

CEO Mobile[®] Credit Management

User Guide

Together we'll go far



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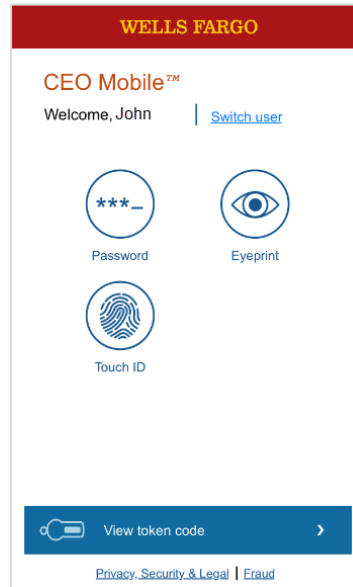
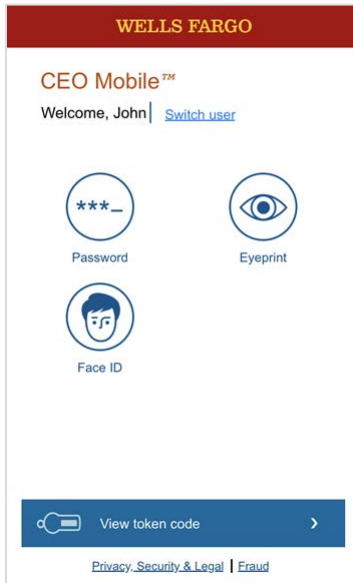
Getting Started

Follow these steps to access Credit Management using the *CEO Mobile* service.

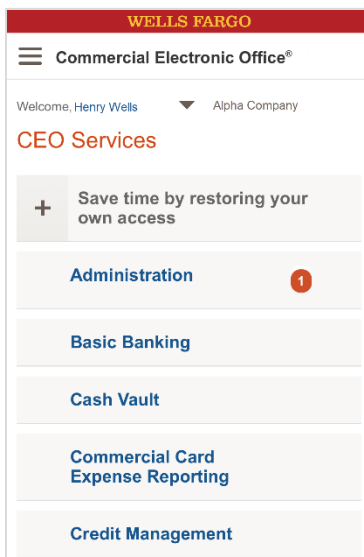
1. Open your device's mobile browser and go to **https://ceomobile.wellsfargo.com**.

Note: Consult your mobile device's manual for detailed information on your device's browser capabilities. Also see the Mobile browser FAQs for more general information on internet browsing with mobile devices.

2. *CEO Mobile* biometrics gives you safe, personalized, and secure access to the *CEO Mobile* app. Sign on using **Touch ID** or **Face ID** on iOS devices depending on the configuration of your mobile device. You can also sign on using company ID, user ID, and password or **Eyeprint**.



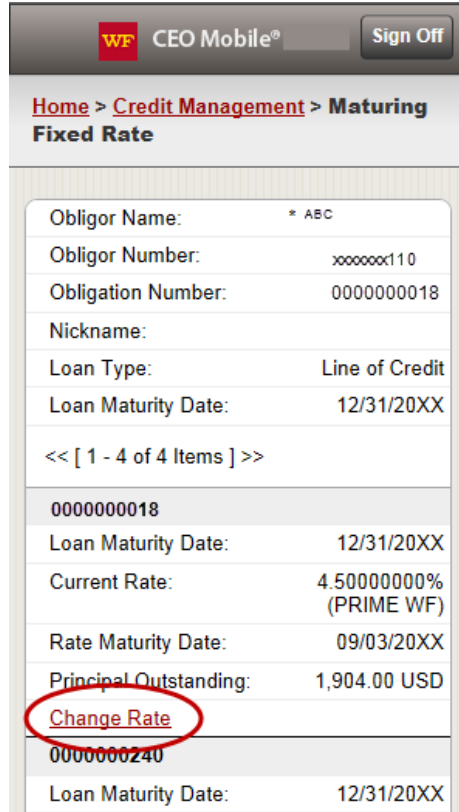
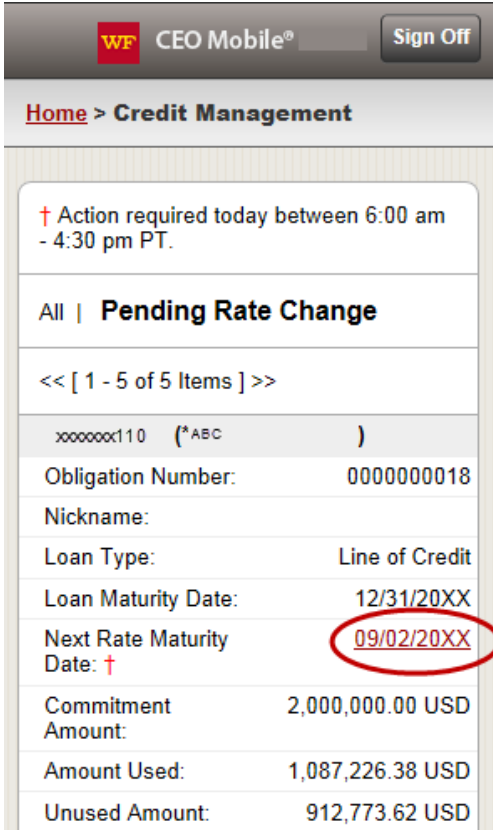
3. From the *CEO Mobile* home screen, select **Credit Management**.



