



February 2026

Advertising Guidelines

for Wells Fargo private label credit card programs

Remember: Your Relationship Representative can help as you create ads, and you can find free marketing resources in the [Online Resource Center](#).



This guide is designed to help you comply with the laws and regulations related to advertising the private label credit card program issued by Wells Fargo Bank, N.A.

When designing an advertisement that includes the Wells Fargo private label credit card program, use the guide to ensure that it contains all the required elements based on the type of financing and the advertising channel.

**THIS DOCUMENT DOES NOT
CONSTITUTE LEGAL ADVICE.**

Wells Fargo does not provide legal advice to merchants.
To make sure you comply with all laws, consult with your attorney.

Our guiding principles

At Wells Fargo, we want to help our customers succeed financially.

We're committed to making financial services available to everyone on a fair and consistent basis and providing all applicants an equal opportunity to obtain responsible consumer financing. It's a commitment we expect not only from our employees, but also the merchants that we do business with.

Fair and Responsible Lending applies to all of us, and we have a shared responsibility to comply with both the spirit and letter of the law, including federal, state, and local laws that prohibit discrimination in lending and other unfair, deceptive, or abusive practices. Because we believe in providing fair and consistent access to credit, we're firmly committed to ensuring that all credit applicants and prospective credit applicants are treated appropriately throughout the entire lending process.

Specific to the Wells Fargo private label credit card program:

Advertising guidelines from other credit card program providers do not replace these guidelines; requirements may not transfer across financing providers.

Advertising guidelines are subject to change, so check the [Online Resource Center](#) when designing your advertising to make sure you are using the current version of this document. The disclosures and guidelines in this document are examples only and relate solely to the advertising of Wells Fargo private label credit card financing.

Advertising guidelines will vary by specific financing offer; refer to the correct section of the document for the appropriate guidelines. This updated edition:

- Replaces any prior editions of this document.
- Gives example advertisements illustrating how to follow these guidelines.
- Includes guidelines that are for merchant use only and are specific to the Wells Fargo private label credit card program.
- Should not be given to outside parties, including other credit providers, customers, or cardholders.

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Understanding the guidelines

Complying with these requirements is best for you and your customers. Please read this important information before you create any ads that promote the Wells Fargo private label credit card program.

How do I ensure my advertising is compliant?

Advertising the details of your credit card program accurately, clearly, and conspicuously helps customers understand the credit costs and terms you offer. This helps build trust and creates a positive customer experience with your business and ours. The ultimate test is not just the size of the font or the location of the disclosure, but whether the customer understands the information.

Review your advertising on a regular basis to ensure it complies with regulatory requirements and our Advertising Guidelines. In addition, always practice fair and responsible lending principles by being transparent and inclusive in your sales and marketing efforts, including but not limited to:

- Offering credit to all customers.
- Presenting the same special terms promotions to all customers.
- Advertising in such a way as to ensure the viewing public does not believe themselves excluded because of their race, sex, disability, or any other prohibited discriminatory basis by the words, images, or the location or publication in which the ads are published. This can be accomplished by using models of varying age, ethnicity, or sex; neighborhoods and housing representative of all income groups; and products commonly used or associated across gender, race, and ethnic lines, and so on.

Understanding the guidelines (*continued*)

How is advertising regulated?

State and federal laws and regulations that mandate specific rules when promoting financing include but are not limited to:

- UDAAP (Unfair, Deceptive, or Abusive Acts or Practices) laws
- The Truth in Lending Act (TILA), including Regulation Z
- Regulation B (Equal Credit Opportunity Act)
- Controlling the Assault of Non-Solicited Pornography And Marketing Act of 2003 ([CAN-SPAM Act](#))
- The [Federal Trade Commission](#)* (FTC)
- The [Consumer Financial Protection Bureau](#)* (CFPB)
- The [Telephone Consumer Protection Act](#)* (TCPA)

Advertising must also comply with the [Americans with Disabilities Act \(ADA\)](#), which requires all electronic communications and information technology to be accessible to people with a wide range of disabilities, including blindness and low vision, cognitive limitations, deafness and hearing loss, limited movement, learning disabilities, and speech disabilities.

*Wells Fargo has provided this link for your convenience but does not control or endorse the website and is not responsible for the products, services, content, links, privacy policy, or security policy of the website.

What happens if I don't follow advertising laws and regulations?

Wells Fargo and third-party advertisers like you are both responsible for complying with advertising laws. Not complying may result in penalties such as fines, reputation damage, and other negative consequences for both Wells Fargo and the advertiser. Consult your attorney for additional information.

Are the guidelines for all financing programs the same?

No. Different state and federal laws apply to different consumer finance programs, and advertising guidelines from other credit card program providers do not replace ours. Our guidelines are based on Wells Fargo policy, and all requirements may not transfer across financing providers.

What kind of ads do these guidelines cover?

All advertising in any type of media (such as email, TV, radio, print, and social media) that promotes consumer financing available through your Wells Fargo private label credit card program is subject to these guidelines.

How our program works

The private label credit card program from Wells Fargo gives customers the ability to finance purchases from you with a card and **should be described as a credit card program.**

The card:

- Accesses a line of credit that can be used in the future for personal, family, or household use up to the available credit limit.
- While certain financing promotions provide a 0% Annual Percentage Rate (APR) for a specified length of time, the card carries an APR based on when it was opened and is not an interest-free credit card.



Promotional plans available on our credit card program:

	No Interest IF Paid in Full	0% APR	Special Rate APR
Term length	6 – 18 months	24+ months	48+ months
Required monthly payment	Minimum Payments	Equal Payments	Equal, Custom, or Regular Payments as defined by the credit terms
Interest rate	Deferred Interest Interest accrues at the APR for Purchases from the purchase date and may be avoided by paying the balance in full before the end of the promotional term	No Interest	Reduced Rate APR associated with the promotion
Prepayment	No additional charge for prepayment	No additional charge for prepayment	No additional charge for prepayment
Annual fee	None	None	None
Promotion fee	None	None	None

General versus promotion-specific advertising

When creating ads that include private label credit card financing, consider:

- the amount of space available
- the length of your promotion
- the level of complexity you’re willing to accept

Use this chart to determine which type of advertising is best for you.

SIMPLEST APPROACH	MORE COMPLEX APPROACH
General advertising	Promotion-specific advertising (with trigger terms)
The same headlines and disclosures apply to all financing plans on our private label credit card program. This should be your go-to approach when you have space limitations or are advertising on social media or billboards. Example headlines: • Special financing for XX months* • Ask about our financing options* • Buy now, pay over time* • Convenient monthly payments available* Refer to page 12 for more general headlines. A short disclosure is required, including a credit approval statement and a call-to-action. Example disclosures: • Subject to credit approval. Ask for details. • With approved credit. Visit URL for details. • With approved credit. Call for details. (if a phone number is provided within the ad) • With approved credit. Financing Terms > (for digital channels, using a clearly identifiable link)	Each plan has its own set of approved headlines and disclosures. In some cases, subheads are also required. If using promotion-specific advertising, allow enough space for your disclosure language. When advertising online, disclosures must be one click away. Refer to the details later in this guide for your plan and channel. Trigger terms are words or phrases that prompt additional regulatory disclosures to clarify the credit costs and terms being promoted. Examples include: • Statements of interest, such as “0% APR” or “No Interest” • Monthly payment amounts Refer to pages 14 – 23 for more trigger term scenarios. A full disclosure is required when trigger terms are used. Refer to pages 14 – 23 for details. Our full disclosures begin with the following: *The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for... Monthly payment advertising has additional requirements. Refer to page 24 – 31 for details.

Building a financing advertisement

IN THIS SECTION:

How to use disclosures

Types of private label credit card financing ads:

- General financing terms
- No Interest if Paid in Full with Regular Monthly Payments
- Special Rate of 0% APR with Equal Monthly Payments
- Special (Reduced) Rate APR with Equal Monthly Payments
- Special (Reduced) Rate APR with Custom Monthly Payments
- Special (Reduced) Rate APR with Regular Monthly Payments

Advertising monthly payments

- Special Rate plans
- No Interest if Paid in Full plans
(suggested monthly payments)



The finer details of disclosures

If you mention financing in your advertising, a disclosure is required.

As noted on [page 9](#), the short disclosure can be used for general references; the full promotional disclosure is required when trigger terms are present.

