

FOR DEALER USE ONLY

HOME PROJECTS® VISA® CARD American Standard Air SPECIAL TERMS PROMOTIONS

Offered through Wells Fargo Financial Retail Services

Plan #	Description	Customer Care Discount*	Non-Customer Care Discount*
9999	Regular Terms with Regular Payments**	0.00%	0.00%
	Special Rates:		
1274	Reduced Rate, 9.90% APR with Custom 1.75% Minimum Payment	4.00%	5.00%
1275	Reduced Rate, 7.90% APR with Custom 1.75% Minimum Payment	6.00%	7.00%
1276	Reduced Rate, 5.90% APR with Custom 1.75% Minimum Payment	8.00%	9.00%
	SAC with Minimum Monthly Payments:		
1148	6 Months No Interest Option*** with Regular Payments	2.25%	3.25%
1019	12 Months No Interest Option*** with Regular Payments	4.75%	5.75%
1066	18 Months No Interest Option*** with Regular Payments	7.75%	8.75%
	No Interest, Payment in Full*** (Equal Payments):		
1083	24 Months No Interest with Payment in Full**** During No Interest Period	11.85%	12.85%
1107	36 Months No Interest with Payment in Full**** During No Interest Period	14.55%	15.55%

Unless you have been notified in writing by your American Standard Air distributor or American Standard Air that you are a Customer Care dealer, the discount rates you will be assessed are those listed under the Non-Customer Care column.

We may change this discount structure in any way at any time by advising you in advance in writing.

***Dealer Discount:** The fee charged to the dealer for the special terms promotion which will be deducted from the funding to the dealer.

****Private Label Variable Rate:** The APR is based on the prime rate, and changes quarterly. The prime rate is the highest prime rate published in the Money Rates section of *The Wall Street Journal* on the first day of the month preceding the month of the rate change date. The rate change date for each quarter is the first day of the first billing cycle beginning on or after January 1, April 1, July 1, and October 1. For regular term purchases, the APR will be up to 25.99% as of January 1, 2010.

*****No-Interest Option:** The interest accumulates during the deferred period. Interest is added into the customer subaccount balance if the subaccount is not paid in full during the deferred period. If the customer pays the balance in full before the deferred period expires, they pay no interest.

******Payment In Full During No Interest Period:** The minimum monthly payment required during the payment in full period will be in an amount required to pay the unpaid balance of the subaccount at the beginning of the first billing cycle of the payment in full period, in fixed monthly payments, rounded to the next higher whole cent. Because of rounding, the final fixed monthly payment could be less than the other fixed payments.