

Fair & Responsible Lending — good for all

At Wells Fargo Bank N.A. and its affiliates (Wells Fargo), we want to help our customers succeed financially. That's why we're committed to making financial services available to everyone on a fair and consistent basis and providing all applicants an equal opportunity to obtain financing. It's a commitment we expect not only from our team members, but also the companies we do business with.

Fair and Responsible Lending applies to us all. That's why Wells Fargo strives to comply with both the spirit and letter of the law, including federal, state, and local laws and regulations that prohibit discrimination in lending and other unfair, deceptive, or abusive practices. Because we believe in fair and consistent access to credit, we're firmly committed to ensuring that all credit applicants and prospective credit applicants are treated appropriately throughout the entire lending process.

Our commitment to Fair and Responsible Lending includes:

- Providing responsible consumer loans and services that provide value to the customer and are priced appropriately
- Advertising products and services in a non-discriminatory, clear and balanced manner
- Adhering to responsible lending practices that fully disclose costs and conditions of credit to the customer and allow the customer to make an informed decision
- Promoting credit and pricing decisions that are based on prudent underwriting standards
- Training on Fair Lending and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) laws and on customer service techniques designed to help our team members treat all applicants fairly and consistently while providing timely and helpful service
- Appropriately handling customer complaints

We expect, as our third party service provider, that you share our Fair and Responsible Lending commitment in both words and actions by ensuring all people seeking financing or being serviced are treated fairly and consistently. Furthermore, your agreement(s) with Wells Fargo requires compliance with all applicable laws with regard to the extension of credit and servicing of accounts, including those covering fair and responsible lending.

Thank you for helping support our commitment to fair and responsible lending. If you have any questions about our Fair and Responsible Lending program, please contact your business development representative.