Locate the promotional disclosure	- General financing: page 12 - No Interest if Paid in Full: page 14 - Special Rate of 0% APR with Equal Monthly Payments: page 16 - Special (Reduced) Rate with Equal Monthly Payments: page 18 - Special (Reduced) Rate with Custom Monthly Payments: page 20 - Special (Reduced) Rate with Regular Monthly Payments: page 22	
Purchase requirements	Material terms of the promotion must be clearly defined in the ad, in immediate proximity to the financing offer. Examples include: - Minimum purchase requirements, down payment, or taxes and delivery due at the time of purchase - Products that are excluded from or eligible for the financing offer - Offer expiration date if the offer is not always available	
Design considerations	Make it easy for customers to find and read the offer details by advertising them accurately, clearly, and conspicuously. Placement: Offer limitations and financing disclosures should be in close proximity to the financing offer. - On digital platforms, details and disclosures can be one click away; use clear, descriptive language for the link. - For multi-page print pieces, number pages and use a redirect (“Refer to page X for details.”) Repeat the offer on the page with the disclosure, and do not place the disclosure on a page by itself or without other promotional material.	Font: Select a font that is easy to read and appropriately sized. - On print materials, use a minimum of 8-point font for the disclosure text; the font should be proportionally larger for ads larger than 8.5" x 11". - On digital media, use a minimum of 10-point font (13.4 pixels) for the disclosure text.
Use unique superscripts	Unique superscripts help the customer connect the terms to the disclosures. This is especially important when there are multiple disclosures on an ad. For multiple disclosures, use numbered superscripts in order of appearance, as they are easier to follow.	

General financing terms

Can be used with ALL private label credit card plan types

1. Choose your headline:

- ✓ Refer to financing generically, such as “special financing”, “financing options”, or “convenient monthly payments.”
- ✓ Headlines can refer to term length if purchase requirements are also included as a subhead. If the disclosure is not in close proximity to the purchase requirements, repeat them in the disclosure.
- ✓ Do not mention interest, APR, payments, or other specifics of the financing offer.

Examples:

- Looking to pay over time? Special financing available.*
- Special financing for XX months.*
Minimum purchase of \$X,XXX required.
- XX months special financing available.*
No minimum purchase.
- Special financing until 20YY.*
- Special financing for XX, XX, or XX months.*
Min purchase requirements: \$XXX: XX months; \$XXX: XX months; \$XXX: XX months.
- Ask about our financing options.*
- Buy now, pay over time.*

- Flexible financing available.*
- Get the custom jewelry you want today with special financing for XX months.*
With a purchase of \$XXX or more.
- Beautiful furniture, attractive XX-month financing.*
Minimum purchase of \$X,XXX required.
- Create your dream room with special financing for XX months.*
On projects of \$XXX or more.
- Financing that fits your budget.*
- Take me home today. Convenient monthly payments available.*

- Make it possible today with financing.*
- Ready for an upgrade? Special financing available.*
- Looking to update your living room? Check out our latest financing offer.*
- Big ideas for your home, convenient monthly payments for your budget.*
- Give gifts they’ll enjoy today and for years to come with convenient financing options.*
- Discover our latest collection with this special financing offer.*

2. Add a general disclosure:

- ✓ A short disclosure must be used with general headlines, including a credit approval statement and a call-to-action.
- ✓ If the offer has purchase requirements and the disclosure is in close proximity to the subhead that specifies them, remove “Available on purchases of \$XXX or more.”

Examples:

*Subject to credit approval. Available on purchases of \$XXX or more.
Ask for details.

*With approved credit. Available on purchases of \$XXX or more.
Ask an associate for details.

*With approved credit. Available on purchases of \$XXX or more.
Visit URL for details.

For use when a phone number is provided within the ad:
*With approved credit. Call for details.

For use in digital channels when details are one click away using a clearly identifiable link:
*With approved credit. [Financing Terms >](#)

When promoting to current customers:
*Subject to available credit. Ask for details.

NOTE: When advertising the credit card name, use this issuer statement for the disclosure: *The Card Name credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask for details.

General financing terms

Can be used with ALL private label credit card plan types

1. CHOOSE YOUR HEADLINE
2. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
3. ADD A GENERAL DISCLOSURE

A variety of general financing banner ads are available for download in the [Online Resource Center](#).



1

HEADLINE

Do not mention interest, APR, or payments.

2

PURCHASE REQUIREMENTS

If you require a minimum purchase or a down payment, taxes, or delivery paid at time of purchase, you must define your conditions.

3

DISCLOSURE

PRINT: 8-point font minimum.
DIGITAL: 10-point font.
Disclosure can be displayed one click away.

SUPERSCRIPT

Use an asterisk or superscript numbers in the order of appearance when there are multiple disclosures on a piece.

No Interest if Paid in Full

Note: The minimum purchase for No Interest if Paid in Full promotions should cover the required minimum monthly payment of \$40 (for example, 6 months = \$240, 12 months = \$480, 18 months = \$720).

REGULAR MINIMUM monthly payments

Before you begin, check your Price Sheet. This plan is not available over 18 months.

1. Choose your headline:

- ✓ The entire headline must be in the same font size, type, and style.
- No Interest if Paid in Full within XX months
- No Interest if Paid in Full for XX months with regular payments
- No Interest if Paid in Full by Month 1, 20YY
- No Interest if Paid in Full by Month 1, 20YY with regular payments

2. Include this required subhead:

- ✓ Place immediately next to or below headline.
- ✓ Use a clear and conspicuous type size.

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.*

3. Add purchase requirements (as applicable):

- ✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.
- ✓ Use a clear and conspicuous type size.

4. Add the full disclosure:

- ✓ Update the pink text as applicable with your card name, purchase requirements, expiration date, and promotional terms.
- ✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the material requirements line as applicable to your offer.
- ✓ If your product is not related to home repair or home improvement, remove “, an Equal Housing Lender.”

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. [Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).] Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plccterms (PDF). Offer expires MM/DD/20YY.

Note: If your rate sheet says you have CUSTOM payments, refer to [page 49](#).

BUILDING AN AD

No Interest if Paid in Full

REGULAR MINIMUM monthly payments

1. CHOOSE YOUR HEADLINE
2. ADD THE REQUIRED SUBHEAD
3. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
4. ADD THE FULL DISCLOSURE

1

HEADLINE

The entire headline must be displayed in equal prominence and cannot be promoted as simply “no interest.”

2

SUBHEAD

The subhead must immediately follow the headline.

3

PURCHASE REQUIREMENTS

If you require a minimum purchase or a down payment, taxes, or delivery paid at time of purchase, you must define your conditions.

STARS & STRIPES EVENT!

NOW THROUGH JULY 15, 20YY

No interest if paid in full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.*

Minimum purchase of \$X,XXX



TV
\$1,999



HEADPHONES
\$349



LAPTOP
\$999

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plc/terms (PDF). Offer expires MM/DD/20YY.

XVZ
COMPANY

SUPERSCRIPT

Apply a superscript after the headline or subhead.
For example, use an asterisk or superscript numbers in the order of appearance when there are multiple disclosures on a piece.

4

DISCLOSURE

Make sure the superscript matches the headline or subhead.

PRINT: 8-point font minimum.

DIGITAL: 10-point font minimum. Disclosure can be one click away.

Special Rate of 0% APR

EQUAL monthly payments

Before you begin, check your Price Sheet. This plan is not typically available under 24 months.

1. Choose your headline:

- ✓ The headline must include 0% APR, No Interest, or Interest Free and the length of the promotion in months or years.
- ✓ Headlines that include “with equal payments” are preferred, although other options are available as shown.
- 0% APR for **XX** months with equal payments*
- INTEREST FREE for **X** years with equal payments*
- NO INTEREST for **XX** months with equal payments*
- 0% APR for **X** years*
- Interest Free for **XX** months*
- No Interest until **20YY** with **XX** equal monthly payments*
(Must include the number of payments when promoting “until 20YY.”)

2. Add purchase requirements (as applicable):

- ✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.
- ✓ Use a clear and conspicuous type size.

3. Add the full disclosure:

- ✓ Update the **pink** text as applicable with your card name, purchase requirements, expiration date, and promotional terms.
- ✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the **material requirements** line as applicable to your offer.
- ✓ If your product is not related to home repair or home improvement, remove “, an Equal Housing Lender.”

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., **an Equal Housing Lender**. Special terms for **X** years (**XX** months) apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. **[Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).]** The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plccterms (PDF). Offer expires **MM/DD/20YY**.

BUILDING AN AD

Special Rate of 0% APR

EQUAL monthly payments

1. CHOOSE YOUR HEADLINE
2. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
3. ADD THE FULL DISCLOSURE

1

HEADLINE

This plan can be promoted as 0% APR, No Interest, or Interest Free with the term length.

2

PURCHASE REQUIREMENTS

If you require a minimum purchase or a down payment, taxes, or delivery paid at time of purchase, you must define your conditions.

