point font. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language.

- Must comply with anti-spam guidelines and the CAN SPAM Act.

Requirements for electronic advertisements featuring a monthly payment amount for a specific item

If your electronic advertisement features a financing promotion only, please reference the “Print and point-of-sale” requirements on pages 5-6. See example below for how to feature a financing promotion in an electronic advertisement.

No-interest option promotion, email campaign



Header and subhead

Must include the required language in the header and subhead in the required type size for each financing promotion, see pages 5-6 for requirements necessary for each financing promotion.

*Footnote disclosure

Must be clear and conspicuous and in at least 8-point font. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language.

- Must comply with anti-spam guidelines and the CAN SPAM Act.
- Advertisements directed at current cardholders must include the cardholders' current APR.

Requirements for electronic advertisements featuring several monthly payments for different items

These requirements apply to electronic advertisements featuring several monthly payment scenarios.

If your electronic advertisement features a financing promotion only or one monthly payment amount for a specific item, please reference the “Electronic advertisement” requirements on page 8.

Log on to the Online Resource Center at wffrs.com and utilize the Advertising Payment Calculator when creating advertisements that feature monthly payments. This tool can be found on the left navigation bar of the Online Resource Center under “Advertising Resources.” To use the tool you will need to select the tab for the promotion you are advertising. Then provide or select the following:

1. Sale price of good(s) or service(s)
2. Promotional period (i.e., 6 months, 12 months, etc.)
3. Payment terms (i.e., regular or custom payments)
4. Annual Percentage Rate (necessary for reduced rate promotions only)

Once you input the appropriate information, you will receive the monthly payment amount, the total amount of payments and the time period to pay in full. You will need to use this information in the table within your electronic advertisement.

How to feature monthly payments If the electronic advertisement features several monthly payment scenarios the advertisement must include:

- The monthly payment for each specific item featured within the advertisement
- Each mention of a monthly payment must include a link to a table that details the credit costs and terms associated with the monthly payment scenarios

Table featuring the credit and cost information The table must clearly indicate:

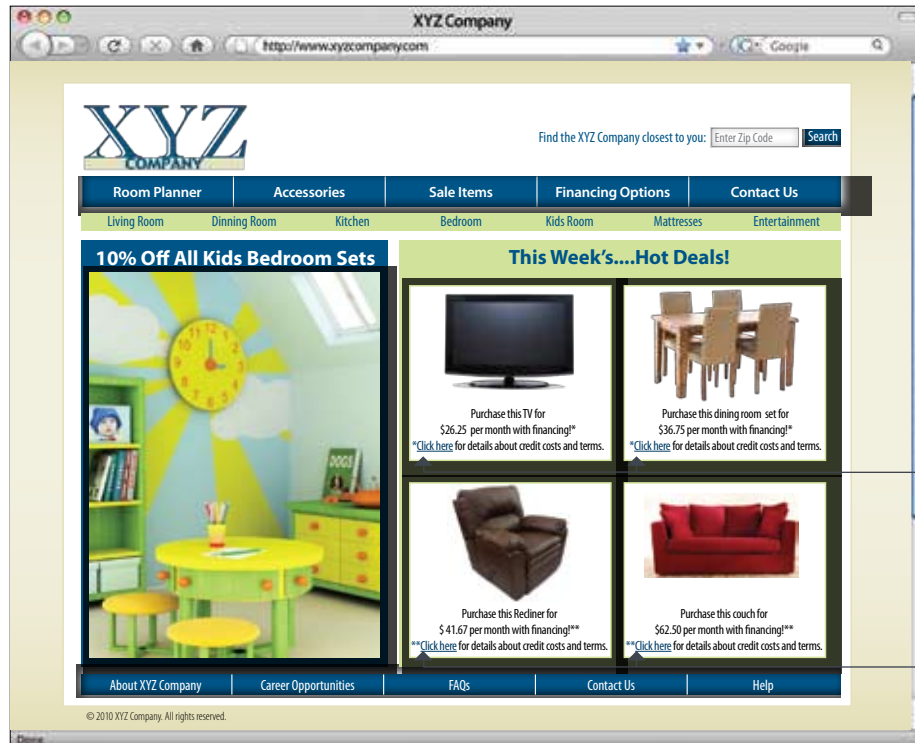
- Terms of the financing promotion
- Annual Percentage Rate (APR)
- Monthly payment
- Total amount of payments
- Time to repay the balance if the customer makes the quoted monthly payment each month

***Footnote disclosure** The table must feature the required footnote disclosure for each financing promotion associated with the monthly payments advertised. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your footnote disclosure must be clear and conspicuous and in at least 8-point font.

