



24-Hour Customer Service: 1-833-404-2272
We accept all relay calls, including 711
Wells Fargo Online®: [wellsfargo.com](https://www.wellsfargo.com)

Payment Information		
New Balance	\$ 104.37	
Minimum Payment Due	\$ 25.00	
Payment Due Date	05/05/2025	
Late Payment Warning: If we do not receive your minimum payment by the Payment Due Date listed above, you may have to pay up to a \$40 late fee.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the New Balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 months	\$109
If you would like information about credit counseling services, refer to www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.		

If you pay rent using BiltProtect Rent ACH by transferring money from a linked bank account and notice an error or wish to dispute a transaction, please contact Bilt via email at support@biltrewards.com.

Transaction Summary					
Trans Date	Post Date	Reference Number		Description of Transaction or Credit	Amount
03/11	03/12	210001900	5270824283DYV64VH	HOMEWOOD SUITES HILTON WORCESTER MA	\$431.19
			FOLIO#81425053	ARRIVE 03/11/25 DEPART 03/13/25	
03/14	03/14	210001900	52708242A3EVLEBN6	HOMEWOOD SUITES HILTON WORCESTER MA	\$431.19-
			FOLIO#0081425053	ARRIVE 03/14/25 DEPART 03/14/25	
03/15	03/15	080001000	85309612BWGNXX0DD	TAIPEI CUISINE QUINCY MA	\$80.62
03/16	03/16	840001600	05436842B8PFYL1LR	UEP*TEAHOLIC LLC CAMBRIDGE MA	\$15.19
03/16	03/16	840001600	05436842B8PFYL1SE	UEP*TEAHOLIC LLC CAMBRIDGE MA	\$10.65
03/16	03/16	840001600	05436842B8PFYL1X1	BANH MI LE INC QUINCY MA	\$30.76
03/18	03/18	860001800	55432862D611GLZE2	TST*WAKU WAKU - QUINCY 617-751-1587 MA	\$68.75
03/18	03/18	740001500	02305372D00DH3MJ2	TST* TATTE BAKERY BROO BROOKLINE MA	\$48.32
03/18	03/18	970001900	72700692ES66FWABZ	ROD THAI FAMILY TASTE BOSTON MA	\$39.35
03/20	03/20	860001800	55432862G61V30RF8	STOP & SHOP 0020 QUINCY MA	\$3.99
03/21	03/21	840001600	05436842G8PFWYTPT	UEP*TEAHOLIC LLC CAMBRIDGE MA	\$14.18
03/24	03/24	120001600	55263522L88V6VMHG	BOSTON HARBOR HOTEL BOSTON MA	\$163.35
			FOLIO#0000001297	ARRIVE 03/22/25 DEPART 03/24/25	
03/27	03/27	000000141	857411102N0XSLXB87	ONLINE PAYMENT THANK YOU	\$1,005.99-
03/28	03/28	730001900	05140482PLYRE7LNW	99 RANCH MARKET #160 QUINCY MA	\$35.48
03/29	03/29	860001800	55432862T5VE697SQ	ENCORE BOSTON HARBOR EVERETT MA	\$828.81
			FOLIO#735670	ARRIVE 03/27/25 DEPART 03/29/25	
03/29	03/29	430001800	82711162REHMQ5XHY	OH YE CHICAGO IL	\$21.08
04/02	04/02	000000141	857411102W0XSLZQ2L	ONLINE PAYMENT THANK YOU	\$885.37-
04/03	04/03	080001000	85309612YWGNXX0DA	TAIPEI CUISINE QUINCY MA	\$66.54
04/03	04/03	730001900	05140482XLYRQDASL	99 RANCH MARKET #160 QUINCY MA	\$11.43
04/04	04/04	920001300	75369432ZE9988TGW	MYSTIQUE EVERETT MA	\$26.40
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Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.



Amount Enclosed \$ _____

WELLS FARGO BANK N.A.
PO BOX 77053
MINNEAPOLIS MN 55480-7753

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an “Error”), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

- In your letter (a “Written Notice”), provide the following information:
- Your name and account number.
 - The dollar amount of the suspected Error.
 - Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 393, Minneapolis, MN 55480-0393 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments made on the last day of the statement cycle will be applied to your account on that day but may not appear on your monthly billing statement or credit report until the following statement cycle.

Payments. “Conforming Payments” are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the “Transfers” tab or “Make a Payment” link on the credit card Account Activity tab of Wells Fargo Online Banking at “https://www.wellsfargo.com”. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our website will be disclosed at the time of the transaction. “Non-Conforming Payments” are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

We cannot accommodate a check with a future date on it (postdated check). If you mail a postdated check, it will be processed on the date we receive it (regardless of the date on the check). To schedule a future-dated payment, sign on to the Wells Fargo Mobile App or wellsfargo.com or call us.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called “average daily balance (including new transactions)”. For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

A BiltProtect Rent ACH, as defined in your Credit Card Agreement, is not a payment to your credit card Account and will not affect the Purchase balance, Balance Transfer balance, or Cash Advance balance on your Account. BiltProtect Rent ACH transactions will not affect your credit limit and will not factor into the calculation of your Average Daily Balance or Minimum Payment Due, as reflected on your billing statement. **You are still required to make at least the Minimum Payment Due, as specified in your billing statement.**

If you disabled BiltProtect and a Bilt Rent Transaction, as defined in your Credit Card Agreement, posted to your account during the statement period, it will be included in the Purchase balance reflected on your billing statement. To be eligible to disable BiltProtect and make a rent purchase transaction: (1) your Account must be open and current; (2) the balance on your Account must not exceed your credit limit; and (3) the amount of your monthly rent payment must not exceed your available credit limit at the time. Your eligibility to disable BiltProtect will be disclosed on the Bilt website or in the Bilt mobile application and is subject to change at our sole discretion at any time.

To manage your account, including card payments, alerts and change of address, visit **www.wellsfargo.com** or call the customer service number which appears on your account statement.

Customer Service Monitoring. Calls may be recorded or monitored.

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