Make Tax Time Less Taxing

Access Your Home Equity Line Of Credit With Today's Low Interest Rates

WELLS FARGO

<Joe N. Sample>
<Jane Q. Sample>
<Address 1>
<Address 2>
<City, State, Zip>

Account Ending In: <XXXX>
As Of: <XX/XX/09>
Variable APR: <X.XXX%>

Available To Use: <$XXX,XXX>

Dear <Joe N. Sample> and <Jane Q. Sample>,

The April 15th tax deadline is a few weeks away. The good news: Your *Wells Fargo Home Equity Account* can be a great way to manage your finances. The terrific news: With interest rates that are lower than most other forms of credit, your account offers you the flexible funds to handle the demands of the tax season.

Deposit A Convenience Check To Cover Your Tax Obligations

Take care of your tax obligations by depositing one of these checks into your checking or savings account or access funds using your Wells Fargo *Enhanced Access® Visa®* Credit Card. Both are simple, easy ways to access your home equity account's flexible purchasing power:

- Access available funds for your tax obligations, home improvements, or other purchases
- Give yourself an advance while waiting for your refund
- A potential tax deduction for next year's taxes on the interest you pay[1]

Act Now—Interest Rates Are Low

Leverage your home equity line of credit at tax time while interest rates are low. Call us today at **1-866-471-1947**, or visit www.wellsfargo.com/equity/manage/transfer to transfer your balances online. Wells Fargo Bank can help optimize your opportunities this tax season.

Sincerely,

Alan Siqueira
Senior Vice President
Home Equity Group

P.S. Take advantage of your low Home Equity interest rate of <X.XXX%>. Deposit a check into your checking or savings account by May 4th, 2009 to tackle your tax obligations.

Access Your Funds Today:

- Use your attached checks[2]
- Use your Wells Fargo *Enhanced Access Visa* Credit Card[3]
- Visit: wellsfargo.com/wfonline
- Call us at **1-866-471-1947**

[1] Consult your tax advisor regarding the deductibility of interest.
[2] Use of the attached checks will constitute a charge against your home equity line of credit account. You may not use these checks to pay a balance on any home equity line of credit account you have with Wells Fargo. Home equity checks may not be accepted by all merchants or other third parties, including tax authorities.
[3] The *Enhanced Access Visa* Credit Card is not available in New York.

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Use These Checks Now To Take Advantage Of Your Line Of Credit

Access Your Home Equity Line Of Credit For Tax Time

- Deposit a convenience check to cover your taxes
- Transfer funds to your checking account while you wait for a refund
- Manage your Spring financial needs quickly and easily

<Joe N. Sample>
<Jane Q. Sample>
<Address 1>
<Address 2>
<City, State, Zip>

9539
XX-XXXX
XXXX

Date _____

Pay to the order of VOID VOID

VOID VOID Dollars

WELLS FARGO Wells Fargo Bank, N.A. San Francisco, CA

MEMO _____ VOID VOID

⑈000000⑈ ⑆999999999⑆ 999999999⑈ 000

Organize Your Finances With Available Funds

- Consolidate higher-interest rate balances
- Make a major purchase instead of using a credit card
- Take advantage of tax-deductible interest payments[1]

<Joe N. Sample>
<Jane Q. Sample>
<Address 1>
<Address 2>
<City, State, Zip>

9540
XX-XXXX
XXXX

Date _____

Pay to the order of VOID VOID

VOID VOID Dollars

WELLS FARGO Wells Fargo Bank, N.A. San Francisco, CA

MEMO _____ VOID VOID

⑈000000⑈ ⑆999999999⑆ 999999999⑈ 000

Let Your Home's Equity Enrich Your Life

- Start that home improvement project
- Set aside funds for education expenses
- Plan for a nice vacation

<Joe N. Sample>
<Jane Q. Sample>
<Address 1>
<Address 2>
<City, State, Zip>

9541
XX-XXXX
XXXX

Date _____

Pay to the order of VOID VOID

VOID VOID Dollars

WELLS FARGO Wells Fargo Bank, N.A. San Francisco, CA

MEMO _____ VOID VOID

⑈000000⑈ ⑆999999999⑆ 999999999⑈ 000