

Home Projects® Visa® credit card program

GAF pricing changes and incentives for 2013

Pricing

- Effective February 1, 2013, your *Home Projects* Visa credit card program is offering **lower discount rates** on many of the most popular financing promotions. These new every day lower discount rates give you the opportunity to maximize your profitability while providing your customers with the long term financing options they are looking for.
- We are raising the discount rate on Regular Terms.
- The discount rate on the 12.9% reduced rate APR promotion will increase.

See the included Pricing Sheet for details.

Volume Rebate* opportunity

- **Submit at least \$150,000** in net charge volume (total of all purchase volume posted to accounts minus any credits, other than payments, on accounts) on the *Home Projects* Visa program during a 2013 calendar quarter.
 - **Earn a 35 basis points (0.0035)** rebate on all of the net charge volume submitted in that calendar quarter.
- **Submit \$250,000** or more in net charge volume (total of all purchase volume posted to accounts minus any credits, other than payments, on accounts) on the *Home Projects* Visa program during a 2013 calendar quarter.
 - **Earn a 65 basis points (0.0065)** rebate on all of the net charge volume submitted in that calendar quarter.

The table below provides two example scenarios:

1Q 2013 Net Charge Volume	Volume Rebate
\$150,000	\$525 (\$150,000 x 0.0035)
\$250,000	\$1,625 (250,000 x 0.0065)

Contact us

If you have questions about the rebates or the *Home Projects* Visa program in general, please call 1-800-545-3550, Monday through Saturday, 8:00 a.m. – 10:00 p.m. Central Time, and Sunday, 10:00 a.m. – 10:00 p.m. Central Time.



*Wells Fargo Financial National Bank reserves the right to stop offering any rebates, bonuses or volume incentives at any time with or without notice to you. This document is provided by Wells Fargo Retail Services in connection with the Dealer Agreement between you and Wells Fargo Financial National Bank. Please keep this with your agreement for reference.

Confidentiality Notice: This message contains privileged and confidential information intended only for the use of a GAF merchant who is a member of the *Home Projects* Visa credit card program. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination or copying of this information is strictly prohibited.

For merchant use only.

© 2013 Wells Fargo Retail Services. All rights reserved.
Wells Fargo Retail Services is a division of Wells Fargo Financial National Bank.

