

Get your free credit score today

The Free Credit Score and Complimentary Credit Report promotion is available in Wells Fargo stores through November 15, 2012

Understanding what your credit score and credit report mean can be key to understanding your financial picture. Your credit score impacts your ability to borrow and the interest rates you pay. Learn about:

- The specific factors that impact your credit score.
- How to manage your credit.
- How to determine and correct errors.
- How to evaluate your current account needs.

Participating in the promotion is easy:

1. Get your personal access code from a Wells Fargo banker.
2. Visit wellsfargo.com/creditscore where you will be asked to enter your personal information and your personal access code. Then you will be asked personal questions that only

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See back page for special promotions for Wells Fargo customers

We're here to help you build, manage and protect your credit



Whatever your financial goals in life may be, credit plays an important part in reaching them. You can count on Wells Fargo for the information you need to help you:

- **Establish your credit**—Understand how credit works, how to get credit for the first time, and ways to build a good credit history.
- **Manage your credit**—If your credit score is less than perfect, learn how to better manage it.
- **Reduce your debt**—Use credit responsibly, and pay down debt quickly to reduce interest costs and potentially lower your monthly payments.
- **Obtain more credit**—Borrow to reach major goals like buying a home or car, making home improvements, or paying education expenses.
- **Protect your credit**—Take control of your spending to maintain healthy credit and guard against identity theft and fraud.

Tools and resources:

- **Read about how to make the most of your credit** at wellsfargo.com/smartercredit.
- **Learn more about what goes into a credit report**, and get valuable information about credit scores at wellsfargo.com/creditscoreeducation.
- **Check out past issues of the Smarter Credit Press** for useful information, education, tips, and tools to help you use credit responsibly and achieve your financial goals at wellsfargo.com/smartercreditpress.

Together we'll go far



Taking small steps toward big goals

When it comes to financial goals, we usually think big—getting a loan to buy a car, financing a college education, or paying off credit cards with a consolidation loan. But, there are also a number of small things you can do to make an impact on your goals.

5 small ways you can make a difference

1. Set up automatic deposits to your savings account

A 20-something young professional wanted to save for a down payment on a house, but couldn't afford to put away much of her salary. So, she started with just 2% automatically deposited into her savings account from each paycheck. Whenever she got a raise, she upped the percentage, and eventually reached her goal of 10%. She recently used her accumulated savings to buy her first home.



If you're goal-oriented, programs like Wells Fargo's *My Savings Plan* can also help. The Plan helps you identify your goal, assign a savings account to it, determine the amount you want to save each month, and set a completion date. As the monthly deposits are made, you can track your progress and see how close you are to reaching your goal.

2. Pay more than your minimum on credit cards

Using a credit card for your daily expenses and paying it in full every month may help you manage your monthly cash flow, keep track of your expenses, and build credit history without paying interest. If you do carry a balance, be sure to look at your credit card statement. You'll see how long it will take you to pay off your balance making just the minimum payment each month. You'll also see how much less time—and less interest—you'll spend if you add to your payment each month. Your small extra payment each month can add up and save over the long haul. Start by paying down your higher-interest-rate cards to maximize your savings.

3. Get cash back on your purchases

If you have good credit, consider getting a credit card that gives you a rebate for your purchases. There are cards that give you cash back, and others that apply your rebate directly to a loan or mortgage. Use your card for everyday purchases like gas and groceries, and set up automatic payments for recurring bills such as utilities and cell phone. The small rebates you earn throughout the month can add up to extra cash in your pocket or reduce your loan or mortgage balance.

4. Beef up your retirement savings

If your employer matches your retirement plan contribution, make sure you're taking advantage of this important benefit—it's like free money. If you haven't started yet or are contributing only the minimum each paycheck, consider committing to saving a minimum of 2% of your pay. Then gradually increase your contributions in small increments until you reach the maximum. Some experts say we need to save about 15% of our salaries to be on track for a healthy retirement. You'll be glad you made the extra effort each month when you hit retirement.

5. Put extra money toward bills instead of stuff you don't need

Thinking about what to do with that year-end bonus or a tax refund you have coming? Put it in your own pocket—instead of a retailer's cash register—by applying it to the credit card you have with the highest interest rate. By paying down your balance, you're not only reducing the amount you owe and the amount of interest you're paying, you're also lowering your future monthly payments.

Learn more

- For details on the Wells Fargo Cash BackSM Card, the Wells Fargo Cash BackSM College Card and the Wells Fargo Home Rebate Card®, go to: Wellsfargo.com/credit_cards
- For details on automatic deposits into your savings account, go to: wellsfargo.com/savings_cds
- For details on *My Savings Plan*, go to: wellsfargo.com/jump/mysavingsplan

Managing college debt

When you take out a private student loan, repaying it can seem far off in the future. But, keeping repayment top of mind from day one can help in the long run—and can make life easier when you finish school.

Make sure you don't over borrow

Knowing what your loan(s) will cost is a good reality check. Keep track of how much you're borrowing and at what interest rate(s). Use the Loan Debt vs. Earning Power calculator at wellsfargo.com/student/planning to see if the amount you plan to borrow is in line with your earning potential.

