

# Wells Fargo Financing FAQ

## Advantages For The Contractor:

- Simple enrollment process
- Full menu of special terms promotions
- Larger average transactions
- Customers can buy today rather than “tomorrow”
- Quick funding
- Minimal paperwork, allowing you more

## Advantages For The Customer:

- Ability to purchase home improvement items today and pay later
- Simple and fast application process
- Generous credit limits, up to \$25,000
- Dedicated line of credit for home improvement purchases, freeing up other lines of credit/cards
- Competitive interest rates
- No annual fee

## Program Features:

Unique financing program to help you close more sales through:

- Comprehensive and competitively priced menu of special terms promotions
- Personalized training and ongoing support
- Quick and easy consumer credit application and transaction processing
- Generous consumer credit limits
- Quick funding & Immediate card activation

## Processing Options:

Consumer Applications

- Fax
- Voice Response Unit (VRU)
- Internet Processing System (IPS)

## Dealer Funding:

- Submit charges for funding via FAX
- Receive funding via ACH

## Sales & Marketing Support:

- Program training for new dealers
- Online training resources at [www.myonlineresourcecenter.com](http://www.myonlineresourcecenter.com)

Wells Fargo contact information:

Call 1-866-823-5230 to speak with a *Wells Fargo Financial Retail Services* representative about *Home Projects Visa* program or call *Justin Kurtz* at 1-800-551-5111 x20071 and tell him you are a *Unico contractor*

## Wells Fargo Financial Retail Services will pay you for sending more business their way via their Program Volume Rebate!

Wells Fargo Financial Retail Services wants all of your customer finance business and, as an incentive, is offering a quarterly volume rebate for dealers who produce \$125,000 or more *Home Projects Visa* charge volume in a given quarter. The incentive is 50 bps (.0050) on all volume for a calendar quarter if you meet the minimum \$125,000 threshold.

### Example rebate payments based on quarterly volume:

| Net Charge Volume (Quarterly) | Your Rebate |
|-------------------------------|-------------|
| \$125,000                     | \$625       |
| \$250,000                     | \$1,250     |
| \$500,000                     | \$2,500     |
| \$1,000,000                   | \$5,000     |

## HOME PROJECTS® VISA® CARD SPECIAL TERMS PROMOTIONS

| Plan # | Description  | Discount |
|--------|--|----------|
| 2      | Regular Terms: Prime Rate plus 19.90%*, 1/40th Monthly Payment, \$40 Minimum | 0.00%    |
|        | Special Rates:   |          |
| 44     | Reduced Rate, 12.90% APR with Required 1/50th Payment                        | 2.50%    |
| 82     | Reduced Rate, 9.90% APR with Required 1/50th Payment                         | 4.75%    |
| 66     | Reduced Rate, 6.90% APR with Required 1/50th Payment                         | 8.00%    |
|        | Minimum Monthly Payments:  |          |
| 29     | 3 Months No Interest Option** with Regular Payments                          | 0.25%    |
| 26     | 6 Months No Interest Option** with Regular Payments                          | 3.00%    |
| 33     | 9 Months No Interest Option** with Regular Payments                          | 4.40%    |
| 22     | 12 Months No Interest Option** with Regular Payments                         | 5.90%    |
| 25     | 15 Months No Interest Option** with Regular Payments                         | 7.85%    |
| 28     | 18 Months No Interest Option** with Regular Payments                         | 9.35%    |
|        | No Payments:   |          |
| 19     | 3 Months No Payment, No-Interest Option**                                    | 0.75%    |
| 9      | 6 Months No Payment, No-Interest Option**                                    | 3.75%    |
| 34     | 9 Months No Payment, No-Interest Option**                                    | 5.75%    |
| 12     | 12 Months No Payment, No-Interest Option**                                   | 8.25%    |
|        | No Interest, Payment in Full*** (Equal Payments):                            |          |
| 38     | 18 Months No Interest with Payment in Full*** During No Interest Period      | 10.25%   |
| 24     | 24 Months No Interest with Payment in Full*** During No Interest Period      | 12.45%   |
| 36     | 36 Months No Interest with Payment in Full*** During No Interest Period      | 16.25%   |
| 48     | 48 Months No Interest with Payment in Full*** During No Interest Period      | 17.75%   |

For complete details on financing terms please refer to either Jason Kurtz or the Wells Fargo HPV Pricing PDF