



WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

Important Information About Your Account

1. What are your billing rights?

Addressing Errors and Transaction Disputes

If you believe that your bill is wrong ("error") or you need more information about a transaction on the statement, contact us as soon as possible. We must hear from you within 60 days after we sent you the first bill that your error appeared on.

In order to keep your billing rights, you must write to us. While you can call us at the phone number listed on your statement or contact us in another way, doing so will not preserve your billing rights.

Follow these steps when contacting us:

1. Write a letter ("Written Notice") about the error or transaction question you have. Include the following details:

Written Notice Topic	Details to Include
Errors	<ul style="list-style-type: none">Your nameYour account numberDollar amount of the suspected errorDescription of the error and why you believe it is wrong
Transaction Questions	<ul style="list-style-type: none">Your nameYour account numberDescription of the transaction in question

2. Mail your Written Notice to the following address:

Wells Fargo Bank, N.A.
P.O. Box 522
Des Moines, IA 50306-0522

Bill Payments During an Investigation

Suspected Error Amounts

While we are investigating your suspected error amount, you do not have to pay that amount. But you must still pay the rest of your bill that is not part of the error. We also cannot report you as late or take any action to collect your suspected error amount during our investigation.

Automatic Bill Payments

You can stop authorized automatic payments for your credit card bill on the amount you believe is an error. To do so, we must receive your Written Notice within three business days before the scheduled automatic payment happens.

Addressing Quality of Goods – Special Rule for Credit Card Purchases

If you purchased a good or service with your credit card and have a problem with the quality, you may not have to pay your remaining amount on the good or service. To qualify, you must have tried in good faith to correct the problem with the merchant. If we own or operate the merchant, or we mailed you an advertisement for the property or services, then we will cover all purchases. Otherwise, the following three details must apply in order to have this protection:

- The purchase must cost more than \$50.
- You must have made the purchase in your home state or within 100 miles of your mailing address.
- You must have a balance left on the charge you are disputing. For example, the good cost \$1000, and you already paid \$700, leaving \$300 left to pay.

2. How do we use your credit information?

We may provide information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we report. To do so, take these steps:

- Write a letter to us that describes the specific information that is not correct or that you are disputing, as well as any supporting documents.
- Mail your letter to us at the following address:
Wells Fargo Bank, N.A.
P.O. Box 14517
Des Moines, IA 50306-3517

If the information relates to identity theft, you will need to provide us with an identity theft report.

3. When do we process payments?

We process payments in different ways depending on whether you make Conforming– or Non-Conforming Payments.

Conforming Payments

- "Conforming Payments" are payments that you either:
 - Mail to us using the enclosed payment coupon to the payment address listed on your statement or
 - Make via the "Transfer" tab or "Make a Payment" link on the Wells Fargo Online Banking credit card Account Activity tab at: www.wellsfargo.com.

When We Receive the Payment	When We Credit Your Account
In the mail by 5:00 p.m. local time	The date that we receive your payment
In the mail after 5:00 p.m. local time	The next day
Through our Website or Mobile App	We will disclose this detail when you make your transaction.

Non-Conforming Payments

"Non-Conforming Payments" are payments that you make in any other way, such as:

- Certified mail
- FedEx or UPS
- Envelopes with addresses that are not clear enough to read

Non-Conforming Payments may not receive credit for up to five days after the date that we receive it.

Payments Made on Last Day of Statement Cycle

When you make payments to your account on the last day of the statement cycle, we apply those payments on that day. However, these payments may not appear on your monthly billing statement or credit report until the next statement cycle.

4. What does a check payment authorize?

When you pay with a check, you authorize us to do either of the following:

- Use your check information to make a one-time electronic fund transfer from your account. In this scenario, we may withdraw the funds from your account as soon as the same day we receive your payment. You also will not get your check back from your financial institution.
- Process the payment as a check transaction.

5. How do you pay your Account with an amount less than you owe?

If you want to pay your account for less than the full amount you owe, mail your request to us at:

Wells Fargo Bank, N.A.
P.O. Box 10311
Des Moines, IA 50306-0311

Please note: These payments do not erase your full debt.

6. How do we calculate your balance?

We use a method called "average daily balance (including new purchases)." For more information, refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

7. How can you avoid paying interest on purchases?

Your Payment Due Date is at least 25 days after each billing period closes. You must pay your entire balance each month to avoid interest charges. We begin charging interest on cash advances and balance transfers on the transaction date.

8. How can you manage your account?

To manage your account details — including card payments, alerts, and address changes — visit wellsfargo.com or call the customer service number that appears on your account statement.

9. Will customer service monitor your calls with us?

We may record or monitor any calls you have with customer service.