Please note: if your electronic advertisement includes several mentions of a special-term financing promotion the required header and subhead must be included (per the requirements indicated on pages 5-7). The footnote disclosure must be featured clearly and conspicuously one-time only within the ad. However, each mention of the special-terms promotion must clearly indicate where the footnote disclosure can be located or a link must be provided that is “one-click” away from the location of the full footnote disclosure.

Requirements for electronic advertisements featuring several monthly payments for different items, continued

More than one item with a monthly payment, web site



How to feature monthly payments

The type size of the monthly payment for a specific item must be the same type size as the sentence that references where the cardholder can access the table with the credit and cost information.

Each monthly payment mention must feature the link to the table where the cardholder can access the credit cost and term information.

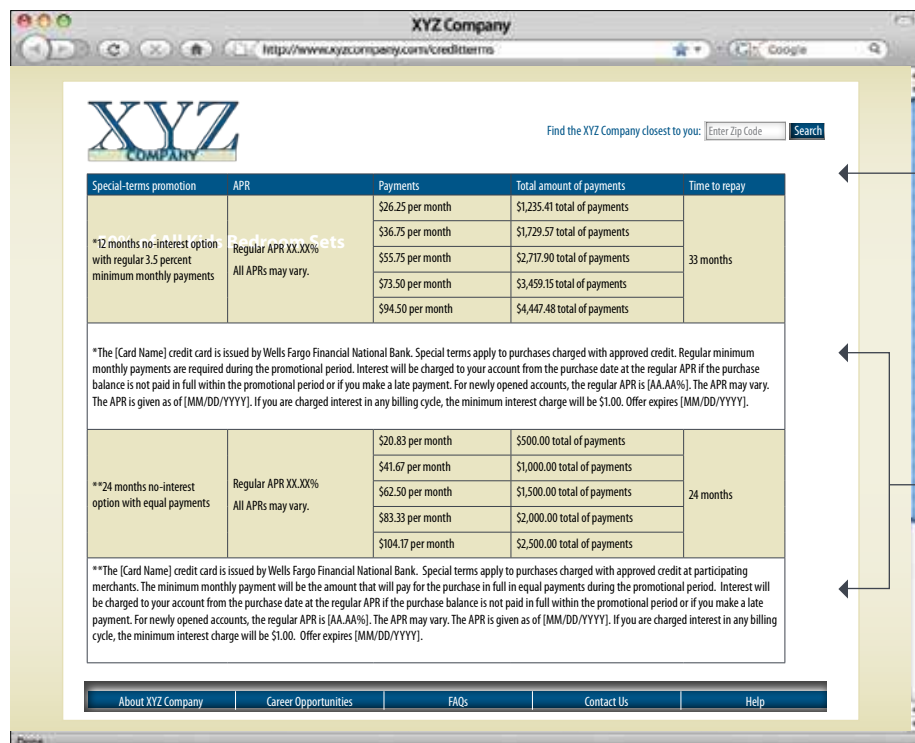


Table featuring the credit and cost information

The font size used in the table must be the same as the font size used to promote the monthly payments.

The table must be "one click" away from the monthly payment mentions and clearly indicate:

- Terms of the financing promotion
- Annual Percentage Rate (APR)
- Monthly payment
- Total of payments
- Time to repay the balance during the financing promotion

Please use the Advertising Payment Calculator available on the Online Resource Center to calculate your payment information correctly.

*Footnote disclosure

Must be clear and conspicuous and in at least 8-point font.

Multi-page advertisements

The requirements below will help you develop your multi-page advertisements featuring more than one item with a monthly payment. These types of advertisements include, but aren't limited to, the following:

- Brochures and pamphlets
- Catalogs
- Free-standing insert (FSI)
- Promotional flyers

If your multi-page advertisement features a financing promotion only or a specific item with one monthly payment scenario, please reference the “Print and point-of-sale” requirements on pages 5-7.

Requirements for multi-page advertisements featuring several monthly payments

These requirements apply to multi-page advertisements featuring several monthly payment scenarios.

Please log on to the Online Resource Center at wffrs.com and utilize the Advertising Payment Calculator when creating advertisements that feature monthly payments. This tool can be found on the left navigation bar of the Online Resource Center under “Advertising Resources.” To use the tool you will need to select the tab for the promotion you are advertising. Then provide or select the following:

1. Sale price of good(s) or service(s)
2. Promotional period (i.e., 6 months, 12 months, etc.)
3. Payment terms (i.e., regular or custom payments)
4. Annual Percentage Rate (necessary for reduced rate promotions only)

Once you input the appropriate information, you will receive the monthly payment amount, the total amount of payments and the time period to pay in full. You will need to use this information in the table of your multi-page advertisement.

