Wells Fargo BusinessLine® and Secured BusinessLine® Credit Protection Program Terms and Conditions

What is debt cancellation?
The Wells Fargo BusinessLine Credit Protection Program is an optional debt cancellation program. It provides you with additional protection and benefits outlined in this document.

This program will cancel debt owed on your BusinessLine account if a Protected Event occurs, as defined below. The benefit amount is a fixed amount equal to 5% of the balance on your statement immediately following the date of the event plus the Credit Protection fee billed on your statement immediately following the date of the event.

How to request benefits
For fastest service, simply call us at 1-800-903-7306 to request a benefit request form. You’ll be able to reach us 7:30 AM to 4:30 PM CT, Monday through Friday. We’ll take down some basic information and mail the benefit request form to you. Allow 5 to 7 days to receive the form in the mail. Just follow the steps on the form and send it back to us.

While your benefit request is being processed, please remember to keep paying any amount owed on your account. Upon approval of your benefit request, your next monthly statement for your Wells Fargo BusinessLine account will show a Credit Protection Benefit Payment.

Cost
The fee for this service will automatically be billed on your monthly Wells Fargo BusinessLine statement. The fee is based on your ending monthly statement balance. If your balance is Zero when your statement is produced, there is no cost for the service. Otherwise the cost is 35 cents per $100 of your ending monthly statement balance. For example, if your ending monthly statement balance is $10,000, the cost for that month would be $35. You can end your enrollment in this optional service at any time. Just call us.

Benefit amount
For all benefits except Loss of Life, the benefit amount is a fixed amount equal to 5% of the balance on your statement immediately following the date of the event, plus the Credit Protection fee billed to your statement immediately following the date of the event.

In the event of loss of life, a one-time benefit amount equal to the New Balance on the BusinessLine statement immediately following the date of death will be credited.

The benefit is a fixed amount and therefore, may be less than the Minimum Monthly Payment on your monthly billing statement. If the benefit amount is less than the Minimum Monthly Payment, it is your responsibility to pay any amount not covered by the benefit amount (such as without limitation, any additional advances, interest rate increases, or any past due or over limit amounts or fees) to ensure the Minimum Monthly Payment is paid on your account.

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Loss of Life
If any guarantor or business owner dies
Customer requirements
To qualify for a benefit due to loss of life:
• We may request a copy of the death certificate; if we do so, your survivors must complete and return the forms required by us for the proof of death within 90 days of our request
• Your estate should continue to make at least your Minimum Payments(s) on your account until the estate is notified by us that the benefit request has been approved

Disability
If any guarantor or business owner becomes sick or injured
Customer requirements
To qualify for a benefit due to disability:
• Be disabled due to sickness or injury for at least 7 consecutive days
• Be under the continuous care of a physician or licensed health care practitioner who will verify the sickness or injury in order for the benefit to continue

Business Disruption
If any guarantor or business owner experiences a loss or damage that impacts normal business operations such as phone or computer failure, robbery, vandalism, remodeling or public works construction
Customer requirements
To qualify for a benefit due to business disruption:
• The business disruption must have occurred for 3 consecutive days

Natural Disaster
If any guarantor or business owner is unable to conduct business due to a natural disaster
Customer requirements
To qualify for a benefit due to a Natural Disaster:
• Must provide proof that principal business is located in a federally declared disaster area
• Maximum benefit period for any single Natural Disaster is 3 months
When a benefit ends
Your BusinessLine Credit Protection benefit will end upon the occurrence of any of the following:
• when your Protected Event ends;
• upon your failure to provide proper benefit request forms;
• after we have applied the maximum number of payments;
• if you ask to have the benefit stopped;
• if we determine, in our sole discretion, that the answers to questions in the initial report were incomplete, false or misleading in any way;
• if we determine, in our sole discretion, that the qualification and eligibility requirements described in this document are not met; or
• if we determine you violated any of the terms and conditions of this program

Ending the program
You can end the Credit Protection program at any time by calling 1-800-225-5935 to cancel. You will be able to reach us 24 hours a day, 7 days a week.
If you prefer, you can also end your enrollment by writing to us at:
Wells Fargo Credit Protection Department
PO Box 348750
Sacramento, CA 95834-8750

We may end your participation in the program with no advance notice to you if:
• your BusinessLine account is closed for any reason
• your BusinessLine account becomes 60 days (2 billing cycles) past due;
• you violate any of the terms and conditions of your BusinessLine account or this document
• you use the BusinessLine account for products or services that are not business related

We may change the terms of this agreement or we may end this program with 30 days advance notice to you for any reason.

You will not qualify for a benefit if you are unable to provide requested documentation to validate your eligibility.