



### Account ending in 9928

**Statement Period 05/27/2024 to 06/25/2024**

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

Send general inquiries to:  
Wells Fargo, PO Box 10347, Des Moines IA 50306-0347

## Payment

Payment Due Date	07/20/2024
Minimum Payment	\$384.00
New Balance	\$18,623.70

**Late Payment Warning:** If we do not receive your Minimum Payment by 07/20/2024, 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	28 years	\$40,120
\$642	3 years	\$23,127 (Savings of \$16,993)

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.

## Account Summary

Previous Balance	\$17,760.80	Total Credit Limit	\$25,000
- Payments	\$5,000.00	Cash Advance Limit	\$5,000
- Other Credits	\$0.00	Total Available Credit	\$6,280
+ Cash Advances	\$0.00	Available for Cash Advances	\$5,000
+ Purchases, Balance Transfers & Other Charges	\$5,665.20		
<b>+ Fees Charged</b>	<b>\$0.00</b>		
<b>+ Interest Charged</b>	<b>\$197.70</b>		
<hr/> = New Balance	<hr/> \$18,623.70		

## Wells Fargo Rewards Summary

Rewards balance as of:	05/31/2024	139,801
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The rewards balance is for **Rewards ID 60004085486**.

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](https://wellsfargo.com/rewards) or call 1-877-517-1358.

## Transactions

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
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## Payments

05/28	05/28	7414718H60A7SGJHL	BILL PAY PAYMENT	5,000.00
<b>TOTAL PAYMENTS FOR THIS PERIOD</b>				<b>\$5,000.00</b>

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

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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	4147 1812 9235 9928
Payment Due Date	07/20/2024
Minimum Payment	\$384.00
New Balance	\$18,623.70

01862370005000000003840041471812923599283

Amount  
Enclosed

[illegible]

TIMOTHY E VALENTI  
1417 SPRUCE ST APT A  
BERKELEY CA 94709-1478

WELLS FARGO CARD SERVICES  
PO BOX 51193  
LOS ANGELES CA 90051-5493

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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"><li>Your name</li><li>Your account number</li><li>Dollar amount of the suspected error</li><li>Description of the error and why you believe it is wrong</li></ul>
Transaction Questions	<ul style="list-style-type: none"><li>Your name</li><li>Your account number</li><li>Description of the transaction in question</li></ul>

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 393  
Minneapolis, MN 55480-0393