How to feature monthly payments If the multi-page advertisement features several monthly payment scenarios, the advertisement must include:

- The monthly payment for each specific item featured within the advertisement
- A clear reference to the page number where the consumer can view a table that details the credit costs and terms associated with each monthly payment scenario

Table featuring the credit and cost information The table can be placed anywhere within the multi-page advertisement. It must clearly indicate:

- Terms of the financing promotion
- Annual Percentage Rate (APR)
- Monthly payment
- Total amount of payments
- Time to repay the balance if the customer makes the quoted monthly payment each month

***Footnote disclosure** The table must feature the required footnote disclosure for each financing promotion associated with the monthly payment advertised. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your footnote disclosure must be clear and conspicuous and printed in at least 8-point font.

Please note: if your multi-page advertisement includes several mentions of a special-term financing promotion the required header and subhead must be included (per the requirements indicated on pages 5-7). The footnote disclosure must be featured clearly and conspicuously one-time only within the ad, but each mention of the special-terms promotion must clearly indicate where the footnote disclosure can be located.

Requirements for multi-page advertisements featuring several monthly payments, continued

More than one item with a monthly payment, multi-page advertisement



Hurry In...

Flooring Specials



Free Installation
with new carpet purchase



20% Off
All Hardwood Floors



30% Off
Ceramic Tile Floor Covering

Freshen up your walls with our paint sale!



Paint Tray, Liner and Brush - \$10.99



Paint Roller and Sponge \$8.99



All Paint Brushes \$3.99

Organize your tools with this log cabin outdoor storage shed



This log cabin shed looks great in any backyard!
Purchase this shed for \$62.50 per month with financing!*



*See page 4 for details about credit costs and terms.

Page 2

these savings won't last long!

Hurry in for these Hot Deals!



Purchase this mower for \$26.25 per month with financing!*



Purchase this whirlpool bathtub for \$41.67 per month with financing!*



Purchase this washer/dryer for \$36.75 per month with financing!*

Modernize your Kitchen


30% Off - All custom granite counter tops
25% Off - All kitchen cupboards
15% Off - All stainless steel sinks

XYZ Store Locations and hours

XYZ Yourtown 1234 Main Street Yourtown, XX 12345	XYZ Mytown 7891 1st Ave. Mytown, XX 12345	Store Hours Monday - Sunday 6:00 am - 8:00 pm
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*See page 4 for details about credit costs and terms.

Page 3



Merchandise availability and price may vary by location. Some items may be limited to stock on-hand. Each XYZ Company store is owned and operated by a separate affiliated entity. XYZ Company credit card promotional offers may not be combined with any other coupon, discount, or other promotional offer, other restrictions may apply. See store for complete details.

Special terms promotion	APR	Payments	Total Amount of Payments	Time to repay
12 months no-interest option with regular 3.5 percent minimum monthly payments	Regular APR XX.XX% All APRs may vary.	\$26.25 per month	\$1,235.41 total of payments	33 months
		\$36.75 per month	\$1,729.57 total of payments	
		\$55.75 per month	\$2,717.90 total of payments	
		\$73.50 per month	\$3,459.15 total of payments	
		\$94.50 per month	\$4,447.48 total of payments	
24 months no-interest option with equal payments	Regular APR XX.XX% All APRs may vary.	\$20.83 per month	\$500.00 total of payments	24 months
		\$41.67 per month	\$1,000.00 total of payments	
		\$62.50 per month	\$1,500.00 total of payments	
		\$83.33 per month	\$2,000.00 total of payments	
		\$104.17 per month	\$2,500.00 total of payments	

*The [Card Name] credit card is issued by Wells Fargo Financial National Bank. Special terms apply to purchases charged with approved credit. Regular minimum monthly payments are required during the promotional period. Interest will be charged to your account from the purchase date at the regular APR if the purchase balance is not paid in full within the promotional period or if you make a late payment. For newly opened accounts, the regular APR is [AA.AA%]. The APR may vary. The APR is given as of [MM/DD/YYYY]. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. Offer expires [MM/DD/YYYY].

The [Card Name] credit card is issued by Wells Fargo Financial National Bank. Special terms apply to purchases charged with approved credit at participating merchants. The minimum monthly payment will be the amount that will pay for the purchase in full in equal payments during the promotional period. Interest will be charged to your account from the purchase date at the regular APR if the purchase balance is not paid in full within the promotional period or if you make a late payment. For newly opened accounts, the regular APR is [AA.AA%]. The APR may vary. The APR is given as of [MM/DD/YYYY]. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. Offer expires [MM/DD/YYYY].

