



Account Number Ending in 8383
Billing Cycle 02/09/2023 to 03/10/2023

24-Hour Customer Service: 1-833-404-2272
We accept all relay calls, including 711
Wells Fargo Online®: wells Fargo.com

Summary of Account Activity	
Previous Balance	\$ 0.00
BiltProtect Rent ACH	-\$ 0.00
BiltProtect Rent Charge	+\$ 0.00
Payments	-\$ 9,628.93
Other Credits	- \$ 0.00
Purchases/Debits	+\$ 9,738.48
Cash Advances	+\$ 0.00
Fees Charged	+\$ 0.00
Interest Charged	+\$ 0.00
New Balance	\$ 109.55
Credit Limit	\$ 7,500.00
Available Credit	\$ 7,303.00
Cash Advance Limit	\$ 1,500.00
Available for Cash Advance	\$ 1,500.00
Statement Closing Date	03/10/2023
Days in Billing Cycle	30

Payment Information		
New Balance	\$ 109.55	
Minimum Payment Due	\$ 25.00	
Payment Due Date	04/05/2023	
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	\$115
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.		

BiltProtect Summary					
Trans Date	Post Date	Reference Number		Description of Transaction or Credit	Amount
				TOTAL OF BILTPROTECT ACTIVITY	\$0.00
Transaction Summary					
Trans Date	Post Date	Reference Number		Description of Transaction or Credit	Amount
02/08	02/09	860001800	5543286172X7WF835	PG&E WEBRECURRING 800-743-5000 CA	\$22.11
02/08	02/09	860001800	5543286172X98F1TG	ATT*BILL PAYMENT 800-288-2020 TX	\$96.03
02/09	02/09	860001800	5543286192XM95Q3L	SEES CANDY 0547 SAN FRANCISCO CA	\$153.32
02/11	02/11	500001500	55429501ALXL3M1PE	DD DOORDASH MCDONALDS 8559731040 CA	\$113.07
02/11	02/11	090001900	55500361ABM64PTJ3	CSLT PARKING SOUTH LAKE TA CA	\$25.00
02/11	02/11	370001400	75418231A4VKSYRP7	VESTA *AT&T PREPAID 866-6083007 OR	\$151.69
02/12	02/12	310001800	55548071B2MPR0V3G	COLDSTONE 20439 SOUTH LAKE TA CA	\$16.88
02/15	02/15	000000083	85309971F57LDJ5V8	Bill Pay Payment	\$1,688.06-
02/16	02/16	840001600	05436841H2X67SJE4	CLIPPER SYSTEMS MOBILE 877-878-8883 CA	\$80.00
02/16	02/16	970001200	55500801G2LYVNLXJ	SHANG CAFE FREMONT FREMONT CA	\$131.86
02/16	02/16	210001100	55178421F5SJ2NPP3	UCB STUDY ABROAD 5106425611 CA	\$25.00
02/16	02/16	210001100	55178421F61N7BXGX	UCB INTERNATIONAL OFFI 5106437592 CA	\$215.00
02/16	02/16	530001700	82117551F0000604P	SNACK* MR. GREEN BUBBL SAN FRANCISCO CA	\$6.70
02/17	02/17	080001000	85183531JLD5JW61X	FARMHOUSE OAKLAND OAKLAND CA	\$921.47
02/17	02/17	970001200	55500801HBLMR7EA9	WU CHINA VILLAGE INC ALBANY CA	\$404.14
02/18	02/18	500001500	55429501HLR47ZN5Y	UBER TRIP 8005928996 CA	\$22.95
02/18	02/18	500001500	55429501HMMVHDJGW	UBER TRIP 8005928996 CA	\$3.00
02/18	02/18	860001800	55432861J5XM88NZV	SQ *VLADIMIRS INVERNESS CA	\$311.21
02/19	02/19	000000083	85309971J57LDJ61J	Bill Pay Payment	\$1,109.96-
02/21	02/21	930001900	85191321L8Y85WPPT	PAYPAL *YOUMEIWANGL 4029357733 HK	\$2,515.32
02/23	02/23		00000000000ATNEWA	LAST STATEMENT BAL FROM ACCT ENDING 9671	\$1,109.96
02/23	02/23	000000083	85309971N57LDJ5RZ	Bill Pay Payment	\$3,526.69-
02/24	02/24	840001600	05436841T2X7FYSW7	CLIPPER SYSTEMS MOBILE 877-878-8883 CA	\$10.00
02/26	02/26	530001700	82117551S00002RWE	SNACK* SHARETEA BE SAN FRANCISCO CA	\$6.52
02/27	02/27	000001700	55310201S2DA8DBLJ	EQUINOX MOTO #719 8663326549 CA	\$186.00
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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

