

HOME PROJECTSSM

Wells Fargo Financial National Bank



The Home Projects, VisaSM Card is a revolving, dual-line consumer credit card issued exclusively by Wells Fargo Financial National Bank. The card is designed to conveniently pay for your home improvement needs with two convenient lines of credit all on one monthly billing statement.

Use your card to complete your latest home improvement project and use the VISASM line of credit everywhere VISASM is accepted! With available credit you can continue to make improvements to your home with any approved contractor on the Home Projects, VisaSM Program.

Apply today!



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HEATING COOLING

PLAY SYSTEMS

WINDOWS DOORS

FENCING CUTTERS

LAWN GARDEN

GARAGE DOORS

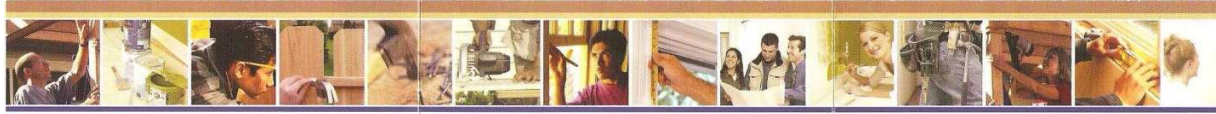
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HOME PROJECTSSM

VISASM CARD PROGRAM





Home Projects, Visa® Credit Card Frequently Asked Questions

Why should I apply for a Home Projects, Visa® Credit Card?

Home Projects, Visa® Credit Card cardholders enjoy many great benefits including:

- No annual fee
- Flexible special terms promotions
- No prepayment penalties
- Competitive interest rates
- Deferred and low monthly payment options on qualified promotions
- Everyday purchasing convenience—everywhere VISA® credit cards are accepted!
- Fast & simple application process
- Generous credit lines

When will I get my Home Projects, Visa® Credit Card in the mail?

You should receive your Home Projects, Visa® Credit Card within 30 days after the application is approved by Wells Fargo Financial National Bank.

May I use my Home Projects, Visa® Credit Card as soon as I receive it in the mail?

Good News! You can begin to make purchases on your account prior to receiving your card. Simply have the sales associate provide you with your account number, upon credit approval with valid identification, and let your home projects begin! Once you receive your Home Projects, Visa® credit card, you may make additional add-on purchases, based on your available credit.

Is there an annual fee associated with the card?

One of the great advantages of being a Home Projects, Visa® Credit Card cardholder is that there is no annual fee.

When will I receive my first billing statement?

Your billing statement will be mailed on or about the 11th of each month. If you have any questions concerning your account prior to the receipt of your first billing statement, please contact Customer Service at 1-800-643-3824.

Who should I contact if I have questions about my account?

Questions regarding your billing statement should be directed to the Customer Service Department of Wells Fargo Financial National Bank. This number is 1-800-643-3824 and can also be found on your monthly billing statement.

How do I request a credit limit increase?

You may request a credit limit increase by contacting Customer Service at 1-800-643-3824.

Can I add another user to my already existing credit card?

Yes. To authorize another user on your account, this individual must fill out the co-applicant section of the credit card application and you will need to sign the application along with the intended user and have it submitted for processing.

How do I update my mailing address and/or phone number?

You can change your address or telephone number by calling Customer Service at 1-800-643-3824.

What do I do if my card has been stolen?

You can contact our Customer Service Department (1-800-643-3824) who will close out the account and reissue a new credit card and account number. All existing balances on the closed account will be transferred over to the new account.

How do I make a payment?

You currently have three convenient options for submitting payments to Wells Fargo Financial National Bank:

- **Mail**—pay by personal check or money order (a return envelope is included with your billing statement).
- **Speed Pay**—pay by phone, with a personal check, for a minimal charge. Simply call Customer Service at 1-800-643-3824 to pay by phone.
- **Online Bill Payment**—simply log onto www.wellsfargofinancial.com and follow the prompts to pay your bill online. Contact your financial institution to determine if a transaction fee applies.

If you choose to mail your payment(s), please send them to:

Regular Mail:
Wells Fargo Financial National Bank
PO Box 98796
Las Vegas, NV 89193-8796

Overnight Mail:
Wells Fargo Financial National Bank
4455 W. Spring Mountain Road
Las Vegas, NV 89102

The payment address is also indicated on your billing statement. Be sure to include your account number on your check and allow 5 to 7 business days for the payment to be received.