FINANCING OPTIONS AVAILABLE

**0%
APR**

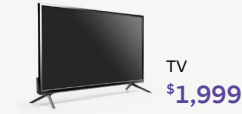
36 MONTHS*
With equal payments
Minimum purchase of \$X,XXX



LAPTOP
\$999

**0%
APR**

60 MONTHS*
With equal payments
Minimum purchase of \$X,XXX



TV
\$1,999

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for XX months apply to qualifying purchases of \$X,XXX or more charged with approved credit. Special terms for XX months apply to qualifying purchases of \$X,XXX or more charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.



SUPERSCRIPT

Apply a superscript after the headline.
For example, use an asterisk or superscript numbers in the order of appearance when there are multiple disclosures on a piece.

3

DISCLOSURE

Make sure the superscript matches the headline.
PRINT: 8-point font minimum.
DIGITAL: 10-point font minimum. Disclosure can be one click away.

Special (Reduced) Rate APR

EQUAL monthly payments

1. Choose your headline:

✓ The headline must state the APR and the number of equal monthly payments:

- X.XX% APR with XX equal monthly payments.*
- XX equal monthly payments with a X.XX% APR.*
- Special Rate of X.XX% APR with XX equal monthly payments.*
- Reduced Rate of X.XX% APR with XX equal monthly payments.*

2. Add purchase requirements (as applicable):

✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.

✓ Use a clear and conspicuous type size.

3. Add the full disclosure:

✓ Update the pink text as applicable with your card name, purchase requirements, expiration date, and promotional terms.

✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the material requirements line as applicable to your offer.

✓ If your product is not related to home repair or home improvement, remove “, an Equal Housing Lender.”

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. [Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).] The special terms APR of X.XX% will apply to the qualifying purchase, and XX monthly payments equal to Y.YYYY% of the original special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date, no other balances are currently carried or will be carried on the account, and no additional charges are or will be added to the account. Because actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plccterms (PDF). Offer expires MM/DD/20YY.

BUILDING AN AD

Special (Reduced) Rate APR

EQUAL monthly payments

1. CHOOSE YOUR HEADLINE
2. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
3. ADD THE FULL DISCLOSURE

1

HEADLINE

This plan is promoted as
X.XX% APR with XX equal
monthly payments.

2

PURCHASE REQUIREMENTS

If you require a minimum
purchase or a down payment,
taxes, or delivery paid at time
of purchase, you must define
your conditions.

NOW OFFERING CONVENIENT MONTHLY PAYMENTS

3.99% APR

with 60 equal
monthly payments*

AVAILABLE ON SELECT MODELS.

XVZ
COMPANY

LAPTOP
\$999



HEADPHONES
\$349



TV
\$1,999



Call 1-800-XXX-XXXX to
find a location near you.

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. The special terms APR of X.XX% will apply to the qualifying purchase, and XX monthly payments equal to Y.YYYY% of the original special terms balance are required. Available on select models. The advertised terms are an estimate assuming required monthly payments are made on the payment due date, no other balances are currently carried or will be carried on the account, and no additional charges are or will be added to the account. Because actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.

SUPERSCRIPT

Use an asterisk or superscript
numbers in the order of
appearance when there are
multiple disclosures on a piece.

3

DISCLOSURE

Make sure the superscript
matches the headline.
PRINT: 8-point font minimum.
DIGITAL: 10-point font
minimum. Disclosure can be
one click away.

Special (Reduced) Rate APR

CUSTOM monthly payments

1. Choose your headline:

✓ The headline must state the APR and custom monthly payments:

- X.XX% APR with custom monthly payments.*
- Custom monthly payments with a X.XX% APR.*

- Special Rate of X.XX% APR with custom monthly payments.*
- Reduced Rate of X.XX% APR with custom monthly payments.*

2. Add purchase requirements (as applicable):

✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.

✓ Use a clear and conspicuous type size.

3. Add the full disclosure:

✓ Update the pink text as applicable with your card name, purchase requirements, expiration date, and promotional terms.

✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the material requirements line as applicable to your offer.

✓ If your product is not related to home repair or home improvement, remove “, an Equal Housing Lender.”

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. [Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).] The special terms APR will apply until all qualifying purchases are paid in full. Monthly payments of at least \$XX or Y.YYYY% of the purchase balance are required during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms \(PDF\)](#). Offer expires MM/DD/20YY.

▲ TOP

20

B2C07

BUILDING AN AD

Special (Reduced) Rate APR

CUSTOM monthly payments

1. CHOOSE YOUR HEADLINE
2. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
3. ADD THE FULL DISCLOSURE

1

HEADLINE

This plan is promoted as X.XX% APR with custom monthly payments.

2

PURCHASE REQUIREMENTS

If you require a minimum purchase or a down payment, taxes, or delivery paid at time of purchase, you must define your conditions.

FINANCING THAT FITS YOUR BUDGET

CUSTOM MONTHLY PAYMENTS WITH A 7.90% APR*

MINIMUM PURCHASE \$1,499



*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. Monthly payments of at least \$XX or YYYYY% of the purchase balance are required during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.

SUPERSCRIPT

Use an asterisk or superscript numbers in the order of appearance when there are multiple disclosures on a piece.

3

DISCLOSURE

Make sure the superscript matches the headline.
PRINT: 8-point font minimum.
DIGITAL: 10-point font minimum. Disclosure can be one click away.

Special (Reduced) Rate APR

REGULAR monthly payments

1. Choose your headline:

✓ The headline must state the APR and regular monthly payments:

• X.XX% APR with regular monthly payments.*

• Regular monthly payments with a X.XX% APR.*

• Special Rate of X.XX% APR with regular monthly payments.*

• Reduced Rate of X.XX% APR with regular monthly payments.*

2. Add purchase requirements (as applicable):

✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.

✓ Use a clear and conspicuous type size.

3. Add the full disclosure:

✓ Update the pink text as applicable with your card name, purchase requirements, expiration date, and promotional terms.

✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the material requirements line as applicable to your offer.

✓ If your product is not related to home repair or home improvement, remove “, an Equal Housing Lender.”

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. [Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).] The special terms APR will apply until all qualifying purchases are paid in full. Regular monthly payments are required during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms \(PDF\)](#). Offer expires MM/DD/20YY.

▲ TOP

22

B2C06

BUILDING AN AD

Special (Reduced) Rate APR

REGULAR monthly payments

1. CHOOSE YOUR HEADLINE
2. INCLUDE PURCHASE REQUIREMENTS
(AS APPLICABLE)
3. ADD THE FULL DISCLOSURE

1

HEADLINE

This plan is promoted as
X.XX% APR with regular
monthly payments.

2

PURCHASE REQUIREMENTS

If you require a minimum
purchase or a down payment,
taxes, or delivery paid at time
of purchase, you must define
your conditions.

FINANCING AVAILABLE

SPECIAL RATE

9.90% APR*

with regular monthly payments

• MINIMUM PURCHASE \$X,XXX



*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for X years (XX months) apply to qualifying purchases of \$X,XXX or more charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. Regular monthly payments are required during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.

SUPERSCRIPT

Use an asterisk or superscript
numbers in the order of
appearance when there are
multiple disclosures on a piece.

3

DISCLOSURE

Make sure the superscript
matches the headline.
PRINT: 8-point font minimum.
DIGITAL: 10-point font
minimum. Disclosure can be
one click away.

Advertising monthly payments: Special Rate plans

Use for plans 24 months and greater; see [page 28](#) for plans 18 months or less.

While monthly payment advertising can be effective, it comes with additional regulatory requirements. Refer to [pages 25 – 27](#) for examples.

Required elements	- Monthly payment amount - Include the superscript for the monthly payment disclosure. - Length of time to repay - Total of payments (on digital platforms, total of payments can be one click away) Optional: APR for the promotional plan (Example 2) - Include the superscript for the special terms disclosure.	Example 1: \$100/month¹ for 36 months total payments: \$3,600 1. Monthly payment is based on...	Example 2: \$100/month¹ 0% APR for 36 months² total payments: \$3,600 1. Monthly payment is based on... 2. The Card Name credit card is issued by...
Disclosures	1. Monthly payment is based on purchase price alone excluding taxes [and delivery charges]. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details. - Update the pink text as applicable to your offer – “[and delivery charges]” can be removed if there are no delivery charges. - See pages 25-27 for more detail on placement options for the monthly payment disclosure. - If you add the APR, include the full disclosure for that plan type — refer to pages 16 – 23.		
Display notes	All required elements except the disclosure must be equally prominent: same font, color, and size. If one element is more noticeable than the rest, it is not equally prominent.		
Limitations	- The monthly payment amount is based on a specific purchase amount. “Starting at \$XX” may be used when basing the payment on the minimum purchase amount.		
Calculating payments	Use the “Estimate a Payment” tool in the Online Resource Center to calculate payments. Do not build or use any other payment calculating tools. The payment and total of payments must always be rounded UP to the nearest dollar.		