Selecting a New Interest Rate

After signing on, the Credit Management home screen displays.

1. Select the date to the right of **Next Rate Maturity Date**. The Maturing Fixed Rate screen displays.



2. Locate the loan you want to change the interest rate for and select **Change Rate**. The Select Index & Rate screen displays with a list of index and rate options.

3. Select the radio button next to the new preferred rate, then select **Change Rate**.
Select the rate to see how the interest rate is calculated.

WF CEO Mobile® Sign Off

Home > ... > Maturing Fixed Rate > **Select Index & Rate**

Obligation Number:	000000018
Loan Maturity Date:	12/31/20XX
Current Rate:	1.42520000% (LIBOR)
Rate Maturity Date:	09/03/20XX
Principal Outstanding:	19,812.96 USD

Available Rates

Index	Rate
<input checked="" type="radio"/> Overnight PRIME WF	4.50000000%
<input type="radio"/> LIBOR	0.17563000%

Change Rate Cancel

10/24/20XX 06:45 AM PT Refresh

If you selected a variable rate in the previous step, the Enter Rate Maturity Date screen displays.

4. Confirm you want to change the interest rate and select **Change Rate**.

Note: Select **Edit** if you need to edit the rate, then go back to the Select Index and Rate screen where you can select a different rate. You can also select **Cancel** to go back to the Maturing Fixed Rate screen to select a different loan that requires a rate change.

WF CEO Mobile® Sign Off

Click **Change Rate** to apply your rate changes. MCM1058

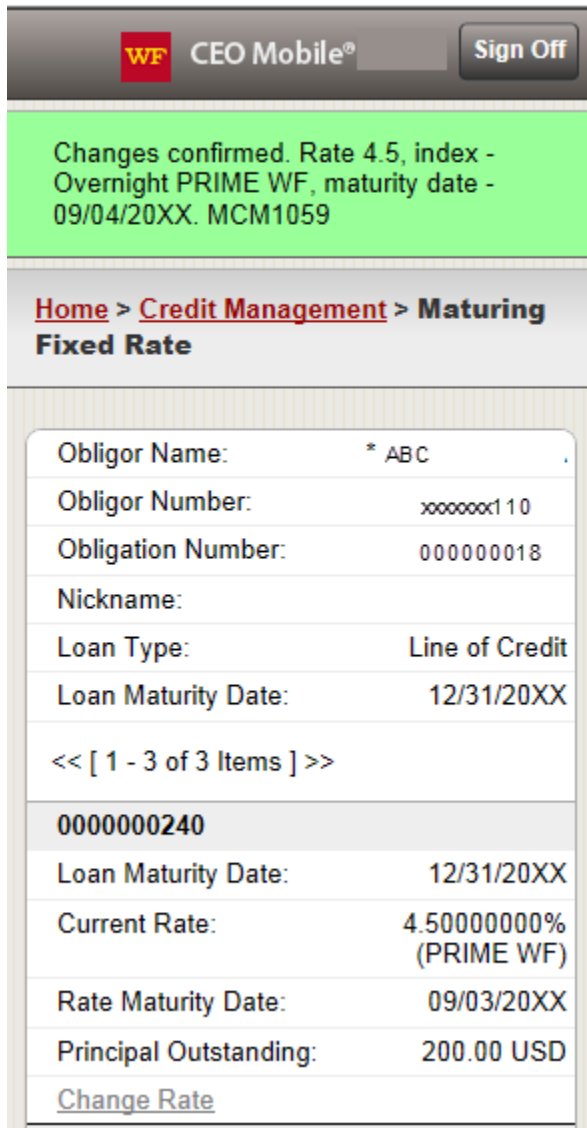
Obligor Name:	* ABC
Obligor Number:	xxxxxxxx110
Obligation Number:	000000018
Nickname:	
Loan Type:	Line of Credit
Loan Maturity Date:	12/31/20XX
Maturing Fixed Rate Obligation Number:	000000018
Principal Subject to New Rate:	1,904.00 USD
New Index:	Overnight PRIME WF
New Rate:	4.50000000%
New Rate Maturity Date:	09/04/20XX

