

4.99% fixed rate for first 12 months

Wells Fargo BusinessLine® Line of Credit
Wells Fargo Small Business Advantage® Line of Credit

Apply between
January 1 – June 30, 2020

Apply for an unsecured business line of credit and get a 4.99% fixed interest rate for the first 12 months, plus the annual fee is waived for the first year.¹

A business line of credit may help you:

- Manage and supplement business cash flow
- Cover seasonal fluctuations in sales, payroll, taxes, or other expenses
- Take advantage of growth or expansion opportunities and potential vendor trade discounts with convenient access to available funds

Features and benefits:

- Flexible ways to access available funds: Mastercard® access card, online transfer, telephone transfer, check, ATM, or over-the-counter
- Earn rewards points on purchases made with the Mastercard access card²
- Unsecured, revolving lines of credit may provide up to \$100,000

Talk with your banker or visit wellsfargo.com/businessline to learn more.

Offer valid 01/01/2020 to 06/30/2020. All financing decisions are subject to credit approval.

1. Apply for a Wells Fargo unsecured business line of credit and upon credit approval, your credit limit will be in an amount from \$5,000 to \$100,000 and your rate will be between Prime+1.75% and Prime+9.75% depending on your personal and business credit evaluation. Rates are subject to change, and may be higher or lower than the stated ranges. You'll receive an introductory 4.99% fixed interest rate for the first 12 months after account opening. Payments will be applied to advances with introductory rates before application to other advances. The introductory interest rate that you are assigned will remain in effect during the introductory period unless a default occurs under the Customer Agreement. The non introductory interest rate that you are assigned will become effective after the expiration of the introductory period and will continue unless a default occurs under the Customer Agreement and we elect to increase the rate, or we exercise our right to change the terms of the account. Prime refers to Bank's announced Prime Rate, which is 4.75% as of 11/04/2019. The annual fee is waived for the first year only. The annual fee of \$95 (if line amount is \$10,000 – \$25,000) or \$175 (if line amount is more than \$25,000) will be assessed on your anniversary month in subsequent years. No annual fee is charged if line amount is less than \$10,000.
2. Customers are automatically enrolled in the Wells Fargo Business Line Rewards program at the time of new account opening, with no annual program fee. Standard Rewards Points Offer: One dollar charged on the Mastercard access card earns one Business Line Rewards point, based on net purchases (purchases less returns and credits), and does not include any fees posted to the account. If you have at least \$1,000 in net purchases, made with the Mastercard access card, on the account in a billing cycle, you will earn 1,000 bonus points. Valid as long as a default does not occur and subject to change under the Customer Agreement. A \$24 redemption fee will be assessed for each airline ticket redemption, and tickets must be redeemed through our Rewards Service Center or online at wellsfargorewards.com. Wells Fargo reserves the right to cancel, alter or temporarily suspend the Program at any time without notice. Some restrictions may apply. See Business Line Rewards Terms and Conditions for details at wellsfargorewards.com.

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