Special Rate Plans

Advertising Monthly Payments

PRINTED materials

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS (EXCEPT THE DISCLOSURE) MUST BE EQUALLY PROMINENT: SAME FONT, COLOR, AND SIZE
3. APPLY THE MONTHLY PAYMENT DISCLOSURE; INCLUDE THE PROMOTIONAL DISCLOSURE IF THE APR IS STATED

General financing

TAKE HOME THIS

BIG SCREEN TELEVISION

\$100/month*

for **36** months

total payments:

\$3,600

*Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

1

REQUIRED ELEMENTS

- Monthly payment amount (apply superscript)
- Length of time to repay
- Total of payments

2

EQUAL PROMINENCE

If one element is more noticeable than the rest, it is **not** equally prominent.

3

DISCLOSURE

Apply the monthly payment disclosure. Include the promotional disclosure if you also include APR (refer to [pages 16 – 23](#)).

Special Rate Plans

Advertising Monthly Payments

ONLINE/DIGITAL materials

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS (EXCEPT THE DISCLOSURE) MUST BE EQUALLY PROMINENT: SAME FONT, COLOR, AND SIZE
3. APPLY THE MONTHLY PAYMENT DISCLOSURE; INCLUDE THE PROMOTIONAL DISCLOSURE IF THE APR IS STATED

1

REQUIRED ELEMENTS

- Monthly payment amount
- Length of time to repay
- Total of payments (the total of payments may appear one click away, but should not leave the page)

2

EQUAL PROMINENCE

If one element is more noticeable than the rest, it is **not** equally prominent.

3

DISCLOSURE

Apply the monthly payment disclosure. Include the promotional disclosure if you also include APR (refer to [pages 16 – 23](#)).

The disclosures may appear one click away.

General Financing



PRODUCT NAME
Product description

\$X,XXX

Or \$XX/mo for XX mos

[Learn More](#)

1

2

3

Modal Window

36 Months Special Financing

\$XX/mo for XX mos (\$X,XXX total to pay)

Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

0% APR with Equal Payments



PRODUCT NAME
Product description

\$X,XXX

Or \$XX/mo |
0% APR for XX mos

[Learn More](#)

1

2

3

Modal Window

36 Months Special Financing

\$XX/mo for XX mos (\$X,XXX total to pay)

0% APR with XX equal monthly payments. \$X,XXX minimum purchase required.

Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms for **X** years (**XX** months) apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires **MM/DD/20YY**.

Special Rate Plans

Advertising Monthly Payments

RANGE of payments

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS
(EXCEPT THE DISCLOSURE) MUST BE
EQUALLY PROMINENT: SAME FONT,
COLOR, AND SIZE
3. APPLY THE MONTHLY PAYMENT
DISCLOSURE; INCLUDE THE
PROMOTIONAL DISCLOSURE IF
THE APR IS STATED

General financing

Financing | XYZ Company

https://www.xyzcompany.com

DEALS | SERVICES | BRANDS | **FINANCING OPTIONS**

Convenient monthly payments available*

Finance Options

Minimum Financed	Financing Term	Monthly Payment*	Total of Payments
\$9,000	36 months	\$250	\$9,000
\$10,000	36 months	\$278	\$10,000
\$11,000	48 months	\$230	\$11,000
\$12,000	48 months	\$250	\$12,000
\$13,000	60 months	\$217	\$13,000
\$14,000	60 months	\$234	\$14,000

*Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

1

REQUIRED ELEMENTS

- Monthly payment amount (apply superscript)
- Length of time to repay
- Total of payments (the total of payments may appear one click away, but should not leave the page)

0% APR with Equal Payments

Financing | XYZ Company

https://www.xyzcompany.com

DEALS | SERVICES | BRANDS | **FINANCING OPTIONS**

0% APR for XX months¹

Finance Options

Minimum Financed	0% APR ² for ...	Monthly Payment ²	Total of Payments
\$9,000	36 months	\$250	\$9,000
\$10,000	36 months	\$278	\$10,000
\$11,000	48 months	\$230	\$11,000
\$12,000	48 months	\$250	\$12,000
\$13,000	60 months	\$217	\$13,000
\$14,000	60 months	\$234	\$14,000

1. The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for apply to qualifying purchases charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wells Fargo.com/pkcterms [PDF]. Offer expires MM/DD/20YY.
2. Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

2

EQUAL PROMINENCE

If one element is more noticeable than the rest, it is **not** equally prominent.

3

DISCLOSURE

Apply the monthly payment disclosure. Include the promotional disclosure if you also include APR (refer to [pages 16 – 23](#)).

The disclosures may appear one click away.

Advertising suggested monthly payments: No Interest if Paid in Full plans

Use the suggested monthly payment approach for plans 18 months or less.

While monthly payment advertising can be effective, it comes with additional regulatory requirements. Refer to [pages 29 – 31](#) for examples.

Required elements	- Promotional purchase amount - Suggested monthly payment amount - Calculated as equal monthly payments (purchase amount divided by the number of months in the promotional term) - Length of time to repay Optional: Promotion-specific details - Include the full headline, subhead, and superscript for the special terms disclosure.	Example PURCHASE AMOUNT: \$1,800 suggested monthly payments of \$100/month¹ for 18 months Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period. 1. Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.
Subhead & Disclosures	Suggested payment subhead: Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period. Disclosure: Monthly payment is based on purchase price alone excluding taxes [and delivery charges]. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details. - Update the pink text as applicable to your offer – “[and delivery charges]” can be removed if there are no delivery charges. - See pages 29-31 for more detail on placement options for the monthly payment disclosure. - If you add financing promotion details, include the headline, subhead, and full disclosure for No interest if Paid in Full plans — refer to page 14.	
Display notes	All required elements except the suggested payment subhead and disclosure must be equally prominent: same font, color, and size. If one element is more noticeable than the rest, it is not equally prominent.	
Limitations	- The monthly payment amount is based on a specific purchase amount. “Starting at \$XX” may be used when basing the payment on the minimum purchase amount.	
Calculating payments	Use the “Estimate a Payment” tool in the Online Resource Center to calculate payments. Do not build or use any other payment calculating tools. The payment and total of payments must always be rounded UP to the nearest dollar.	

No Interest if Paid in Full plans

Advertising Suggested Monthly Payments

PRINTED materials

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS MUST BE EQUALLY PROMINENT: SAME FONT, COLOR, AND SIZE
(EXCEPT THE SUBHEAD AND DISCLOSURE)
3. APPLY THE MONTHLY PAYMENT SUBHEAD & DISCLOSURE; INCLUDE THE PROMOTIONAL DISCLOSURE IF “NO INTEREST” IS STATED

General financing

TAKE HOME THIS

BIG SCREEN TELEVISION

Price: **\$1,800**

\$100/month*
for **18 months**

SUGGESTED MONTHLY PAYMENTS

Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period.

*Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

1

REQUIRED ELEMENTS

- Purchase amount
- Suggested monthly payment amount (apply superscript)
- Length of time to repay

2

EQUAL PROMINENCE

Monthly payment and time to repay must be displayed in equal prominence.

3

SUBHEAD & DISCLOSURE

Use the monthly payment subhead and disclosure when advertising monthly payments. If No Interest if Paid in Full is included, add the promotional disclosure (refer to [page 14](#)).

BUILDING AN AD

No Interest if Paid in Full plans

Advertising Suggested Monthly Payments

PRINTED materials

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS MUST BE EQUALLY PROMINENT: SAME FONT, COLOR, AND SIZE
(EXCEPT THE SUBHEAD AND DISCLOSURE)
3. APPLY THE MONTHLY PAYMENT SUBHEAD & DISCLOSURE; INCLUDE THE PROMOTIONAL DISCLOSURE IF “NO INTEREST” IS STATED

1

REQUIRED ELEMENTS

- Purchase amount
- Suggested monthly payment
- Length of time to repay

2

EQUAL PROMINENCE

Monthly payment and time to repay must be displayed in equal prominence.

3

SUBHEAD & DISCLOSURE

Use the monthly payment subhead and disclosure when advertising monthly payments. If No Interest if Paid in Full is included, add the promotional disclosure (refer to [page 14](#)).

General financing



PRODUCT NAME
Product description
\$X,XXX ①
Or suggested monthly payments
\$100/mo for 18 months ②
[Learn More](#)

③

Modal Window

18 Months Special Financing

Purchase Amount: \$1,800

Suggested monthly payments: \$100/mo for 18 mos

Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period.

Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

No Interest if Paid in Full

No Interest if paid in full within 18 months*

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.



PRODUCT NAME
Product description
\$X,XXX ①
Or suggested monthly payments
\$100/mo for 18 months ②
[Learn More](#)

③

Modal Window

No Interest if paid in full within 18 months*

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.