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](http://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](http://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
Purchases, Balance Transfers & Other Charges						
9928	05/26	05/27	2493487H40VYGFVRQ	I.C. FOOD MART ALBUQUERQUE NM		96.93
9928	05/26	05/27	2411641H4RBGHH5RR	TOTAL WINE AND MORE ALBUQUERQUE NM		74.48
9928	05/26	05/27	2449398H4BM2L6NM6	THE FRUIT BASKET LOS RANCHOS NM		20.09
9928	05/26	05/27	2469216H32ZZQ72GH	LOWES #01636* ALBUQUERQUE NM		22.06
9928	05/26	05/27	2469216H33031JWBA	Prime Video Channels amzn.com/bill WA		9.99
9928	05/26	05/27	2469216H4304B1Q9F	LESLIES POOLMART ALBUQUERQUE NM		22.59
9928	05/27	05/27	2405523H5RBGHKQM1	AT HOME STORE 288 ALBUQUERQUE NM		32.27
9928	05/27	05/27	2405523H5RBGHKQQA	AT HOME STORE 288 ALBUQUERQUE NM		56.45
9928	05/27	05/27	2413829H52LR0KY1F	WORLD MARKET #260 ALBUQUERQUE NM		335.96
9928	05/27	05/27	2416407H42LR7BKS6	TARGET 00020313 ALBUQUERQUE NM		51.42
9928	05/27	05/27	2423168H5RBGPDLQA	ALBERTSONS MARKET 937 ALBUQUERQUE NM		20.58
9928	05/27	05/27	2449216H4000FJ9WV	KEEPSAKE FRAMES HTTPSKEEPSAKE NY		59.19
9928	05/27	05/27	2449398H5P5M4PB60	THE FARM SHOP LOS POBLAN LOS RANCHOS NM		21.08
9928	05/27	05/27	2469216H430M7554T	AMZN Mktp US*TT71G27U3 Amzn.com/bill WA		52.76
9928	05/27	05/27	2469216H530VN45K6	CIRCLE K # 41241 ALBUQUERQUE NM		46.67
9928	05/28	05/28	2413746H7015WD99J	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		27.59
9928	05/28	05/28	2469216H531FB9YYV	AMZ*Hulu LLC supportreques CA		81.99
9928	05/28	05/28	2469216H53150KDMD	Amazon.com*LE1EI8DH3 Amzn.com/bill WA		25.18
9928	05/28	05/28	2469216H531847TJJ	AMZN Mktp US*BP8F847P3 Amzn.com/bill WA		53.58
9928	05/29	05/29	2443186H70FV5XTGS	THE VILLAGE MERCANTILE CORRALES NM		35.46
9928	05/29	05/29	2413746H7EJBPZJVM	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		13.39
9928	05/29	05/29	2442806H68R4KD18T	LITTLE ANITAS EXPRESS 4TH ALBUQUERQUE NM		22.97
9928	05/29	05/29	2469216H632638JQM	AMAZON PRIME*JP87O70A3 888-802-3080 WA		5.99
9928	05/29	05/29	2469216H6329632SF	TST* WHISPERING BEAN COFF Albuquerque NM		11.62
9928	05/29	05/29	2469216H732PEF2PH	SAVERS - 1133 ALBUQUERQUE NM		30.20
9928	05/30	05/30	2426979H8EJ8G3MEZ	THE MAIDS ALBUQUERQUE 505-292-8344 NM		245.87
9928	05/30	05/30	2444500H800P707BK	WALGREENS #7735 LOS RANCHOS NM		11.95
9928	05/30	05/30	2449398H8P62EMBWWV	THE FARM SHOP LOS POBLAN LOS RANCHOS NM		15.26
9928	05/30	05/30	2469216H732RA03PV	AMZN Mktp US*D796D35H3 Amzn.com/bill WA		85.64
9928	05/30	05/30	2469216H732RQG443	AMZN Mktp US*6J6GR24Y3 Amzn.com/bill WA		62.16
9928	05/31	05/31	2414355H861BWEA7S	HORSEMENS FEED AND SUPPL ALBUQUERQUE NM		63.16
9928	05/31	05/31	2423168H9RBGHR3XD	ALBERTSONS MARKET 937 ALBUQUERQUE NM		99.91
9928	06/01	06/01	2423168HARBGHXFVK	ALBERTSONS MARKET 937 ALBUQUERQUE NM		130.80
9928	06/01	06/01	2442733H9M83GX290	LOWES CORNER MARKET ARCH CAPE NM		17.75
9928	06/01	06/01	2469216H934LSH7PF	LOWES #01636* ALBUQUERQUE NM		245.88
9928	06/02	06/02	2469216HA35H11NMB	Amazon Music*1J7187DL3 888-802-3080 WA		9.99
9928	06/03	06/03	2401134HB001QTKP0	TIEDRICH SUBSTACK HTTPSJEFFTIED NY		5.00
9928	06/03	06/03	2413746HB5SE1M8AT	CVSEExtraCare 8007467287RI800-746-7287 RI		5.51
9928	06/03	06/03	2469216HB36QL1WZR	LOWES #01636* ALBUQUERQUE NM		18.00
9928	06/04	06/04	2444500HQ8PR3KV18	SMITHS FOOD #4423 ALBUQUERQUE NM		26.46
