

## El Dorado Furniture BLUCard® Payment Estimator

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

The identified payment examples below assume no other outstanding balances are owed and all required payments are made on time. For example purposes, all payments disclosed have been rounded up to the nearest whole dollar.

Total amount charged*	No interest if paid in full <sup>1</sup> with regular payments			Special Rate of 7.99% APR <sup>2</sup> with equal monthly payments	
	Regular min. monthly payments (3.50%)	Suggested monthly payment		36 months	60 months
		12 months	18 months	(Payment factor 3.1708%)	(Payment factor 2.0406%)
\$500	\$40	\$42	\$40	NA	NA
\$1,000	\$40	\$84	\$56	NA	NA
\$1,500	\$53	\$125	\$84	\$48	NA
\$2,000	\$70	\$167	\$112	\$64	NA
\$2,500	\$88	\$209	\$139	\$80	NA
\$3,000	\$105	\$250	\$167	\$96	NA
\$3,500	\$123	\$292	\$195	\$111	\$72
\$4,000	\$140	\$334	\$223	\$127	\$82
\$4,500	\$158	\$375	\$250	\$143	\$92
\$5,000	\$175	\$417	\$278	\$159	\$103
\$5,500	\$193	\$459	\$306	\$175	\$113
\$6,000	\$210	\$500	\$334	\$191	\$123
\$6,500	\$228	\$542	\$362	\$207	\$133
\$7,000	\$245	\$584	\$389	\$222	\$143
\$7,500	\$263	\$625	\$417	\$238	\$154
\$8,000	\$280	\$667	\$445	\$254	\$164
\$8,500	\$298	\$709	\$473	\$270	\$174
\$9,000	\$315	\$750	\$500	\$286	\$184
\$9,500	\$333	\$792	\$528	\$302	\$194
\$10,000	\$350	\$834	\$556	\$318	\$205

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

The El Dorado Furniture BLUCard credit card is issued by Wells Fargo, Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. For new accounts, the APR for Purchases is 29.99%. If the customer is charged interest in any billing cycle, the minimum interest charge will be \$1. Details including APR and fees can be found in the customer's credit card agreement.

**1. No Interest if Paid in Full Plans:** 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.

- **Regular minimum monthly payments** are required during the promotional (special terms) period and is the payment amount that will be reflected on the cardholder's monthly statement. ***Payment of this amount will not be enough to pay the purchase balance in full within the promotional period.***
- **Suggested monthly payments** represent the monthly payment that cardholders may elect to pay for the product or service — to be paid in full within the No Interest if Paid in Full period.

**2. Special Rate With Equal Payments:** The payment factor used to figure monthly payments is based on the APR and number of months disclosed above. The minimum payments calculated 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.