

ICP Financing Program

Payment estimator

For merchant use only — do not distribute to consumers. For new accounts only.

The credit process

Step 1:

Have your customer complete, sign, and date the credit application. Complete the 'Merchant Use Only' required fields and verify each customer's ID.

Step 2:

Enter and submit the application data via Mobile IPS or VRU (refer to Resources section below).

Step 3:

Complete the Invoice and Notice of Right to Cancel form, then have your customer sign and date where indicated.

Paperwork reminders:

Documents you keep:

- *Application*: pages 3 – 4 for both approved and declined applications; you will mail these back to Wells Fargo Retail Services
- *Invoice and Notice of Right to Cancel*: retain original copy for 7 years

Documents to leave with the customer:

- *Application*: pages 1 – 2 and 5 – 10
- *Invoice and Notice of Right to Cancel*: leave all yellow copies with your customer

Resources

Online Resource Center

wellsfargo.com/retailservices

Mobile IPS

retailservices.wellsfargo.com/mobile

Voice Response Unit (VRU)

1-800-513-2413

Client Processing

1-800-551-5111

Monday – Saturday, 8:00 a.m. – 10:00 p.m.,

Sunday, 10:00 a.m. – 10:00 p.m., Central Time

No interest if paid in full¹ with regular payments

Dollar amounts shown below: Minimum required payment ^{**}/ equal payments²

Total amount charged*	6 Months Plan 1148	12 Months Plan 1019	18 Months Plan 1066
\$2,500	\$88 / \$417	\$88 / \$209	\$88 / \$139
\$3,000	\$105 / \$500	\$105 / \$250	\$105 / \$167
\$3,500	\$123 / \$584	\$123 / \$292	\$123 / \$195
\$4,000	\$140 / \$667	\$140 / \$334	\$140 / \$223
\$4,500	\$158 / \$750	\$158 / \$375	\$158 / \$250
\$5,000	\$175 / \$834	\$175 / \$417	\$175 / \$278
\$5,500	\$193 / \$917	\$193 / \$459	\$193 / \$306
\$6,000	\$210 / \$1,000	\$210 / \$500	\$210 / \$334
\$6,500	\$228 / \$1,084	\$228 / \$542	\$228 / \$362
\$7,000	\$245 / \$1,167	\$245 / \$584	\$245 / \$389
\$7,500	\$263 / \$1,250	\$263 / \$625	\$263 / \$417
\$8,000	\$280 / \$1,334	\$280 / \$667	\$280 / \$445
\$8,500	\$298 / \$1,417	\$298 / \$709	\$298 / \$473
\$9,000	\$315 / \$1,500	\$315 / \$750	\$315 / \$500
\$9,500	\$333 / \$1,584	\$333 / \$792	\$333 / \$528
\$10,000	\$350 / \$1,667	\$350 / \$834	\$350 / \$556
\$11,000	\$385 / \$1,834	\$385 / \$917	\$385 / \$612
\$12,000	\$420 / \$2,000	\$420 / \$1,000	\$420 / \$667
\$13,000	\$455 / \$2,167	\$455 / \$1,084	\$455 / \$723
\$14,000	\$490 / \$2,334	\$490 / \$1,167	\$490 / \$778
\$15,000	\$525 / \$2,500	\$525 / \$1,250	\$525 / \$834
\$16,000	\$560 / \$2,667	\$560 / \$1,334	\$560 / \$889
\$17,000	\$595 / \$2,834	\$595 / \$1,417	\$595 / \$945
\$18,000	\$630 / \$3,000	\$630 / \$1,500	\$630 / \$1,000
\$19,000	\$665 / \$3,167	\$665 / \$1,584	\$665 / \$1,056
\$20,000	\$700 / \$3,334	\$700 / \$1,667	\$700 / \$1,112
\$25,000	\$875 / \$4,167	\$875 / \$2,084	\$875 / \$1,389

The ICP 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 **No interest if paid in full plans:** Regular minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to the customer's account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional (special terms) period. The payment amount shown is the estimated regular minimum monthly payment that will be required. Payment of this amount will not be enough to pay the purchase balance in full within the promotional period.