9928	06/04	06/04	2469216HQ2XK4BHPR	AMZN Mktp US*5P3CN0W63 Amzn.com/bill WA		11.54
9928	06/04	06/04	2469216HQ2XK6Z8YG	AMZN Mktp US*7289Q5IE3 Amzn.com/bill WA		16.05
9928	06/05	06/05	2493487HE0VYGK73D	I.C. FOOD MART ALBUQUERQUE NM		28.23
9928	06/06	06/06	2423168HFRBGJ09SY	ALBERTSONS MARKET 937 ALBUQUERQUE NM		121.93
9928	06/06	06/06	2469216HE2YRGFH3R	AMZN Mktp US*GV8O85XI3 Amzn.com/bill WA		40.68
9928	06/06	06/06	2469216HF2ZVGPMMW6	TST* FLIPFLOPS LLC Abuquerque NM		31.96
9928	06/07	06/07	2414355HF61BX0L95	HORSEMENS FEED AND SUPPL ALBUQUERQUE NM		32.18
9928	06/07	06/07	2423168HGRBGHW121	ALBERTSONS MARKET 937 ALBUQUERQUE NM		75.10
9928	06/08	06/08	2407105HGVAN6BW7T	MISTER CAR WASH #0396 866-2543229 NM		21.51
9928	06/08	06/08	2423168HHRBGHXZGA	ALBERTSONS MARKET 937 ALBUQUERQUE NM		89.57
9928	06/08	06/08	2443106HG2DZBQ50F	AMAZON.COM*RN2501AU3 SEATTLE WA		25.40
9928	06/08	06/08	2444500HHBLN5F4SR	WM SUPERCENTER #1397 ALBUQUERQUE NM		275.22
9928	06/08	06/08	2469216HG312BXVWVY	LOWES #01636* ALBUQUERQUE NM		62.16
9928	06/08	06/08	2469216HH314VWB7L8	LESLIES POOLMART ALBUQUERQUE NM		69.93
9928	06/10	06/10	2423168HK0261Z8WD	ALBERTSONS MARKET 937 ALBUQUERQUE NM		5.34
9928	06/10	06/10	2469216HJ32LME25Z	Prime Video Channels amzn.com/bill WA		7.99
9928	06/11	06/11	2401339HK0293D7HA	DAVIS CLEANERS 1 ALBUQUERQUE NM		71.28
9928	06/11	06/11	2442733HLLM8NXT4D	SPROUTS FARMERS MAR ALBUQUERQUE NM		35.00
9928	06/11	06/11	2449216HK000832ZF	KLMT, LLC* MHZCHOICE D HTTPSWATCH.MH VA		7.99
9928	06/11	06/11	2469216HK32XFN3RD	Amazon.com*YX1EW92M3 Amzn.com/bill WA		27.42
9928	06/11	06/11	2469216HK32YZT639	LESLIES POOLMART WEB 602-366-3999 AZ		94.36
9928	06/12	06/12	2420429HL01QKV1A3	Netflix.com 408-5403700 CA		22.99
9928	06/12	06/12	2423168HM02SRT06N	ALBERTSONS MARKET 937 ALBUQUERQUE NM		80.03
9928	06/12	06/12	2469216HL33GVJJT1	Prime Video Channels amzn.com/bill WA		7.99
9928	06/12	06/12	2469216HL33JAAMV2	Prime Video Channels amzn.com/bill WA		6.99
9928	06/12	06/12	2469216HL33WEHKB0	AMZN Mktp US*3J6PB47F3 Amzn.com/bill WA		32.13
9928	06/14	06/14	2444500HN8PT82ZBR	SMITHS FOOD #4423 ALBUQUERQUE NM		72.69
9928	06/15	06/15	2413746HT012NZP7R	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		398.36
9928	06/15	06/15	2423168HR041GR5B9	ALBERTSONS MARKET 937 ALBUQUERQUE NM		205.58
9928	06/15	06/15	2449398HRP5V3D4ZT	THE FARM SHOP LOS POBLAN LOS RANCHOS NM		25.66
9928	06/15	06/15	2469216HP35XX3EM8	AMAZON MKTPL*OG9I080L3 Amzn.com/bill WA		62.62
9928	06/15	06/15	2469216HP36A32NQN	AMAZON MKTPL*3O0KO95V3 Amzn.com/bill WA		16.05
9928	06/16	06/16	2423168HT04EALW73	ALBERTSONS MARKET 937 ALBUQUERQUE NM		50.85
9928	06/16	06/16	2444500HR8PRFGEJW	SMITHS FOOD #4423 ALBUQUERQUE NM		96.18
9928	06/16	06/16	2469216HR2XVN9E2H	LOWES #01636* ALBUQUERQUE NM		124.20
9928	06/18	06/18	2413746HV014JWFQW	SPEEDWAY 44824 LOS RANCHOS NM		48.29
9928	06/18	06/18	2469216HS2YVF7NXL	Prime Video Channels amzn.com/bill WA		5.99
9928	06/19	06/19	2405523HV10BYZ88B	SCHLOTZSKY'S-ABQ ALBUQUERQUE NM		16.40
9928	06/19	06/19	2469216HV3015ZMX2	Audible*889H43W33 Amzn.com/bill NJ		14.95
9928	06/19	06/19	2480197HW05ZGTQG1	BOOK SOUP WEST HOLLYWOO CA		33.08
9928	06/20	06/20	2426979HXEJ9231FL	THE MAIDS ALBUQUERQUE 505-292-8344 NM		192.00
9928	06/21	06/21	2423168HY070Q5EHL	ALBERTSONS MARKET 937 ALBUQUERQUE NM		76.69



