

Home Projects® Visa® credit card program – GAF

Offering financing to your customers

Best practices & practical examples

For merchant use only. Do not distribute to customers.

Consider financing as your valuable tool to help make purchases more affordable for your customers rather than losing them to a competitor. When you're working with homeowners who are making a large investment in their home, financing offers them important flexibility and time to pay.

Confidently offer financing early and to everyone. Here's how:

- First ...** **Understand it.** Learn the program benefits and basics.
- Then ...** **Promote it.** Be proactive! Promote special financing offers.
- Next ...** **Offer it.** Introduce financing early to your customers.
- Remember to ...** **Explain it.** Help your customers understand how the program works.
- Finally ...** **Enjoy it.** Watch your business grow.



Why promote financing?

It's a win-win for you and your customers.

Homeowner benefits

1. Immediate access to revolving line of credit for homeowners' roofing job
2. Payment flexibility with extended financing promotions
3. Convenient monthly payments
4. Competitive terms & time to pay
5. Fast online application and rapid credit decision
6. More purchasing power

Benefits for your business

1. Attract customers
2. Business growth
3. Immediate sales
4. Competitive approvals & credit limits
5. Competitive edge
6. Repeat business
7. Trusted, experienced finance provider

Who?

Offer financing to all customers and encourage everyone to apply. Customers generally won't ask for it, so it's up to you to tell them about the benefits and how the program works.

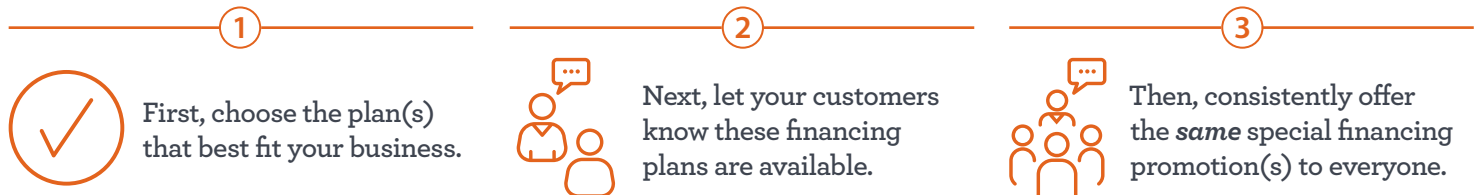
Others in your market have grown their businesses by offering their customers special financing and time to pay. **You could, too.**

“Linking two great names together, GAF and Wells Fargo, has helped us get to the next level. If a customer wants financing, we offer the Home Projects® Visa® credit card with special financing for five years with approved credit and the GAF Golden Pledge... We look forward to new growth by offering this financing to customers. ... Thank you Wells Fargo.”

Jeff Brett | King Quality Construction, Inc.

How should I offer financing?

Follow these tips:



Refer to these best practices to speak about financing with your customers:

- **First meeting, introduce financing.**
 - During your initial discussion with homeowners, be general.
 - Try asking the homeowner a simple question. “Did you know we offer special terms financing?”
- **Next meeting, mention financing’s two big benefits.**
 - Presenting roofing options to the homeowner? It’s time to be a little more specific.
 - Point out **time to pay** and **convenient monthly payments**.
- **At proposal time, present three financing options with monthly payments.**
 - When you make a proposal, present specific financing plan(s) and three payment scenarios (good, better, best).
 - Compare the options so your customers can make an informed choice.
 - Point out differences in monthly payments among the options.
 - See page 3 for financing promotion examples.

When do I offer financing?

- **Every time you interact with your customer — initial discussion, presenting options, and proposal.**
- **During the proposal:**
 1. Present specific plan(s) and monthly payment estimates for three roofing options (“good, better, best” scenarios).
 2. Compare monthly payments and ask customers what they’re comfortable paying every month.
 3. Help customers see the power of financing. Show them how an upgrade affects the monthly payment.

FINANCING PROMOTION EXAMPLES FOR IN PERSON SALES ONLY:

0% APR for 24 months with equal payments¹

① Present monthly payments

Purchase Amt.		Monthly Payment
\$8,000 total	=	\$334
\$9,000 total	=	\$375
\$10,000 total	=	\$417

ONLY \$41 DIFFERENCE

ONLY \$42 DIFFERENCE

< \$100 DIFFERENCE IN MONTHLY PAYMENT FROM \$8,000 TO \$10,000

② Then, speak to the options:

“For about \$334/month, you could finance \$8,000 at 0% APR for 24 months. Or for only \$41 a month more, you could upgrade to \$9,000 and your monthly payment would be about \$375. Another step up to \$10,000 gets you an even better quality roof for about \$417/month. From \$8,000 to \$10,000, the monthly payment goes up by less than \$100/month.”

Special rate 6.90% APR with 2% custom payments²

① Present monthly payments

Purchase Amt.		Monthly Payment
\$8,000 total	=	\$160
\$9,000 total	=	\$180
\$10,000 total	=	\$200

ONLY \$20 DIFFERENCE

ONLY \$20 DIFFERENCE

< \$40 DIFFERENCE IN MONTHLY PAYMENT FROM \$8,000 TO \$10,000

② Then, speak to the options:

“For about \$160/month, you could finance an \$8,000 roof with our Special rate 6.90% APR with 2% custom payments promotion. Or for \$20 a month more, you could upgrade to \$9,000 and your monthly payment would be about \$180. Another step up to \$10,000 gets you an even better quality roof for about \$200/month. You can see from \$8,000 to \$10,000, the monthly payment goes up by \$40/month.”

Note: Ensure you always use an accurate and up to date source for calculating payment amounts.

The Home Projects® Visa® credit card program through GAF.

Watch it work for you!

The Home Projects Visa credit card is issued by Wells Fargo Financial National Bank, an Equal Housing Lender. Special terms apply to qualifying purchases charged with approved credit. For new accounts, the APR for Purchases is 28.99%. If the customer is charged interest in any billing cycle, the minimum interest charge will be \$1.00. If the customer uses the card for cash advances, the cash advance fee is 5.00% of the amount of the cash advance, but not less than \$10.00.

¹ 0% APR with equal payments plans: The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment 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.

² Special rate with custom payments: The special terms APR will continue to apply until all qualifying purchases are paid in full. As applicable, monthly payments of at least 2.0% 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. Note: All payments disclosed have been rounded up to the nearest whole dollar. Not for advertising purposes.