² **Equal payments,** shown in italics, represents the monthly payment that cardholders may elect to pay for the product/service to be paid in full within the no interest if paid in full period. **Note:** All identified payments assume no other outstanding balances are owed and all required payments are made on time. For example purposes, all payments disclosed above have been rounded up to the nearest whole dollar.

* Invoices/charges should only be presented to Wells Fargo after the cardholder's transaction is completed.

**Minimum required payment means the payment amount that will be reflected on cardholder's monthly statement; this payment amount will not, in most cases, be enough to pay off the purchase balance in full during the paid in full period.

The ICP credit card program is administered by Wells Fargo Retail Services. ICP provides home comfort systems.

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Payment estimator, *continued*

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Total amount charged*	Reduced rate APR with custom payments ³				0% APR ⁴ with equal payments			
	2.00% Payment			2.50% Payment	24 Months Plan 4079	36 Months Plan 4091	48 Months Plan 4103	60 Months Plan 4115
	7.9% APR Plan 3016	9.9% APR Plan 3017	11.0% APR Plan 2246	13.9% APR Plan 3019				
\$2,500	\$50	\$50	\$50	\$63	\$105	\$70	\$53	\$42
\$3,000	\$60	\$60	\$60	\$75	\$125	\$84	\$63	\$50
\$3,500	\$70	\$70	\$70	\$88	\$146	\$98	\$73	\$59
\$4,000	\$80	\$80	\$80	\$100	\$167	\$112	\$84	\$67
\$4,500	\$90	\$90	\$90	\$113	\$188	\$125	\$94	\$75
\$5,000	\$100	\$100	\$100	\$125	\$209	\$139	\$105	\$84
\$5,500	\$110	\$110	\$110	\$138	\$230	\$153	\$115	\$92
\$6,000	\$120	\$120	\$120	\$150	\$250	\$167	\$125	\$100
\$6,500	\$130	\$130	\$130	\$163	\$271	\$181	\$136	\$109
\$7,000	\$140	\$140	\$140	\$175	\$292	\$195	\$146	\$117
\$7,500	\$150	\$150	\$150	\$188	\$313	\$209	\$157	\$125
\$8,000	\$160	\$160	\$160	\$200	\$334	\$223	\$167	\$134
\$8,500	\$170	\$170	\$170	\$213	\$355	\$237	\$178	\$142
\$9,000	\$180	\$180	\$180	\$225	\$375	\$250	\$188	\$150
\$9,500	\$190	\$190	\$190	\$238	\$396	\$264	\$198	\$159
\$10,000	\$200	\$200	\$200	\$250	\$417	\$278	\$209	\$167
\$11,000	\$220	\$220	\$220	\$275	\$459	\$306	\$230	\$184
\$12,000	\$240	\$240	\$240	\$300	\$500	\$334	\$250	\$200
\$13,000	\$260	\$260	\$260	\$325	\$542	\$362	\$271	\$217
\$14,000	\$280	\$280	\$280	\$350	\$584	\$389	\$292	\$234
\$15,000	\$300	\$300	\$300	\$375	\$625	\$417	\$313	\$250
\$16,000	\$320	\$320	\$320	\$400	\$667	\$445	\$334	\$267
\$17,000	\$340	\$340	\$340	\$425	\$709	\$473	\$355	\$284
\$18,000	\$360	\$360	\$360	\$450	\$750	\$500	\$376	\$300
\$19,000	\$380	\$380	\$380	\$475	\$792	\$528	\$396	\$317
\$20,000	\$400	\$400	\$400	\$500	\$834	\$556	\$417	\$334
\$25,000	\$500	\$500	\$500	\$625	\$1,042	\$695	\$521	\$417

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³ **Reduced 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.

⁴ **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.

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