Purchase Amount: \$1,800

Suggested monthly payments: \$100/mo for 18 mos

Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period.

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.

BUILDING AN AD

No Interest if Paid in Full plans

Advertising Suggested Monthly Payments

PRINTED materials

1. INCLUDE REQUIRED ELEMENTS
2. ALL REQUIRED ELEMENTS MUST BE EQUALLY PROMINENT: SAME FONT, COLOR, AND SIZE
(EXCEPT THE SUBHEAD AND DISCLOSURE)
3. APPLY THE MONTHLY PAYMENT SUBHEAD & DISCLOSURE; INCLUDE THE PROMOTIONAL DISCLOSURE IF “NO INTEREST” IS STATED

General financing

Financing | XYZ Company

DEALS | SERVICES | BRANDS | **FINANCING OPTIONS**

Convenient monthly payments available*

Finance Options

1	Financed Amount	Financing Term	Suggested Monthly Payment*
	\$1,000	6 months	\$167
	\$2,000	12 months	\$167
2	\$3,000	18 months	\$167
	\$4,000	18 months	\$223
	\$5,000	18 months	\$278

3 Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period.

*Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

1

REQUIRED ELEMENTS

- Purchase amount
- Suggested monthly payment (apply superscript)
- Length of time to repay

2

EQUAL PROMINENCE

Monthly payment and time to repay must be displayed in equal prominence.

3

SUBHEAD & DISCLOSURE

Use the monthly payment subhead and disclosure when advertising monthly payments. If No Interest if Paid in Full is included, add the promotional disclosure (refer to [page 14](#)).

No Interest if Paid in Full

Financing | XYZ Company

DEALS | SERVICES | BRANDS | **FINANCING OPTIONS**

No Interest if paid in full within 18 months¹

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.

Finance Options

1	Financed Amount	Financing Term	Suggested Monthly Payment ²
	\$1,000	6 months	\$167
	\$2,000	12 months	\$167
2	\$3,000	18 months	\$167
	\$4,000	18 months	\$223
	\$5,000	18 months	\$278

3 Making the suggested monthly payment each month would pay the purchase amount by the end of the promotional period.

1. The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires MM/DD/20YY.

2. Monthly payment is based on purchase price alone excluding taxes and delivery charges. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires MM/DD/20YY. Ask for details.

Best Practices by channel

IN THIS SECTION:

Paid media

Printed materials:

- Direct mail
- Large or small format items

Digital advertising:

- Email
- Online
- Social media
- Text messages / SMS

Broadcast



Paid media

PLATFORM TERMS:

You must comply with each platform's Terms of Service.

BRANDING:

Promote your brand and products; do not use Wells Fargo branding (like our company name or logo) in paid media advertising.

OFFER:

Use general financing terms as described on [page 12](#) or pick an approved headline for your special financing promotion.

- If you use trigger terms on digital platforms, the disclosure must be one click away (refer to [pages 14 – 23](#)).
- If there is a character limit that prevents the use of the full headline and subhead when advertising No Interest if Paid in Full plans, use a general financing approach instead (refer to [page 12](#)).
- For broadcast media (TV, radio, or streaming services), an abbreviated disclosure is available (refer to [page 37](#)).

TARGETING:

When financing is included in advertising, protected class variables and proxies must not be targeted or excluded.

Protected characteristics

The following characteristics **cannot be excluded** from an audience when financing is included in your advertising.

- **Age:** May not use age to disadvantage or exclude seniors
- **Race:** Race, Color, National Origin, Religion, Ancestry, Ethnicity, Citizenship, Immigration Status, Language Preference, Personal Appearance, Geography, or Neighborhood Racial Composition
- **Gender:** Gender, Gender Identity, Sex, or Sexual Orientation
- **Health:** Disability, Genetic Information, Pregnancy, or Medical Condition
- **Domestic:** Marital Status, Familial Status, Caregiver Status, Partnership Status, Victim of Domestic Violence, Family Responsibilities, or Parenthood
- **Source of Income:** Receipt of Public Assistance, Source of Income, or Matriculation
- **Other:** Exercise of Rights under Consumer Protection Laws, Military/Veteran Status, Criminal History, or Political Affiliation

Approved trait selections

The following characteristics **can be used** to target an audience when financing is included in your advertising.

- **Age:** 18+ (as required for financing)
- **Location:** Selection that focuses on your servicing, trading, or delivering area — no additional zip code targeting is allowed
- **Interests or Actions:** Recent visits to a website or searching specific products (such as furniture, jewelry, or home improvement)

Printed materials

Direct mail

[Refer to examples on page 39](#)

Do not send solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government. Advertisements must fairly and accurately state the terms of the offer and not be potentially false, misleading, or deceptive.

Advertising to cardholders

If the piece is personalized, secure the cardholder's information in an envelope or sealed mailer.

- Do not identify the recipient as a cardholder on the exterior of a piece. For example, do not use “exclusive cardholder offers inside” or “you have available credit” on an envelope or outside of a mailer.
- Open-to-buy templates for [anniversary](#), [holiday](#), and [thank you](#) messages are available. Request a cardholder list from your Relationship Representative.

Large or small format (billboards, buttons, and the like)

[Refer to examples on page 40](#)

- Use as few words as possible for readability; we recommend seven words or less.
- Use bold, clean type that can be easily read from a distance.
- Use only general financing terms, not trigger terms like 0% APR or No Interest.
 - The general financing disclosure is still required. To reduce words, you can use the credit approval statement (“With approved credit”) without a call to action.
 - *Do not use abbreviations (such as WAC or OAC) even though space is limited.*
 - Make the disclosure large enough to read from a distance.

Digital advertising

Email

[Refer to examples on page 41](#)

Disclosure placement

Disclosures can be placed within the body of the email or one click away without scrolling (either in the email footer or on a separate landing page). They must be clear, conspicuous, and referenced in close proximity to the financing offer. Refer to [page 11](#) for additional disclosure design considerations.

Subject lines

- Do not include trigger terms (like No Interest if Paid in Full) in subject lines, as those terms must be linked to a full disclosure.
- Do not use deceptive subject lines. The subject line must accurately reflect the content of your message.

Additional notes

- Email advertising should comply with [ADA Standards](#).
- You must comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM Act](#). Include any additional disclosures they require for email advertising.
- Do not use of false or misleading header information. Your “From:,” “To:,” “Reply To:,” and routing information — including the originating domain name and email address — must be accurate and identify the sender of your message.
- Links to disclosures must use clear, descriptive language that makes it obvious the link takes readers to financing terms (for example, “Review Financing Terms”).

Online

[Refer to examples on page 42](#)

Disclosure placement

Disclosures can be placed within the ad, one click away without scrolling (either in the site footer or on a separate landing page), or in an expandable box. They must be clear, conspicuous, and referenced in close proximity to the financing offer. Refer to [page 11](#) for additional disclosure design considerations.

Expandable boxes

An expandable box can be used if the clear, conspicuous, and close proximity standard is still met. Do not use pop-up windows that can be blocked by pop-up blockers.

Video clips

Use clear and conspicuous fonts and display the disclosure on screen for a duration sufficient for customers to read it. Refer to [page 37](#) for more details and an alternate disclosure.

Additional notes

- Online advertising should comply with [ADA Standards](#).
- Refer to the [FTC’s .com Disclosures guide](#).*
- Do not build your own payment calculators — use approved tools created by Wells Fargo. Contact your Relationship Representative with questions.
- Visit the [Online Resource Center](#) to download approved web banners that feature financing.

*Wells Fargo has provided this link for your convenience but does not control or endorse the website and is not responsible for the products, services, content, links, privacy policy, or security policy of the website.

Digital advertising

Social media

[Refer to examples on page 43](#)

Do not use Wells Fargo branding in your social media posts.

Social media is not a viable platform for all offer types.

- We recommend promoting general financing offers on social media due to character restrictions.
- All social media advertisements with financing offers must include the appropriate disclosures as outlined on [pages 11 – 22](#).
- Disclosures may be one click away; use a bit.ly link to help limit characters.
- The alternate disclosure for broadcast is approved for use with financing promotions featured in YouTube videos; refer to [page 37](#).

Text messages / SMS

[Refer to examples on page 44](#)

- All text message advertisements with financing offers must include the appropriate disclosures as outlined on [pages 11 – 22](#).
- Disclosures may be one click away; use a bit.ly link to help limit characters.
- Follow all applicable state and federal laws regarding telemarketing and text messages. Refer to [page 6](#) to learn more about TCPA and ADA requirements.