Transactions (continued from previous page)

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
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Purchases, Balance Transfers & Other Charges

6523	10/27	10/28	24412959D2MLQ8K9P	FT COLLINS ARC THRIFT FORT COLLINS CO		1.08
6523	10/27	10/28	24445009D00MB5JNA	DOLLAR TREE FORT COLLINS CO		2.69
6523	10/28	10/28	24692169D2YA1LBJS	SQ *ALLEYCAT CAFE' Fort Collins CO		10.68
6523	11/01	11/01	24431069H2DK0RM2B	AMAZON.COM*UL71Y8WA3 SEATTLE WA		25.64
6523	11/01	11/01	24692169H30LF2EMN	AMZN Mktp US*9G6SA38R3 Amzn.com/bill WA		32.48
6523	11/01	11/01	24692169H314H85TZ	AMZN Mktp US*8H8JK9GZ3 Amzn.com/bill WA		13.95
6523	11/02	11/02	74083429J0009XFMM	OBSIDIAN.MD OAKVILLE CD		10.00
6523	11/05	11/05	24034549M00GWGDD4	CONOCO - SEI 13171 FORT COLLINS CO		15.00
6523	11/05	11/05	24692169M3465VXDQ	AMZN Mktp US*EY2HG4413 Amzn.com/bill WA		24.98
6523	11/10	11/10	24445009VEJ246J3B	FIVE GUYS CO300 QSR FORT COLLINS CO		17.82
6523	11/11	11/11	24492159VLWG3AG2T	LYFT INCREASE TIP 855-865-9553 CA		3.82
6523	11/11	11/11	24492159VMNJJ56QH	LYFT RIDE SAT 2PM 855-865-9553 CA		19.08
6523	11/11	11/11	24492159VMNJ6YLGV	LYFT RIDE SAT 12PM 855-865-9553 CA		15.99
6523	11/11	11/11	24692169V2ZJZSL51	SQ *CHICK-FIL-A SEC 112 Fort Collins CO		17.21
6523	11/12	11/12	24492169W001224MD	GITHUB, INC. HTTPSGITHUB.C CA		10.00
6523	11/14	11/14	24692169Y31BD4B9Q	AMZN Mktp US*0I23S76H3 Amzn.com/bill WA		36.48
6523	11/15	11/15	24492159ZLSATMDK7	GRUBHUBSUSHI2GO GRUBHUB.COM NY		35.51
6523	11/18	11/18	2413746A2EJG24N69	TST* TASTES ON THE FLY-ME DENVER CO		29.95
6523	11/18	11/18	2449216A2001969FW	CHATGPT SUBSCRIPTION HTTPSOOPENAI.C CA		20.00
6523	11/19	11/19	2413746A40108FJYT	PUBLIX #1413 DUNEDIN FL		18.96
6523	11/19	11/19	2469216A335JVLSG9	SQ *CORK & BEANS Dunedin FL		12.43
6523	11/20	11/20	2449216A40007JWKN	OPENAI HTTPSOOPENAI.C CA		5.00
6523	11/20	11/20	2449216A40007MPJ4	OPENAI HTTPSOOPENAI.C CA		5.00
6523	11/21	11/21	2401339A50297K2NX	556 GREAT CLIPS AT CALADE DUNEDIN FL		25.00
6523	11/21	11/21	2442733A5LYT37R9T	MCDONALD'S F6557 DUNEDIN FL		18.04
6523	11/22	11/22	2400322A6MWBH5GB3	EXXON REBEL#831 PALM HARBOR FL		15.14
6523	11/22	11/22	2449216A72Z13PG55	TST* JUANS MEXICAN GRILL Palm Harbor FL		12.24
6523	11/25	11/25	2449215A9ML48VPQN	LYFT RIDE SAT 2PM 855-865-9553 CA		11.88
6523	11/25	11/25	2469216AA316MWB33	TST* DRAGONFLY SUSHI & SA Gainesville FL		87.10
6523	11/26	11/26	2405523AB8AX0Q47E	CARIBOU/EINSTEIN DENVER CO		13.05
6523	11/26	11/26	2405524ABRBGHMMW4	WAWA 5325 GAINESVILLE FL		15.82
6523	11/26	11/26	2405524ABRBGHMMYR	WAWA 5325 GAINESVILLE FL		3.21
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$585.23

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00

2023 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2023	\$0.00
TOTAL INTEREST CHARGED IN 2023	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge	Balance as of 11/27/2023
PURCHASES PROMOTIONAL RATE EXPIRES 05/28/24	0.00%	\$0.00	31	\$0.00	\$448.73
CASH ADVANCES	29.99% variable	\$0.00	31	\$0.00	\$0.00

Wells Fargo News

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