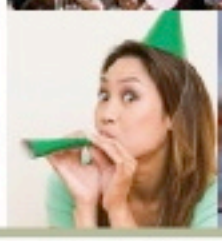
Celebrate
Prime Rate At A Five-Year Low

The New Year May Be The Time To Access Your Home Equity Line Of Credit

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>,

Great news. The Prime Rate is at a five-year low. Celebrate by consolidating your higher interest-rate balances.

Accessing Your Home Equity Line Of Credit Is Quick And Easy
Simply write a check[1] or use your Wells Fargo *Enhanced Access*℠ *Visa*® Credit Card[2] to access your home line of credit equity account. Its flexible purchasing power and interest rates that are lower than most other forms of credit will allow you to:

- Transfer the balances from your holiday spending into a single, low interest-rate payment
- Pay for household expenses and major purchases
- Benefit from a possible tax deduction[3]
- Enjoy no transaction or cash advance fees

Act Now—The Time Is Right
For questions about transferring balances, requesting an *Enhanced Access Visa* Credit Card[2], or paying for new purchases, please call us today at **1-866-471-1947** and let us know how we can help optimize your opportunities.

Sincerely,

Alan Siqueira
Senior Vice President
Home Equity Group

Access Your Funds Today:

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

P.S. Take advantage of your low home equity interest rate. Please use the attached checks by Wednesday, March 4, 2009.

[1] 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.
[2] The *Enhanced Access Visa* Credit Card is not available in New York.
[3] Consult your tax advisor regarding the deductibility of interest.

UCC-0109-HE4 HE4

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Use This Check To Consolidate Bills, Or Any Other Need

CHECK RECORD Check No. 9537

Date _____

Notes _____

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

9537

00-0000
0000

Date _____

Pay to the order of _____ VOID VOID

_____ VOID VOID _____ Dollars

WELLS FARGO

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

MEMO _____ VOID VOID

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