

WELLS FARGO ACTIVE CASH VISA SIGNATURE® CARD



Account Number  
Statement Billing Period  
Page 1 of 4

Ending in 6726  
11/27/2021 to 12/28/2021



Balance Summary

Previous Balance	\$0.00
- Payments	\$0.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$4,486.63
<b>+ Fees Charged</b>	<b>\$0.00</b>
<b>+ Interest Charged</b>	<b>\$0.00</b>
= New Balance	\$4,486.63

24-Hour Customer Service: 1-866-229-6633  
We accept all relay calls, including 711  
Outside the US Call Collect: 1-925-825-7600  
Wells Fargo Online®: wellsfargo.com

**Send General Inquiries To:**  
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit	\$10,000	Available Revolving Line Of Credit	\$5,513
Cash Advance Limit	\$2,000	Available For Cash Advances	\$2,000

Payment Information

New Balance	\$4,486.63
Minimum Payment	\$45.00
Payment Due Date	01/22/2022

**Send Payments To:**  
PO Box 77053, Minneapolis MN, 55480-7753

**Late Payment Warning:** If we do not receive your Minimum Payment by 01/22/2022, you may have to pay a late fee up to \$40.  
**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	18 years	\$11,332
\$142	3 years	\$5,127 (Savings of \$6,205)

If you would like information about credit counseling services, refer to [www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111](http://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111) or call 1-866-484-6322.

Important Information

Effective October 1, 2021, the United States Postal Service (USPS) will extend its delivery standards for some First-Class mail for up to 2 additional days. Please note that this may delay your receipt of mail from us and our receipt of mail from you (including mailed payments). Especially when mailing items to us via USPS, please take this change into account. Payments can also be made online at WF.com, WF Mobile App, in any Wells Fargo branch, or by calling the number on the back of your card.

Wells Fargo Rewards Summary

Rewards balance as of 11/30/2021 is 0

The rewards balance is for **Rewards ID 60018227389**.  
This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit wellsfargo.com/rewards or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges					
11/28	11/28	2494301AD09FHJ5JW	THE HOME DEPOT #6311 TAMPA FL		13.29
11/29	11/29	2443106AE61GJPWZ8	COURTESY KIA NEW CAR TAMPA FL		152.86
11/29	11/29	2445501AD43A7YHLX	WAL-MART #2740 TAMPA FL		4.50
11/30	11/30	2449216AE00137KMM	SHERPA AUTO TRANSPORT HTTPSSHERPAAU NC		300.00
12/03	12/03	2416405AJB01HXNVT	EXXONMOBIL 97587158 ALACHUA FL		32.82
12/03	12/03	2416407AHJH82X7YA	WAWA 5335 00053355 SEFFNER FL		2.14
12/03	12/03	2416407AJ37GSKAF8	LOVE S TRAVEL 00008011 CORDELE GA		2.04
12/04	12/04	2413746AKHF19FPG8	USPS CHANGE OF ADDRESS 800-238-3150 TN		1.10

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNTContinued

Detach and mail with check payable to **Wells Fargo**. For faster processing, include your account number on your check.

Account Number	4147 1814 0604 6726
New Balance	\$4,486.63
Minimum Payment	\$45.00
Payment Due Date	01/22/2022

00448663000000000000450041471814060467261

Amount Enclosed

\$

KRISHNAKUMAR VISWANATHAN  
18323 BRIDLE CLUB DR  
TAMPA FL 33647-1783

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

YKG  
514

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 14517, Des Moines, IA 50306-3517 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.** “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.

*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 purchases)”. 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.

**Secured Accounts.** For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

**Customer Service Monitoring.** Calls may be recorded or monitored.

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**Change of Address Form** — If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

ACCOUNT FIRST NAME	ACCOUNT LAST NAME
NEW STREET ADDRESS	
PO BOX/ APT #	
CITY, STATE/ZIP	
HOME PHONE	WORK PHONE



# Get the most of your card

Make it your go-to card and simplify payments



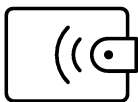
## Set up automatic payments

Pay your credit card bill automatically by transferring funds from your checking or savings account. Simply log on to your account at [wellsfargo.com/online-banking](https://wellsfargo.com/online-banking) and choose your payment option — such as the set amount or last statement balance — to help ensure your bill is paid automatically and on time.



## Pay recurring bills

Make your Wells Fargo Active Cash Card your preferred payment method with online merchants and service providers. Set it up to pay recurring bills like your cell phone service. Plus, if you pay your monthly cell phone bill with your card, you get up to \$600 of cell phone protection (subject to a \$25 deductible).<sup>1</sup>



## Choose digital wallet

Add your card to your digital wallet and use it to make purchases at participating merchants with just a tap where you see the digital wallet logo or Contactless Symbol at checkout. Go to [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments) and see all your options.



## Speed through checkout

Just tap your card where you see the Contactless Symbol — it's even easier than swiping or inserting your card. To learn more, visit [wellsfargo.com/tap](https://wellsfargo.com/tap).

1. Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to or theft of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the repair or replacement of your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12 month period. Each approved claim has a benefit limit of \$600. **This benefit does not cover cell phones that are lost (i.e. disappear without explanation).** This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage. For complete coverage benefits and exclusions regarding this protection call 1-866-804-4770, 24 hours a day, seven days a week, or go to [www.wellsfargo.com/ctp](https://www.wellsfargo.com/ctp).

**Note:** Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.



# Can we reach you if we see something unusual?

Don't miss suspicious-activity notifications, time-sensitive information, or critical account updates.

Make sure your mobile phone number is correct on your **Wells Fargo Online**<sup>®</sup> profile so we can reach you if we detect unusual activity on your account, or to verify transactions.

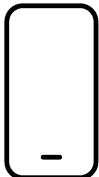
Three easy ways to access your contact information:



- Scan code
- Scan the code with your mobile phone
  - Enter your log-in information
  - You will be automatically directed to the **Update Contact Information** page



- Use a computer
- Sign on to **wellsfargo.com/online-banking**
  - Select **My Profile** under **Welcome**
  - Click on **Update Contact Information**



- Use a mobile device
- Sign on to the **Wells Fargo Mobile**<sup>®</sup> app\*
  - Click on the **Menu**
  - Under **Profile** click on **Contact information**

Once you access your contact information, verify or update your number under **Phone Numbers/Mobile**.

\* Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.  
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