Consider making interest payments while you're in school

Making payments on your student loans isn't always required while you're in school, but the interest still accrues. That accrued interest will be added to the principal balance, and interest will be charged on it during the repayment period after you graduate or leave school. If you can make interest payments while you're in school, it can significantly cut down on your payments down the road.

How much could you be saving?

In this example, two students borrowed \$7,500 at a 7% fixed interest rate each year they were in college. Student A paid \$2,064.84 less by paying the interest that accrued during school, and these payments can be as little as \$25 per month.

	Student A Made interest payments on loans during school	Student B Did NOT make interest payments on loans during school
Total student loans	\$30,000	\$30,000
Total interest accumulated during 4 years of school	\$0	\$5,250
Principal balance due at graduation	\$30,000	\$35,250
Total payments over the life of the loan	\$47,049.05	\$49,113.89
Total interest paid	\$17,049.05	\$19,113.89
Amount saved by paying interest during school	Saved \$2,064.84	\$0

Just think of the additional savings Student A would have gained if they paid more than just the interest charge while they were in school.

Visit the College Planning Center & Calculators

Find out how to save, plan, and pay for a college education at wellsfargo.com/student/planning.

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- you will know to verify your identity.
- After reviewing your credit score and credit report, look over your credit summary and check for any errors. And finally, if you choose, you have the option to meet with a banker to have a personalized one-on-one meeting to discuss your credit situation.

Frequently Asked Questions

Q: What type of credit score will I get?

A: You will receive an educational credit score based on the VantageScore® model using a range of 300–850 (custom VantageScore) provided by Experian®. The higher the credit score, the better your credit rating.

Q: Is this the credit score I will get if I apply for credit?

A: Your credit score can vary by lender, depending upon the type of scoring model used. The number you receive in this promotion is for educational purposes only and will not be the same as the credit score obtained when applying for credit with Wells Fargo.

Q: Will accessing my credit score and credit report affect my credit score and show on my credit report?

A: No, accessing your credit score with this promotion will not affect your credit score and will not show as a lender inquiry on your credit report.

Q: Does accessing the credit report affect the free credit report I get once a year?

A: This credit report does not count as the free annual credit report you can request from annualcreditreport.com. Also, that credit report does not include a free credit score.

Talk with a banker today to get your FREE credit score and complimentary credit report.

Getting access to credit at good rates

For some people, getting access to credit can be challenging because they don't know where to start or who to turn to for help. Not knowing where to begin can be stressful and confusing. In these situations, customers might work with the first lender they find that will extend them credit.

How to get started

1. **Do research**—get a copy of your credit report, then meet with the financial institution where you have a checking or savings account to discuss your situation. See page 1 for details on how you can get your Free Credit Score and Complimentary Credit Report.
2. **Ask questions**—find out:
 - What type of credit options do you have?
 - What can you do now to start building or better managing your credit?
 - How can you build or better manage your credit to achieve long-term goals like buying a house?
3. **Decide which credit option is right for you**—you can start building or better managing your credit in several ways:
 - You may apply for a secured credit card, then with a record of on-time payments you may qualify to graduate to an unsecured credit card.
 - If you have a savings or CD account, you can apply for a secured loan or line of credit.
 - If your car is paid for, you can consider using it as an asset to secure a loan for your personal needs.
4. **Make on-time payments**—to get better rates, you need a credit report that shows you're experienced with credit, and have a proven track record of making on-time payments.

As you establish a solid credit history, you can move on to other credit products

To show lenders you are ready to move up the credit ladder to bigger responsibilities, you typically need to show a history of on-time payments and staying under credit limits on at least three different types of credit such as a credit card, a car loan, and a student loan. Talk with your banker to find out what you qualify for—and the steps you need to take to get the credit you want at competitive rates. Getting the credit you need to reach your goals now and in the future requires that you have good information.

Make your spending go farther this holiday season

Holiday Discounts



Whether you're buying gifts online or shopping at your favorite store, make your holiday spending go farther when you pay with your Wells Fargo Visa® Credit or Debit Card.

As a Wells Fargo Visa cardholder, you have access to:

- Special discounts
- Promotional coupons
- Free shipping
- And much more!

Learn more

wellsfargo.com/holidaydiscounts

Wells Fargo can help you create a budget and stick to it with our free money management tool *My Spending Report with Budget Watch*

Our online resource automatically tracks your deposits, categorizes your spending, helps you easily create a budget, and allows you to monitor your progress toward monthly budget goals—for more control over your finances. *My Spending Report with Budget Watch* can help you:

- **Watch where your money goes**—Your Wells Fargo Debit Card, Credit Card, and Online Bill Pay spending is sorted into familiar categories automatically—no receipts to save, no spending to key in. And you can gain added insight into your spending with a snapshot view of your budget goals, averages over time, and more.
- **Track your income and deposits**—Get a complete overview of your finances in one convenient spot.
- **Set budget goals for key spending categories**—Create monthly spending goals using the Budget Watch feature.
- **See “What’s Left” each month**—We update your Budget Summary each business day, so you always know how close you are to meeting your budget goals. Use “What’s Left” to pay down debt or build your savings.
- **Set up email alerts**—Periodic budget alerts keep you informed about your progress.

Learn more about My Spending Report with Budget Watch at wellsfargo.com