Page 4

How to feature monthly payments

- Each page of the advertisement that features a specific item with a monthly payment scenario must also clearly indicate the page number of the table.

Table featuring the credit and cost information

The font size used in the table must be the same as the font size used to promote the monthly payments. The table must clearly indicate:

- Terms of the financing promotion
- Annual Percentage Rate (APR)
- Monthly payment
- Total amount of payments
- Time to repay the balance during the financing promotion

Please use the Advertising Payment Calculator available on the Online Resource Center to calculate your payment information correctly.

*Footnote disclosure

Must be clear and conspicuous and in at least 8-point font.

Broadcast advertisements

The requirements below will help you develop your broadcast advertisements. These types of advertisements include, but aren't limited to, the following:

- On-air radio sponsorships (i.e., traffic report)
 - Radio advertisements
 - Television advertisements
-

Requirements for broadcast advertisements

If you want to promote financing in your television and radio advertisements, we recommend utilizing the general financing language we highlight on page 3 for these advertising mediums due to the limited time and space requirements.

However, if you would like to feature a specific financing promotion or a monthly payment in your broadcast advertisement, it is required that the advertisement features:

- The required header, subhead and footnote disclosure for the specific promotion. Please reference the print and point-of-sale requirements (pages 5-7) for how to feature each mention of the financing promotion or monthly payment in the broadcast

Or

- The required header and subhead for the specific promotion with a shorter footnote disclosure that includes a reference to the variable APR and the APR(s) associated with the promotion. In addition, a reference must be made during the broadcast advertisement that consumers can call a toll-free number for additional information about credit costs and terms. Please reference the print and point-of-sale requirements (pages 5-7) for how to feature each mention of the financing promotion or monthly payment in the broadcast advertisement and examples on page 14 for how the toll-free number should be featured.

Please note: you must manage the toll-free number and the message that details the credit costs and terms must be featured early in your automated message to the consumer.

Television advertisements:

The type-size requirements for the header and subhead detailed in the "Print and point-of-sale" guidelines (see pages 5-7) should be followed for television advertisements. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. All disclosures should be clear and conspicuous.

Radio advertisements:

The header and subhead must be read at the same speed as all other copy within the advertisement. Only the footnote disclosure may be read at a slightly quicker pace, but still must be understandable. Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. All disclosures must be clear and conspicuous.

Requirements for broadcast advertisements featuring a specific financing promotion or a monthly payment

Broadcast advertisements featuring a no-interest option promotion, example with and without the toll-free number

Advertisement without the toll free-number

Header
Now available! No-interest financing if paid in full within 18 months!
Subhead (required first mention only)
Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment.*
Footnote disclosure
*The [Card Name] credit card is issued by Wells Fargo Financial National Bank. Special terms apply to purchases charged with approved credit. Regular minimum monthly payments are required during the promotional period. Interest will be charged to your account from the purchase date at the regular APR if the purchase balance is not paid in full within the promotional period or if you make a late payment. For newly opened accounts, the regular APR is [AA.AA%]. The APR may vary. The APR is given as of [MM/DD/YYYY]. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. Offer expires [MM/DD/YYYY].

Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your disclosure must be clear and conspicuous.

Advertisement with the toll-free number

Header
Now available! No-interest financing if paid in full within 18 months!
Subhead (required first mention only)
Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment.*
Footnote disclosure
*For newly opened accounts, the regular APR is [AA.AA%]. All APRs may vary. Call 1-800-XXX-XXXX for details about credit costs and terms.

Requirements for broadcast advertisements featuring a monthly payment, example with and without the toll-free number

Advertisement without the toll-free number

Header
Stop in for our exclusive sales event! Purchase our VIP product for \$XX.XX per month!
Subhead (required with each monthly payment mention)
The total of payments is \$X,XXX.XX and the time to repay the balance will be XX months.*
Footnote disclosure
*The [Card Name] credit 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 the monthly payment.

Please reference the Advertising Disclosure document provided by Wells Fargo Financial Retail Services for the most current disclosure language. Your disclosure must be clear and conspicuous.

Advertisement with the toll-free number

Header
Stop in for our exclusive sales event! Purchase our VIP product for \$XX.XX per month!
Subhead (required with each monthly payment mention)
The total of payments is \$X,XXX.XX and the time to repay the balance will be XX months.
Footnote disclosure
Call 1-800-XXX-XXXX for details about credit costs and terms.

Questions?

Thank you for complying with these regulatory requirements. If you have any questions, please contact your Wells Fargo Financial Retail Services representative.

wffrs.com