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



Account Number 5379 8610 0908 8383
New Balance \$ 109.55
Minimum Payment Due \$ 25.00
Payment Due Date 04/05/2023

00010955003304220000250053798610090883834

Amount Enclosed \$

YUWEI QUAN
2037 PARKER ST UNIT 301
BERKELEY CA 94704-3275

WELLS FARGO BANK N.A.
PO BOX 51193
LOS ANGELES CA 90051-5493

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 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.

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.

Transaction Summary (continued)									
Trans Date	Post Date	Reference Number		Description of Transaction or Credit	Amount				
02/27	02/27	530001700	82117551V00000GZN	SNACK* SHARETEA BE SAN FRANCISCO CA	\$5.39				
02/28	02/28	500001500	55429501VMLGVZZXR	LYFT 2 RIDES 02-26 8558659553 CA	\$19.66				
02/28	02/28	530001700	82117551W0000090Q	SNACK* RARETEA BER SAN FRANCISCO CA	\$6.62				
03/01	03/01	530001700	82117551X00003EFG	SNACK* RARETEA BER SAN FRANCISCO CA	\$6.62				
03/02	03/02	680001000	55436871X7W0Z85FP	BPS*BILT REWARDS B NEW YORK NY	\$3,022.69				
03/02	03/02	000001700	55310201X2Q2RFKST	FASTRAK CSC 4154868655 CA	\$25.00				
03/02	03/02	530001700	82117551Y00000PDK	SNACK* SHARETEA BE SAN FRANCISCO CA	\$5.75				
03/03	03/03	500001500	55429501YLVSTND46	LYFT 1 RIDE 03-01 8558659553 CA	\$9.97				
03/04	03/04	530001700	82117551Z000037D2	SNACK* BEARS RAMEN SAN FRANCISCO CA	\$17.42				
03/04	03/04	530001700	82117552000000Q38	SNACK* SHARETEA BE SAN FRANCISCO CA	\$5.39				
03/04	03/04	000000083	85309972057LDJ5XS	Bill Pay Payment	\$3,304.22-				
03/06	03/06	530001700	82117552100006RXK	SNACK* SHARETEA BE SAN FRANCISCO CA	\$6.16				
03/06	03/06	530001700	821175522000010AK	SNACK* BEARS RAMEN SAN FRANCISCO CA	\$17.62				
03/08	03/08	530001700	821175524000010GF	SNACK* BEARS RAMEN SAN FRANCISCO CA	\$15.56				
03/09	03/09	530001700	82117552400006H6S	SNACK* BEARS RAMEN SAN FRANCISCO CA	\$42.41				
03/10	03/10	500001500	554295025LXTBXLN4	SPOTIFY 8777781161 NY	\$4.99				
Fees Charged									
TOTAL FEES FOR THIS PERIOD					\$0.00				
Interest Charged									
03/10	03/10	Interest Charge on Purchases			\$0.00				
TOTAL INTEREST 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	Transaction Date	Special Terms End Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	Balance
Current Transactions						
PURCHASE(S)	N/A	N/A	23.74% (v)	\$0.00	\$0.00	\$109.55
CASH ADVANCE(S) (v) = Variable Rate	N/A	N/A	28.49% (v)	\$0.00	\$0.00	*
*Your CASH ADVANCE(S) balance is included in the PURCHASE(S) balance (if applicable).						

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