Broadcast

TV, radio, and streaming services

[Refer to examples on page 45](#)

Disclosure placement

- **Video clips:** Use clear and conspicuous fonts and display the disclosure on screen for a duration sufficient for customers to read it.
 - Not all viewers will have audio. If the offer is displayed on screen, the disclosure should also appear on screen.
 - If posting videos online, the disclosures must remain clear and conspicuous.
- **Radio:** Recite the disclosure at a speed and volume sufficient for customers to hear and understand it.

General financing

When using general financing (in audio or text), the disclosure can be stated within the offer. This approach can help you reduce word count for radio advertising.

Examples:

- 12-month special financing available with approved credit. Ask for details!
- Ask about our current financing offers available with approved credit!

Alternate disclosure for specific promotional offers (broadcast only)

The following disclosure includes a toll-free number managed by Wells Fargo that provides customers with the full details:

Call **1-XXX-XXX-XXXX** for details about credit costs and terms.
For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

0% APR: 1-888-534-6894 **No Interest if Paid in Full:** 1-888-534-6898

If you prefer to use your own phone number for details, you must use a toll-free line where customers can hear the full promotional disclosure from a live person or a recording. The disclosure must be recited early in the script, before store hours or other information.

Examples

IN THIS SECTION:

Printed materials:

- Direct mail
- Large or small format items

Digital advertising:

- Email
- Web banners
- Social media
- Text messages / SMS

Broadcast



Direct mail

General financing

XYZ COMPANY

123 ANY STREET | CITY, ST ZIP

FirstName,
Special financing for 36 months*
with a minimum purchase of \$X,XXX.
XX% down payment required.

*Subject to credit approval. Ask for details.

[FirstName] [LastName]
[Address 1]
[Address 2]
[City], [ST] [ZIP]

XYZ
COMPANY

No Interest if Paid in Full

FRONT

FirstName,
No Interest if paid in full within 12 months.
Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.*
Minimum purchase of \$X,XXX required.

*Refer to the reverse for financing terms.

[FirstName] [LastName]
[Address 1]
[Address 2]
[City], [ST] [ZIP]

XYZ
COMPANY

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires **MM/DD/20YY**.

BACK

Large or small format printed materials

Do not include promotion-specific financing (with trigger terms) on large or small format print items. These pieces are not suitable for the full disclosures associated with trigger terms. Promote general financing with the appropriate short disclosure instead.

These examples are intended for large format items that are read from a distance, like a billboard or banner — and small spaces, like a button worn by a sales associate or a price tag on a merchandise item.

Sample usage:

- Banners
- Billboards
- Buttons
- Price tags
- Stickers
- Vehicle wraps & decals

Billboard



Button



Banner



Vehicle wrap



General financing

12 months financing available!

XYZ XYZ Company xyzcompany@email.com

December 15 2:15 PM



DEALS | SERVICES | BRANDS | FINANCING OPTIONS

Special financing
for 12 months*

with a minimum purchase of \$X,XXX.

Purchase [product or service] with this
special financing offer.



[SHOP NOW](#)

*Subject to credit approval. Ask for details.

This message was sent to customer@email.com. You are receiving this email because you signed up for our eClub. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address. This message was sent by XYZ Company: 123 Street Name, City, ST 54321, U.S.A. [Privacy Policy and Terms of Use](#)

Special Rate of 0% APR

Special Event Going On Now

XYZ XYZ Company xyzcompany@email.com

December 15 2:15 PM



DEALS | SERVICES | BRANDS | FINANCING OPTIONS

0% APR for
36 months*

with equal payments
Minimum purchase \$X,XXX

With approved credit. [Financing terms >](#)



[SHOP NOW](#)



[SHOP NOW](#)

This message was sent to customer@email.com. You are receiving this email because you signed up for our eClub. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address. This message was sent by XYZ Company: 123 Street Name, City, ST 54321, U.S.A. [Privacy Policy and Terms of Use](#)

One click away

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms for **X** years (**XX** months) apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plccterms (PDF). Offer expires **MM/DD/20YY**.

Web banners

General financing



Special financing for 12 months*

with a minimum purchase of \$X,XXX.



Click for all our
financing options



*Subject to credit approval. Ask for details.

No Interest if Paid in Full

SPECIAL EVENT GOING ON NOW!

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.*

Minimum purchase of \$X,XXX.



*Click for
financing
terms



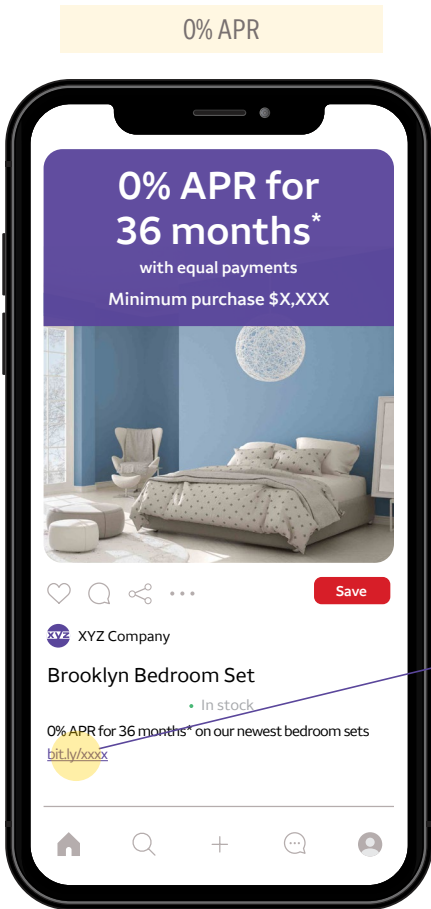
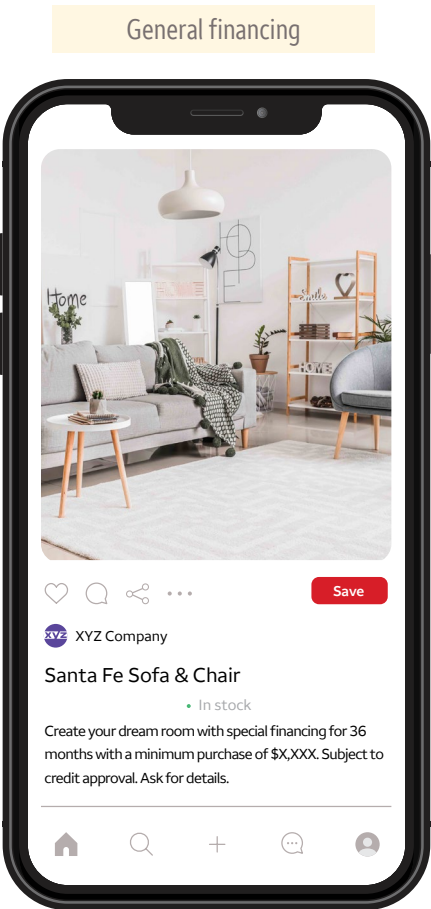
One click away

No Interest if Paid in Full within 12 months*

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms](#) (PDF). Offer expires **MM/DD/20YY**.

