

****Carpet Direct Use Only****

- ❖ Brokers and Agents must go through Wells Fargo training and get setup with a Username and Password before being able to use this program, contact the office to get this training scheduled.
- ❖ Customers can apply for a line of credit at <http://carpetdirectnow.com/financing/>

Carpet Direct & Select Carpet USA / Wells Fargo Financing

| Terms | | (% must be built-in to pricing, cannot be a separate line item) | Plan Code |
|-----------|---------------|---|-----------|
| 6 Months | Interest Free | | 1145 |
| 9 Months | Interest Free | | 2538 |
| 12 Months | Interest Free | Agent needs to build 1% into ticket before sales tax | 1015 |
| 18 Months | Interest Free | Agent needs to build 4% into ticket before sales tax | 1064 |
| 24 Months | Interest Free | Agent needs to build 7% into ticket before sales tax | 4020 |
| 36 Months | Interest Free | Agent needs to build 9% into ticket before sales tax | 4032 |
| 48 Months | Interest Free | Agent needs to build 13% into ticket before sales tax | 4044 |
| 60 Months | Interest Free | Agent needs to build 15% into ticket before sales tax | 4056 |

*Financed orders will not be placed until the **3rd day** after financing has been completed due to Federal Law Right to Resend, which gives the customer **3 days to cancel** the order.

Payment Schedule

- 6/9/12/15/18 Month **No Interest IF Paid in Full Plans**; *regular monthly payments* of **3.5%** of purchase price or **\$40** per month, whichever is greater. This is a **deferred interest** promotion; no interest will be paid during the promotional period but interest accrues from purchase date. To avoid paying interest, balance must be paid in full during the promotional period. Only making the minimum payments will not pay off the purchase balance within the promotional period.
- 24/30/36/48/60 Month **0% APR Special Rate Plans**; *equal monthly payments*, amount financed divided by months of selected promotional plan. Interest is not charged during the promotional period.
- There is no pre-payment penalty or annual fees.

Processing Charges (You must be with the customer when applying charges.)

- Visit the **Credit Connect** link below to process charges and enter Plan Code
- Enter your **User Name** and **Password** (If you do not have one you will need to go through training and be added as a user, contact the office to set this up.)
- Choose **Process a Transaction**
- Enter the customer's **Account Number** (received after they have been approved)
- If information is correct, choose **Authorize and Charge**
- Enter **Amount** and **Plan Code** (Ticket # and ID are not required)
- Review Charge, if accurate choose **Continue**
- The next step is for the Customer to enter their information, review and approve. An email confirmation will be sent to the customer and the office. All Done!

<http://www.wellsfargo.com/creditconnect>

If you have questions you may contact, Wells Fargo Client Services: **1-800-551-5111**

Merchant ID Number: **577442246005748**