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## Hancock Home Improvement Project Card Financing Disclaimers

**WELLS  
FARGO**

### **6 month no interest**

*\* Special terms of 6 months no-interest option will apply to purchases, \$1,000 or more, charged with approved credit to your Hancock Lumber home improvement project card issued by Wells Fargo Financial National Bank. Minimum monthly payments of at least 3% of the total purchase amount are required during the option period. The no-interest option means there is no interest if your purchase is paid in full within 6 months after the date of purchase; otherwise, interest accrues from date of purchase at the regular APR. The regular APR is 25.99% as of January 1, 2010. The APR may vary.*

### **9.9% fixed interest rate**

*\*\* Special terms of 9.9% APR (0.575% monthly periodic rate) with regular minimum monthly payments will apply to qualifying purchases, \$1,000 or more, charged with approved credit to your Hancock Lumber Company home improvement project card issued by Wells Fargo Financial National Bank. Qualifying purchases must be made before the expiration date. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. Regular minimum monthly payments are required. If you are in default or use your card for other transactions, the regular APR is 25.99% as of January 1, 2010. The regular APR may vary.*

### **12 month no interest**

*\*\*\*Special terms of 12 months no-interest option will apply to purchases, \$1,000 or more, charged with approved credit to your Hancock Lumber home improvement project card issued by Wells Fargo Financial National Bank. Minimum monthly payments of at least 3% are required during the option period. The no-interest option means there is no interest if your purchase is paid in full within 12 months after the date of purchase; otherwise, interest accrues from date of purchase at the regular APR. The regular APR is 25.99% as of January 1, 2010. The APR may vary. Offer expires at the close of the promotional period, as determined by Hancock Lumber Company.*

### **6.9% fixed interest rate**

*\*\*\*\*Special terms of 6.9% APR (0.575% monthly periodic rate) with regular minimum monthly payments will apply to qualifying purchases, \$1,000 or more, charged with approved credit to your Hancock Lumber Company home improvement project card issued by Wells Fargo Financial National Bank. Qualifying purchases must be made before the expiration date. The special-terms APR will continue to apply until all qualifying purchases are paid in full, unless you are in default. Regular minimum monthly payments are required. If you are in default or use your card for other transactions, the regular APR is 25.99% as of January 1, 2010. The regular APR may vary. Offer expires at the close of the promotional period, as determined by Hancock Lumber Company.*

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