Social media

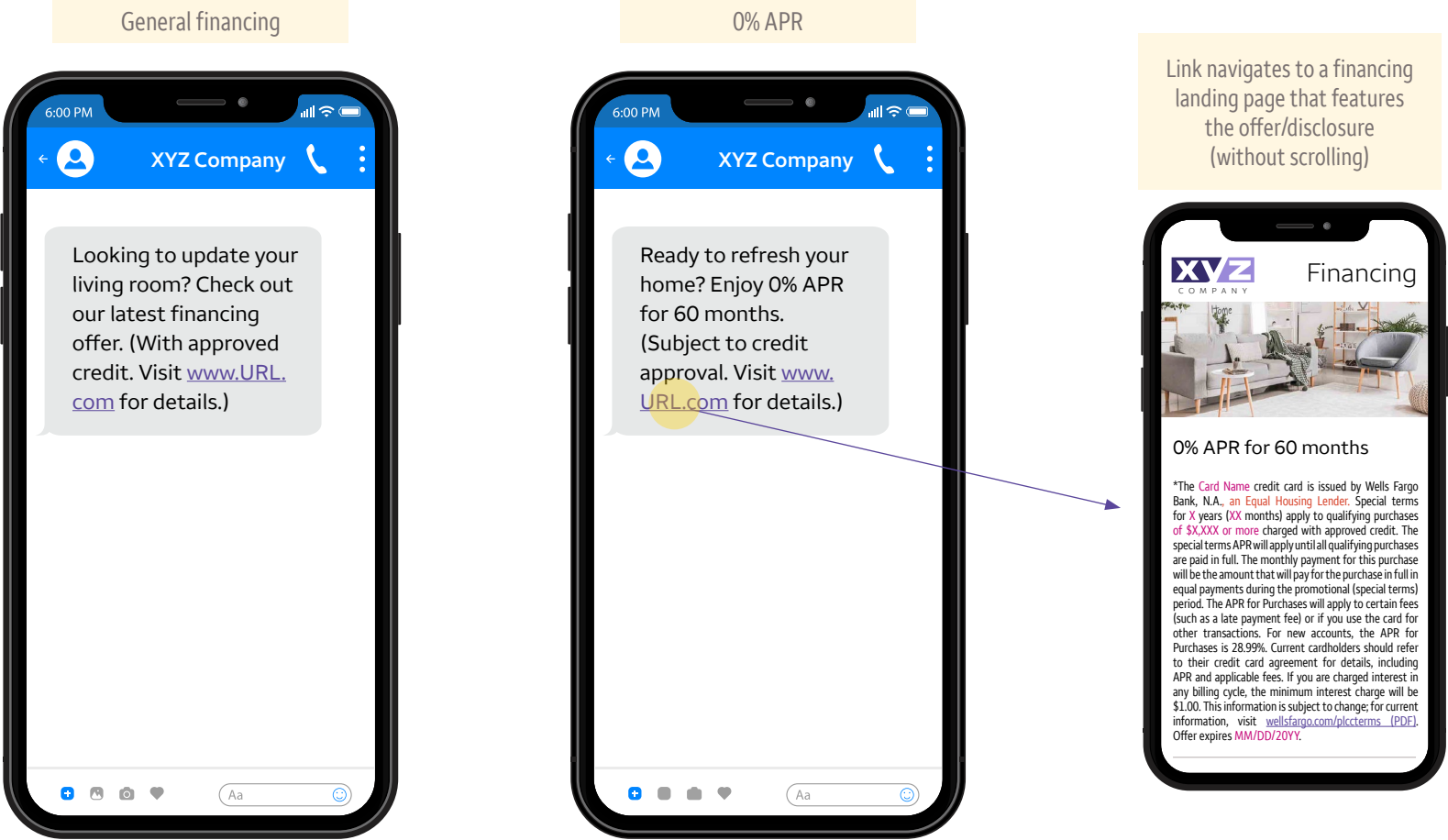
Note: Wells Fargo branding is not allowed.



One click away

*The **Card Name** credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms for **X** years (**XX** months) apply to qualifying purchases of **\$X,XXX or more** charged with approved credit. The special terms APR will apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees (such as a late payment fee) or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms \(PDF\)](#). Offer expires **MM/DD/20YY**.

Text messaging

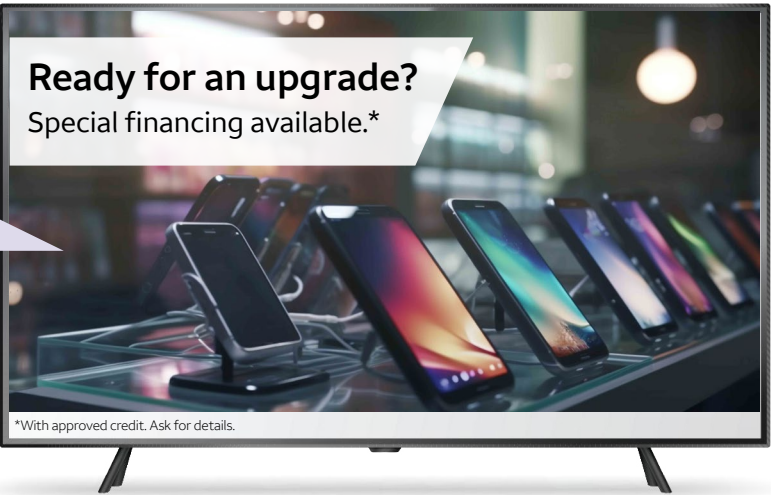


Broadcast (TV, Radio, and Streaming Services)

TV / Video ad

General financing

“Special event going on now! Come in today to take advantage of our special financing offers.”



Approved disclosure

*With approved credit. Ask for details.

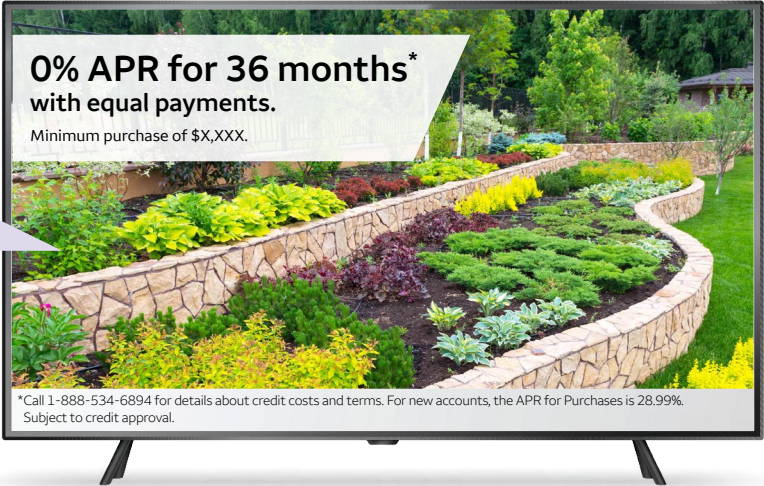
Radio ad script

“Special financing is available on select models. Subject to credit approval. Ask for details.”

TV / Video ad

0% APR

“Special event going on now! Come in today and get 0% APR for 36 months with approved credit.”



Approved disclosure

*Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

Radio ad script

“0% APR for 36 months available on select models. Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.”

Appendix

IN THIS SECTION:

Locating available promotional plans

Using financing-related terminology

No Interest if Paid in Full plan
with CUSTOM monthly payments

FAQ



Locating available promotional plans

Refer to your Price Sheet for available promotional plans. Each business decides which promotions to use, so the Price Sheet may list more than you currently offer.

A. PROGRAM NAME & EFFECTIVE DATE

Always use the current Price Sheet for your program.

B. PLAN NUMBER

Use this unique four-digit code to process an authorization or charge.

C. PLAN NAME

Special promotion or regular terms that correspond to the Plan Number.

D. DISCOUNT RATE

Used to calculate the fee to your business for the plan.

A

Price Sheet for [Program Name] credit card program

Effective Date: MM/DD/YYYY

Offered through Wells Fargo Bank, N.A.*



Credit Terms ¹		
Plan	Special Rate with Custom Monthly Payments	Discount Rate ²
####	Special rate of #.##% APR with custom monthly payments of #.##%	##.##%
####	Special rate of #.##% APR with custom monthly payments of #.##%	##.##%
B	Special Rate with Equal Monthly Payments	Discount Rate ²
####	Special rate of 0% APR with ## equal monthly payments	##.##%
####	Special rate of 0% APR with ## equal monthly payments	##.##%
####	Special rate of #.##% APR with ## equal monthly payments (#.####% payment factor)	##.##%
####	Special rate of #.##% APR with ## equal monthly payments (#.####% payment factor)	##.##%
Plan	No Interest if Paid in Full ³ with Regular Monthly Payments ⁴	Discount Rate ²

Using financing-related terminology

Not approved		Approved	Why
- Free financing - Same as cash - Zero interest	0% interest financing available - Interest-free financing available	Special financing available Refer to the approved phrases for general and promotion-specific headlines on pages 12 – 23.	- Proper headline use ensures you are accurately describing the financing product. - Phrases like “Interest Free” require the term length and full disclosure. Refer to page 9 for the difference between general and trigger term advertising.
	- Exclusive - Just for you	- Limited-time - VIP Customer Sale - Cardholder Appreciation Sale [Event Name] going on now!	
- Easy financing - Hassle-free		- Convenient financing options - Easy application process	Obtaining credit approval may not be easy for everyone, especially customers with poor or no credit history.
- Affordable - Low APR		- Manageable - Convenient - Special financing	Each consumer situation is unique; don’t assume that credit is affordable or that they consider the APR “low.”
- Savings - Save money with financing		- Convenient monthly payments - Save XX% – OR – choose XX months special financing	- With financing, customers pay over time (rather than saving money) and in some instances do pay interest or fees. - If your offer features a product discount, there must be a clear separation between “save” and the financing offer.
- As low as - Low monthly payments		- Convenient monthly payments - Special monthly payments	Monthly payment advertising requires an actual payment amount, the length of time to repay, and the total of payments. You may generalize using approved language or be specific; refer to pages 24 – 31.
- No payments for XX months - Pay later		Buy today, pay over time	This program requires a monthly payment. Customers must make the minimum payment by the due date every month, even if they have paid more during a previous month.
As low as XX% APR		- Up to 60 months special financing on [product/model] [Product] starting at \$XX/month* for XX months (\$XXX total payments)	- Financing offers are based on the products or purchase price, and are not risk based. - Approved phrases should be followed by a primary financing headline that meets the requirements for general, trigger terms, or monthly payment advertising.
- Instant approval - Guaranteed approval - No credit check	- No credit needed - WAC, OAC (or other abbreviations)	- Fast credit decisions - Quick credit decisions - With approved credit	- Approvals may be fast, but they are not instant, and approvals are not guaranteed. - A credit check is always required as part of our application process. - Consumers may not understand abbreviations; spell out for transparency.
- Wells Fargo logo or other brand representations - Referring to Wells Fargo as your partner	- Issued by - Collaborating with	- Working with - Teaming up with	- The Wells Fargo brand is protected and follows standards that must be adhered to. - Do not use Wells Fargo brand elements without express permission.

