

MARKETING COMMUNICATIONS BULLETIN MCB09-105R

TO: Residential Distributors
FROM: Carol Baker, Director of Communications
RE: NORDYNE ComfortPlus™ Consumer Financing Program Changes
DATE: March 12, 2009

As the economic environment continues to deteriorate, reflected by the latest unemployment and consumer confidence reports, GE Money is making changes to its programs to reduce the increased risks attributable to these difficult times.

On April 1st 2009, a new ComfortPlus Rate Sheet from GE Money will go into effect. These changes **will not** impact our upcoming ecoLogic™ consumer financing promotion scheduled this Spring. However, there are major changes to the regular program offering for NORDYNE ComfortPlus.

This change is driven by recently revised lending requirements that will effect all financial institutions in the U.S. In 2010, "Same As Cash" (A.K.A. No Payment/Deferred Interest) programs will be prohibited by all lenders in the U.S. This is a reflection of high default rates experienced in these types of programs.

Effective April 1, 2009, NORDYNE ComfortPlus program will require a minimum monthly payment on all promotions. The newly introduced Reduced APR/Low Payment Factor options will continue to be available and are proving to be a great success in the marketplace. GE has evaluated the risks and surveyed consumers about payment programs. Results of surveys and product tests reveal that consumers prefer to make regular payments over time and rank "with pay" promotions as easier to understand and use. Based on their findings, minimum payment options reduce risk for all parties, appeal to shoppers and align with GE's commitment to responsible lending.

The new changes you will see in the program effective April 1, 2009 are:

- No Payment/Deferred Interest Programs have been replaced with Low Payment/Deferred Interest Programs. Plans will include 3, 6, 12, 18 and 24 month offers.
- 3 Months-No Payment/Fixed APR programs has been replaced with Fixed APR Programs (7.99%/9.99%/11.99% options are available).
- Also, fixed equal payment/0% interest options have been added to the rate sheet in 12, 18, 24 and 36 month options.
- Current 36 and 60 Month low interest/fixed payment options have not changed.

GE Money will send the new rate sheet to enrolled dealers directly. NORDYNE will post the new rate sheet along with the revised payment calculator (Excel format) on eNORA. A copy of that rate sheet has been included on the next page of this bulletin for reference.

GE Money has created a website you can visit which will help provide more detail on GE's views and interpretations of the new federal regulations for 2010. Go to <http://www.gemoney.com/2010>



GE Money

Comfort Plus™

Comfort Plus Credit Program

Effective April 1, 2009

Valid for Dealer numbers starting with 5348122090xxxxxx

Plan #	Standard Plan*	Dealer Fee
001	Prime + 13.90% APR	2.00% Payment Factor 0.00%

*The Prime Rate for a billing period is the highest bank prime loan rate, as published in the Money Rates section of the Wall Street Journal, on the fifth business day before the first day of that billing period. The annual percentage will never go below 18.40%.

LOW PAYMENT CUSTOMERS

Plan #	Fixed APR Options	Dealer Fee
501	11.99% APR	1.25% Payment Factor 4.60%
503	9.99% APR	1.25% Payment Factor 5.90%
504	7.99% APR	1.25% Payment Factor 8.10%

FIXED PAYMENT CUSTOMERS

Plan #	Fixed Equal Payments, Fixed APR Options	Dealer Fee
469	36 months at 6.90% APR	3.08% Payment Factor 6.95%
499	36 months at 9.90% APR	3.22% Payment Factor 4.30%
569	60 months at 6.90% APR	1.98% Payment Factor 9.55%
599	60 months at 9.90% APR	2.12% Payment Factor 8.05%
412	12 months at 0.00% APR	8.33% Payment Factor 9.10%
418	18 months at 0.00% APR	5.56% Payment Factor 13.10%
424	24 months at 0.00% APR	4.17% Payment Factor 15.10%
436	36 months at 0.00% APR	2.78% Payment Factor 19.00%

NEED TIME TO PAY CUSTOMERS

Plan #	Deferred Interest Options	Dealer Fee
303	3 Months With Payments/Deferred Interest	2.00% Payment Factor 1.99%
306	6 Months With Payments/Deferred Interest	2.00% Payment Factor 4.65%
312	12 Months With Payments/Deferred Interest	2.00% Payment Factor 7.90%
318	18 Months With Payments/Deferred Interest	2.00% Payment Factor 12.10%
324	24 Months With Payments/Deferred Interest	2.00% Payment Factor 16.80%

For questions contact Merchant Services at 1-800-330-5189

Payment Information: Standard Credit Plan

Monthly Payment = 2% of the highest stated balance, or \$30, or Finance Charges, Late Payment Fees and Over Limit Fees plus \$20, whichever is greatest. It is recommended that you quote 2% of the highest statement balance plus \$20. For example: (2% x \$5,000) + \$20 = \$120 (this assumes that highest stated balance is always \$5,000 or less and that the sum of [Finance Charges + Late Payment Fees + Over Limit Fees + \$20] does not exceed \$100).

For Dealer use only. This communication is being sent based on an established relationship. If you wish not to receive future faxes, call 800-333-1082, fax to 866-451-0103 or write to GE Money-Americas, c/o Client Support, OH3-4248, PO Box 8726, Dayton, OH 45482-0278. Failure to comply with your request within 30 days is unlawful. 3-1-09





Discontinued credit promotions (April 30, 2009)

- The following promotions will be discontinued after April 30, 2009.
- Any sale submitted for funding on these promotions after May 31, 2009 will default to standard credit terms.

Plan #	No Payments/Deferred Interest Options		Dealer Fee
103	3 Months No Payments/Deferred Interest	2.00% Payment Factor	0.50%
106	6 Months No Payments/Deferred Interest	2.00% Payment Factor	4.05%
109	9 Months No Payments/Deferred Interest	2.00% Payment Factor	6.40%
112	12 Months No Payments/Deferred Interest	2.00% Payment Factor	8.80%

Plan #	3 Month NPDI with Fixed APR**		Dealer Fee
832	3 Month NPDI & 11.99% APR	1.25% Payment Factor	5.10%
831	3 Month NPDI & 9.99% APR	1.25% Payment Factor	6.40%
830	3 Month NPDI & 7.99% APR	1.25% Payment Factor	8.60%

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