

Wells Fargo Small Business Advantage[®]

—the smart financing solution
designed to help you build
your small business.



Building and running a business requires capital. Whether you need to purchase office furniture, stock up on inventory or manage cash flow during seasonal fluctuations, finding an affordable source of financing can be a real challenge.

Now there's a smart solution backed by the federal government's Small Business Administration — the *Wells Fargo Small Business Advantage* line of credit. This reusable line of unsecured credit gives you the capital you need over the next five years to take your small business to the *Next Stage*[®] of financial success.

What makes SBA lending different at Wells Fargo?

When you finance your business with Wells Fargo, you benefit from the expertise and security of one of the nation's most trusted financial leaders — with more than 150 years experience helping customers succeed. As one of the top SBA lenders nationwide, Wells Fargo is a designated SBA Express Preferred Lender in 33 states and the District of Columbia.

The SBA financing that
gives your small business
a BIG advantage



*Please see the *Summary of Features and Pricing* on the reverse side of the enclosed Invitation for important information about account terms, restrictions and offer details.

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Wells Fargo Small Business Advantage®

Maximize your finances with higher credit limits

A *Wells Fargo Small Business Advantage* line of credit gives you 24/7 access to the cash you need for your business when you need it — up to \$100,000. There's no collateral required for the loan and it's a great way to build your business credit.

You can use your credit line over and over for any business expense:

- Expand your business—*Add more workstations, hire more employees or salespersons*
- Invest in capital improvements—*Update your equipment, computers and workplace*
- Finance inventory—*Take advantage of seasonal sales and trade discounts*
- Move quickly on unexpected opportunities

Save every month with lower rates and no cash advance fees

With low competitive rates and low monthly payments, as low as interest-only, a *Wells Fargo Small Business Advantage* line of credit helps you save each month. And there are no fees charged when you take a cash advance. The savings continue at tax time since interest and account fees you've paid may be tax deductible. Consult your tax advisor for details.

	Typical Credit Card Account	<i>Wells Fargo Small Business Advantage</i> line of credit
Typical Interest Rate on Cash	21.99% \$8,913	10.50% \$4,256
Typical Cash Advance Fee	3% \$750	0% \$0
Total Cost to your Business	\$9,663	\$4,256
Your Business Saves		\$5,407

Assumes \$25,000 borrowed, a 36-month payback period at 2% minimum monthly payment and 3% cash advance fee on the credit card. Interest rate assumes Prime Rate remains constant. This example excludes the normally charged SBA guaranty fee of 1% of line amount.



Put your plans in motion faster with our streamlined application process

We know your time is valuable, so we've made applying as streamlined as possible. With a *Wells Fargo Small Business Advantage* line of credit, there's no long application to fill out and collateral isn't required. Simply complete the enclosed short invitation for fast processing.

Find out how to give your small business a big advantage—with the *Wells Fargo Small Business Advantage* line of credit.

Complete the enclosed invitation and fax or mail today.

Wells Fargo Small Business Advantage Account at a Glance	
Eligibility	<ul style="list-style-type: none"> • Established, for-profit businesses (in business at least 6 months) • Credit-worthy loan guarantors
Credit Line	<ul style="list-style-type: none"> • Minimum \$5,000 • Maximum \$100,000
Use of Proceeds	Use for almost any business purpose including: <ul style="list-style-type: none"> • Working capital • Inventory purchase • Business expansion
Financing	• Provided by Wells Fargo Bank
Collateral	• No collateral required
Terms	• Revolving line of credit available for up to 5 years
Interest Rates	<ul style="list-style-type: none"> • Wells Fargo's Prime Rate + 1.75 to + 6.50% on credit lines \$50,000 or less • Wells Fargo's Prime Rate + 1.75 to + 4.50% on credit lines \$50,001 or more
Free Account Access	Free 24-hour account access via: <ul style="list-style-type: none"> • Personalized account checks • Online at www.wellsfargo.com • Telephone transfers • <i>Wells Fargo Small Business Advantage</i>™ MasterCard® • ATM or branch locations
Fees	<ul style="list-style-type: none"> • No opening fee • None 1st year, \$150 annual fee thereafter • No cash advance fee at more than 6,200 <i>Wells Fargo</i>® ATMs • Government required SBA guaranty fee is 1% of loan amount.
Minimum Payment	• Interest and fees plus any past due amount

Wells Fargo Small Business Advantage Line of Credit Q & A

- Q What's the advantage of a *Wells Fargo Small Business Advantage* account over other types of credit?**
- A** Because it's backed by the U.S. Small Business Administration, the *Wells Fargo Small Business Advantage* account offers some important advantages including:
- Higher credit limits — up to \$100,000
 - Lower interest rates — Wells Fargo's Prime Rate plus a spread
 - No cash advance fees
 - No collateral required
 - Simple application process
- Q How can I use my funds?**
- A** You can use your cash for any business purpose including working capital, purchasing inventory, investment in business and managing cash flow fluctuation.
- Q What kind of fees are involved with a *Wells Fargo Small Business Advantage* line of credit?**
- A** The SBA charges a guaranty fee of 1% of the loan amount. A typical credit line of \$25,000 would be charged a one time fee of \$250. The guaranty fee is collected by Wells Fargo and paid to the SBA at the time the account is opened. There is an annual fee of \$150 assessed in years two through five. There are no fees charged for cash advances.
- Q Is my business eligible for an SBA account?**
- A** Your business needs to be engaged in business in the United States, and in operation for 6 months or more and meet SBA eligibility requirements.
- Q How do I apply?**
- A** At Wells Fargo, the application process is easy. Simply:
- Complete the enclosed short invitation and mail it, or:
 - Visit www.wellsfargo.com to print an application then fax it to : 1-866-295-9800.
 - One of our SBA specialists will contact you to complete the application process.

Questions about the *Wells Fargo Small Business Advantage* line of credit? Our Business Specialists have the answers. Call 1-866-833-2912.