No Interest if Paid in Full

Note: The minimum purchase for No Interest if Paid in Full promotions should cover the required minimum monthly payment of \$40 (for example, 6 months = \$240, 12 months = \$480, 18 months = \$720).

CUSTOM monthly payments

This is not a common plan. Confirm availability on your Price Sheet. Refer to [page 14](#) for No Interest if Paid in Full with Regular Minimum Monthly Payments plans.

1. Choose your headline

- ✓ The entire headline must be in the same font size, type, and style.
- No Interest if Paid in Full within XX months
- No Interest if Paid in Full for XX months with custom payments
- No Interest if Paid in Full by Month 1, 20YY
- No Interest if Paid in Full by Month 1, 20YY with custom payments

2. Include this required subhead:

- ✓ Place immediately next to or below headline.
- ✓ Use a clear and conspicuous type size.

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.*

3. Add purchase requirements (as applicable):

- ✓ State any minimum purchase requirements or conditions like a down payment, taxes, or delivery that must be paid at time of purchase.
- ✓ Use a clear and conspicuous type size.

4. Add the full disclosure:

- ✓ Update the pink text as applicable to reflect your card name, purchase requirements, expiration date, and promotional terms.
- ✓ If there is no minimum purchase requirement, remove “of \$X,XXX or more”. Update or remove the material requirements line as applicable to your offer.
- ✓ If your product is not related to home repair or home improvement, remove “; an Equal Housing Lender.”

*The Card Name credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms apply to qualifying purchases of \$X,XXX or more charged with approved credit. [Enter any additional material requirements for financing (for example, taxes and delivery charges due at the time of purchase or 10% down payment required at the time of purchase).] Custom payments of [\$, %] of the original purchase balance are required during the promotional period. However, paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. If the purchase balance is not paid in full within the promotional period, interest will be charged to your account from the purchase date at the APR for Purchases. For new accounts, the APR for Purchases is 28.99%. Current cardholders should refer to their credit card agreement for details, including APR and applicable fees. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit [wellsfargo.com/plccterms \(PDF\)](#). Offer expires MM/DD/20YY.

Frequently asked questions

What are trigger terms?

Trigger terms are words or phrases in the headline, subhead, or disclosure of an advertisement that prompt additional regulatory disclosures to clarify the credit costs and terms that are being promoted, whether positively or negatively mentioned (for example, “no annual fee”).

Trigger terms to be aware of when promoting financing include, but are not limited to:

- No interest
- Statements of interest, such as 0% APR or 9.99% APR
- Circumstances under which a finance charge may be imposed
- No annual fee*
- No additional charge for prepayment*
- Monthly payment amount
- Explanation of how a finance charge is determined
- When a finance charge begins to accrue
- Whether or not any time period exists when the credit extended may be repaid without incurring a finance charge; if such time period exists, the specific time period should be stated

If you use ONLY “no annual fee” or “no additional charge for prepayment” in your advertisement (with NO other trigger terms), you may use this disclosure: The **Card Name credit card is issued with approved credit by Wells Fargo Bank, N.A. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is subject to change; for current information, visit wellsfargo.com/plccterms (PDF).*

Are there any additional advertising requirements if I offer more than one financing program?

If you promote financing offers from other lenders in close proximity to a Wells Fargo financing offer, you must include “Credit issued by Wells Fargo Bank, N.A.” next to the Wells Fargo offer to distinguish it from those of other lenders.

How should I identify Wells Fargo in our financing ads?

Identify Wells Fargo in the proper disclosure (for example, “Financing issued with approved credit by Wells Fargo Bank, N.A.”).

Never use the Wells Fargo logo, Wells Fargo stagecoach, or other visual Wells Fargo brand representations in your ads, since using our brand is a trademark infringement.

We’ve created financing ads for your website that you may download for free from the Marketing tab of the [Online Resource Center](#). These materials are the **only** approved way to use the Wells Fargo brand in your advertising materials.

Never use the Wells Fargo brand in social media advertising or paid media.

Frequently asked questions *(continued)*

What is CAN-SPAM and Designated Sender?

The CAN-SPAM Act is a law that sets the rules for commercial email, gives recipients the right to have you stop emailing them, and spells out penalties for violations.

CAN-SPAM also includes provisions that address the duties of “senders” and “initiators” of commercial electronic mail messages (“Designated Senders”).

If a commercial email from you includes advertising about your products or services and the Wells Fargo credit card program, you are the **Designated Sender** for purposes of CAN-SPAM compliance and agree to comply with the requirements in the CAN-SPAM rule (16 C.F.R. § 316). Below is a summary of the main requirements:

- **Don’t use false or misleading header information.** Your “From:,” “To:,” “Reply-To:,” and routing information — including the originating domain name and email address — must be accurate and identify the person or business who initiated the message.
- **Don’t use deceptive subject lines.** The subject line must accurately reflect the content of the message.
- **Identify the message as an ad.** The law gives you a lot of leeway in how to do this, but you must disclose clearly and conspicuously that your message is an advertisement.
- **Tell recipients where you are located.** Your message must include your valid physical postal address. This can be your current street address, a post office box you’ve registered with the U.S. Postal Service, or a private mailbox you’ve registered with a commercial mail receiving agency established under Postal Service regulations.

- **Tell recipients how to opt out of receiving future email from you.** Your message must include a clear and conspicuous explanation of how the recipient can opt out of getting email from you in the future. Make sure your spam filter doesn’t block these opt-out requests.
- **Honor opt-out requests promptly.** Any opt-out mechanism you offer must be able to process opt-out requests for at least 30 days after you send your message. You must honor a recipient’s opt-out request in a timely manner. Wells Fargo’s policy is to honor a recipient’s opt-out request within 5 business days. You cannot charge a fee, require the recipient to give you any personally identifying information beyond an email address, or make the recipient take any step other than sending a reply email or visiting a single page on an Internet website as a condition for honoring an opt-out request.

How do I calculate monthly payments?

Sign on to the [Online Resource Center](#) and use the Estimate a Payment tool when creating advertisements that feature monthly payments. The Estimate a Payment tool can be found under the Internet Processing System tab in the left navigation bar.

To use the tool, enter the Amount to Finance, followed by the Plan Number of the promotion you are using. You can enter up to three amounts or plans at one time.

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 to use in your advertisement. Refer to [pages 24 – 31](#) for more details on monthly payment advertising.

Frequently asked questions *(continued)*

What is the Americans with Disabilities Act?

The Americans with Disabilities Act (ADA) provides protection to individuals with disabilities. Under the ADA, persons with disabilities must be given services and accommodations in the most integrated setting appropriate to their individual needs. Wells Fargo is committed to ensuring equal access to its products and services for these individuals and has different communication aids to help our cardholders obtain important information about our card program.

To comply with the ADA Standards for Accessible Design, all electronic communications and information technology must be accessible to people with a wide range of disabilities, including:

- Blindness and low vision
- Cognitive limitations
- Deafness and hearing loss
- Limited movement
- Learning disabilities
- Speech disabilities

How do I comply with the ADA Standards for Accessible Design?

The [Web Content Accessibility Guidelines \(WCAG\) 2.0 Level AA](#)* defines four areas of focus:

Perceivable

Provide all information in alternative ways. Examples include, but are not limited to:

- Alternative text for images.
- Closed captioning for audio-only messages.
- Audio for video-only messages.

Determine if color contrast meets Level AA requirements using the [WebAIM Contrast Checker](#).*

Operable

- Ensure users can navigate a site using only a keyboard.
- Do not restrict users by time; allow enough time for content to be read and understood.
- Avoid flashes within a site that could cause a seizure.

Understandable

- Create content that is easy to read and understand.
- Make the appearance and operation of web pages predictable.
- Provide users with contextual help and error prevention to help avoid and correct mistakes.

Robust

- Create content that can be interpreted by assistive technologies, such as screen readers.
- Use standard HTML controls to meet user interface component specifications.

*Wells Fargo has provided this link for your convenience but does not control or endorse the website and is not responsible for the products, services, content, links, privacy policy, or security policy of the website.