

Carrier® credit card program*



Effective 01/01/2013

Offered through Wells Fargo Retail Services

Plan #	Description	Factory Authorized Dealers Discount Rate ¹	Non-Factory Authorized Dealers Discount Rate ¹
9999	Regular Terms: For Newly Opened Accounts: Prime Rate plus 24.74% ² , Regular Monthly Payment (3.5% Monthly Payment with a \$35 Minimum)	0.00%	0.00%
	Special Rate³:		
3016	Reduced Rate ³ , 7.90% APR with Custom 2.00% Monthly Payments	6.25%	6.75%
3017	Reduced Rate ³ , 9.90% APR with Custom 2.00% Monthly Payments	4.25%	4.75%
3018	Reduced Rate ³ , 11.90% APR with Custom 2.00% Monthly Payments	3.00%	3.50%
3019	Reduced Rate ³ , 13.50% APR with Custom 2.50% Monthly Payments	2.00%	2.50%
4067	Special Rate, 0% APR with Payment in Full ⁵ in 12 Months	6.90%	7.40%
4073	Special Rate, 0% APR with Payment in Full ⁵ in 18 Months	8.50%	9.00%
4079	Special Rate, 0% APR with Payment in Full ⁵ in 24 Months	10.90%	11.40%
4091	Special Rate, 0% APR with Payment in Full ⁵ in 36 Months	13.50%	14.00%
4103	Special Rate, 0% APR with Payment in Full ⁵ in 48 Months	15.30%	15.80%
4115	Special Rate, 0% APR with Payment in Full ⁵ in 60 Months	17.00%	17.50%
	No Interest Option⁴ with Regular Payments (3.5% Monthly Payment with a \$35 Minimum):		
1148	6 Months No Interest Option with Regular Monthly Payments	2.50%	3.00%
1181	9 Months No Interest Option with Regular Monthly Payments	3.50%	4.00%
1019	12 Months No Interest Option with Regular Monthly Payments	5.00%	5.50%
1066	18 Months No Interest Option with Regular Monthly Payments	7.75%	8.25%

Additional disclosures are required when advertising and promoting these promotions. Please refer to the Disclosure Language for Consumer Advertising Use and the Advertising Requirements guide provided to you or by visiting the Online Resource Center at wellsfargo.com/retail-services and selecting “Advertising Resources” from the left navigation.

1 Discount Rate: This discount rate is the fee charged to you for the promotional terms and will be deducted from the amount funded to you. We may change this discount structure in any way at any time by advising you in advance in writing.

2 Regular Terms Variable Rate: For newly opened accounts the APR is based on the U.S. prime rate, and is subject to change quarterly. The prime rate we use is the U.S. prime rate published in the Money Rates section of *The Wall Street Journal* on the first business day of the month preceding the month of the rate change date. If more than one U.S. prime rate is published that day, the average of the prime rates will be used. The rate change date for each quarter is the first day of the first billing cycle beginning on or after January 1, April 1, July 1, and October 1. For regular terms purchases, the APR is 27.99% as of January 1, 2012.

3 Special Rate: The special rate APR will apply to the purchase until the purchase is paid in full.

4 No-Interest Option: The interest accumulates during the promotional period. Interest is added into the customer account balance if the account is not paid in full during the promotional period. If the customer pays the balance in full before the promotional period expires, they pay no interest.

5 Payment In Full: The minimum monthly payment required during the payment in full period will be in an amount required to pay the unpaid balance of the account at the beginning of the first billing cycle of the payment in full period, in fixed monthly payments, rounded to the next higher whole cent. Because of rounding, the final fixed monthly payment could be less than the other fixed payments.

*The Carrier® credit card is a Visa® credit card that can be used anywhere Visa is accepted

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01/13 (Carrier)

