

## American Gem Society credit card program

In connection with your Agreement with Wells Fargo Bank, N.A.

## Volume Rebate Incentives

The Volume Rebate<sup>1</sup> is a program incentive based on the amount of net charge volume (total of all purchase volume posted to accounts minus any credits, other than payments, on accounts) that you submit on the American Gem Society credit card program during a calendar quarter.

### Wells Fargo will pay a quarterly Volume Rebate as follows:

Quarterly Net Charge Volume <sup>2</sup>	Volume Rebate Earned
\$40,000 – \$99,999	25 basis points (0.0025)
\$100,000 – \$199,999	50 basis points (0.0050)
\$200,000 – \$399,999	60 basis points (0.0060)
\$400,000 and greater	70 basis points (0.0070)

### Here's an example of what that could mean for your business.

Quarterly Net Charge Volume <sup>2</sup>	Multiplier	Volume Rebate
\$56,000	0.0025	\$140
\$165,000	0.0050	\$825
\$285,000	0.0060	\$1,710
\$500,000	0.0070	\$3,500

The incentive program mentioned above demonstrates our commitment to you and your customers. We are excited about the future of the industry and thank you for choosing the American Gem Society credit card program.

### Questions:

Amanda Howe  
515-985-0155  
Amanda.Howe@wellsfargo.com

This document is provided by Wells Fargo Retail Services in connection with the Dealer Agreement between you and Wells Fargo Bank, N.A. Please keep this with your agreement for reference.

1. In order to receive any rebate, bonus, or volume incentive payment, including the Volume Rebate set forth above, your company must not be in default or breach of the agreement following the end of the calendar quarter during which any rebate was earned. Wells Fargo reserves the right to stop offering any rebates, bonuses, or volume incentives at any time with or without notice to you.

2. Net charge volume is the total of all purchase volume posted to accounts minus any credits, other than payments, on accounts. In no event will the basis points used to calculate the Volume Rebate on any given credit term promotion exceed the discount rate on such promotion.