Email confirmation to user@company.com

Change Rate Edit | Cancel

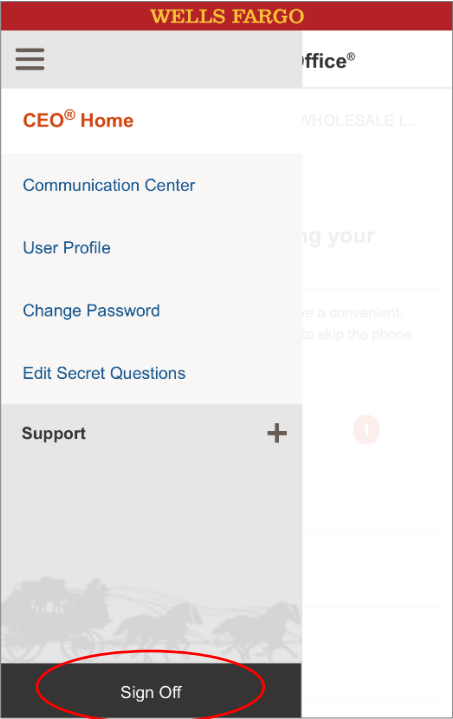
The Maturing Fixed Rate screen displays a confirmation message if the new interest rate is successfully submitted.

A message highlighted in green confirms that the change has been made.



Signing Off the CEO Mobile Service

To securely exit your session, select **Sign Off** in the main menu.



Your session ends and returns you to the sign on screen, and no confidential data will be visible on your device's screen.

Frequently Asked Questions

General FAQs

<i>What can I do with Credit Management on the CEO Mobile service?</i>	You can view both summary and detail level loan information as well as select new interest rates for those loans that have rates nearing maturity.
<i>I see the date next to the Next Rate Maturity Date field, but I can't select it. What's wrong?</i>	Interest rates can only be reset between the hours of 6:00 a.m. and 4:30 p.m. PT (9:00 a.m. to 7:30 p.m. ET). The date link is not active if you attempt to change a rate outside of these hours
<i>Will I still receive a confirmation notice when changing my rate, using the CEO Mobile service?</i>	Yes. Confirmation notices are handled in the same manner as they are on the CEO portal.
<i>Why can't I see my Dealer Service loans?</i>	Dealer Service loans are not currently available on the CEO Mobile service. You may access these loans using the Credit Management application on the CEO portal.

Mobile Browser FAQs

While customers are encouraged to contact their wireless carrier with general questions about mobile browsers, here are some common questions that may come up. These FAQs are intended to increase familiarity with mobile browsing and how it is likely to work with the *CEO Mobile* service.

<p><i>How is the browser on my mobile device different from my computer's browser?</i></p>	<p>The mobile browser uses a smaller screen making web pages and how data displays on the screen look different. You may notice a change in how you navigate to links. Embedded applications such as Flash usually do not work.</p> <p>You may also find you are not able to view or use pages with complex functionality that requires plug-ins or Java.</p>
<p><i>How much does it cost to use the CEO Mobile service?</i></p>	<p>This depends on your data plan; consult with your service provider. Most data plans charge based on the amount of data you access through your mobile browser. Oftentimes, data is only transmitted when you click a link or refresh a web page.</p>
<p><i>Can I view a web page without loading its images (to save on data)?</i></p>	<p>Individual mobile devices vary, but most do not have this capability.</p>
<p><i>How do I know if my mobile device can access the Internet?</i></p>	<p>Most modern mobile devices are capable of supporting mobile Internet browsing. Check your mobile device's user manual to see if it's web-enabled.</p>
<p><i>Will mobile browsing usage affect the battery life of my phone?</i></p>	<p>Yes, both web usage and signal strength can affect your device's battery and performance.</p>
<p><i>What happens if someone calls my cell phone while I'm using my mobile browser?</i></p>	<p>This depends on the type of phone you have. Some phones, including BlackBerry devices, interrupt your session to tell you that you have a call, giving you the option to ignore the call and continue browsing, or answer the call.</p>
<p><i>Can I access the Internet everywhere?</i></p>	<p>To access the Internet, you must be in a service area with your mobile device receiving a signal.</p>
<p><i>What happens if I forget to end my mobile browser session?</i></p>	<p>After 15 minutes of inactivity, your <i>CEO Mobile</i> session automatically ends. Most browsing is billed based on how much data is transferred, so inactivity usually does not create additional costs.</p>
<p><i>How do I connect to the Internet from my mobile device?</i></p>	<p>To access the Internet you must have a data plan on your mobile device. To connect to the Internet, consult the user guide for your device for instructions. Different mobile devices can vary widely in operation.</p>
<p><i>Can I navigate to any Web site with my mobile device?</i></p>	<p>Yes, though not all Web sites can be viewed through every mobile browser. You should be able to access the <i>CEO Mobile</i> service. If you cannot access it, make sure you can access other mobile-enabled Websites. If you cannot, there is probably a problem with your connection. If you can, you may be encountering a temporary problem with the <i>CEO Mobile</i> service.</p>
<p><i>Can I get a computer virus on my mobile browser?</i></p>	<p>We are not currently aware of any serious mobile device virus, although this could change at any time. However, as with any technology that transmits information, we recommend caution with opening strange e-mails or downloading anything from a source you don't completely trust.</p>