Transactions (continued from previous page)

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges						
9928	06/22	06/22	2413829HZ01WB3F8H	WORLD MARKET #260 ALBUQUERQUE NM		30.21
9928	06/22	06/22	2423168HZ07NMJ0T0	ALBERTSONS MARKET 937 ALBUQUERQUE NM		55.78
9928	06/22	06/22	2442733HYM83JYA8L	MCDONALD'S F4404 ALBUQUERQUE NM		13.23
9928	06/22	06/22	2469216HY32MWWK61	LOWES #01636* ALBUQUERQUE NM		181.86
9928	06/22	06/22	2487115HY0RSDQRB2	V*YOGA-GO.IO Limassol CY		30.99
9928	06/23	06/23	2416407HZ2LR7MNZZ	TARGET 00020313 ALBUQUERQUE NM		109.13
9928	06/23	06/23	2444500HZ8PR4PHYG	SMITHS FOOD #4423 ALBUQUERQUE NM		33.62
9928	06/23	06/23	2469216HZ339EJYGG	Amazon.com*ZJ5SL5093 Amzn.com/bill WA		23.45
9928	06/24	06/24	2423168J109A7ADZH	ALBERTSONS MARKET 937 ALBUQUERQUE NM		63.85
9928	06/24	06/24	2469216J033MSRHM5	AMAZON MKTPL*RG8P72QK2 Amzn.com/bill WA		100.70
9928	06/25	06/25	2469216J134DMGV8D	AMAZON PRIME*RG1RW67M1 888-802-3080 WA		7.99
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$5,665.20

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

06/25	06/25	INTEREST CHARGE ON PURCHASES	197.70
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$197.70

2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$846.29

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 06/25/2024
PURCHASES	14.65%	\$16,421.65	30	\$197.70	\$18,623.70
CASH ADVANCES	23.49%	\$0.00	30	\$0.00	\$0.00

Wells Fargo News

Help take control of your finances with a Wells Fargo Personal Loan.  
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.  
Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).

Do we have your correct mobile phone number?  
Don't miss suspicious-activity notifications, time-sensitive information, or critical account updates. Make sure we can reach you if we detect unusual activity on your account, or need to contact you to verify transactions. Sign in or log on to [wellsfargo.com/online-banking](https://wellsfargo.com/online-banking) and verify your mobile phone number on the **Contact Information** page.



# Notice of Guide to Benefits Updates

This notice includes important information about changes to your Wells Fargo credit card benefits. A summary of the clarifications and changes is included below. Please read this notice carefully and keep a copy for your reference.

**Effective September 1, 2024**

**Changes to the Guide to Benefits for Wells Fargo Advisors Premium Rewards Visa Signature®, Wells Fargo Cash Back Visa Signature®, Wells Fargo Cash Wise Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards credit cards:**

1. In Definitions, **We**, **Us**, or **Our**, the words “or administrator” have been deleted for the following benefits:
- Purchase Security

• Lost Baggage Reimbursement

• Trip Cancellation and Interruption Protection
2. The language “We may reimburse You” has been changed to “You are eligible for reimbursement for” for the following benefits:
- Purchase Security

• Lost Baggage Reimbursement
3. **In the Trip Cancellation and Interruption Protection section**, the following language has been modified:
- “You may be reimbursed” has been replaced with “You are eligible for reimbursement for”

• “Reimbursement of fee may be eligible at time of loss.” has been replaced with: “You are eligible for reimbursement of the fee at time of loss.”

**Changes to the Guide to Benefits for Wells Fargo Active Cash® Visa, Wells Fargo Advisors Premium Rewards Visa Signature®, Wells Fargo Autograph Visa®, Wells Fargo Cash Back Visa Signature®, Wells Fargo Cash Wise Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards credit cards:**

1. **In the Travel and Emergency Assistance Services, Emergency Message Service section**, the following language has been deleted: “*All costs are Your responsibility.*”
2. **In the Additional Terms section**, the following language has been modified:
- In the third paragraph, the sentence “Benefits not listed above and described in this Guide may be provided by a third party provider.” has been deleted.

• In the Cancellation section, the sentence “In the event a benefit is cancelled or non-renewed, You may be notified as required by law.” has been replaced with: “In the event a benefit is cancelled or non-renewed, You will be notified as required by law.”

As of September 1, 2024, your updated Guide to Benefits can be located at:

- Wells Fargo Active Cash® Visa card: **wellsfargo.com/activecashbenefits**
- Wells Fargo Advisors Premium Rewards Visa Signature® card: **wellsfargo.com/wfaprvsguide**
- Wells Fargo Autograph Visa® card: **wellsfargo.com/autographbenefits**
- Wells Fargo Cash Wise Visa Signature® card: **wellsfargo.com/cashwisesignaturebenefits**
- Wells Fargo Cash Back Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards cards: **wellsfargo.com/signaturebenefitsguide**

You can also call the number on the back of your card to request a paper copy of the updated terms. We accept relay calls, including 711.