



Account ending in 9928

Page 1 of 5

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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">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 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.

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
Other Credits						
9928	04/18	04/18	7469216FX30PT79YJ	AMAZON PRIME PMTS 888-802-3080 WA	5.99	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$5.99	
Purchases, Balance Transfers & Other Charges						
9928	03/26	03/27	2423168F7RBGHPP10	ALBERTSONS MARKET 937 ALBUQUERQUE NM		142.66
9928	03/26	03/27	2443106F7RQEBP6GK	MERRITNEWSST2662 OAKLAND CA		14.12
9928	03/26	03/27	2469216F634Y48EGA	Prime Video Channels amzn.com/bill WA		9.99
9928	03/27	03/27	2413746F72XA3MJW7	TST* HIGH FLYING FOODS - OAKLAND CA		43.28
9928	03/27	03/27	2469216F8361PVDR2	STARBUCKS STORE 13413 ALBUQUERQUE NM		15.13
9928	03/28	03/28	2478379F90V0KFBV22	MINI MAID OF ABQ ALBUQUERQUE NM		192.00
9928	03/28	03/28	2442733F9LM8S86X1	SPROUTS FARMERS MAR ALBUQUERQUE NM		66.52
9928	03/28	03/28	2469216F836AH9X4E	AMZ*Hulu LLC supportreques CA		81.99
9928	03/28	03/28	2480197F8TD18Q585	WET PAWS MOBILE PET GROO 833-938-7297 NM		157.82
9928	03/29	03/29	2411641FARBGHGVJ8	TOTAL WINE AND MORE ALBUQUERQUE NM		62.39
9928	03/29	03/29	2413746FA019L5JSA	HOMEGOODS 0767 ALBUQUERQUE NM		162.34
9928	03/29	03/29	2413746FA019L5JWX	HOMEGOODS 0767 ALBUQUERQUE NM		75.31
9928	03/29	03/29	2423168FARBGJ0Y9B	ALBERTSONS MARKET 937 ALBUQUERQUE NM		243.28
9928	03/29	03/29	2444500FA00RWQ792	WALGREENS #7735 LOS RANCHOS NM		25.17
9928	03/29	03/29	2469216F92XHB2TGV	Amazon.com*RA1WA4NY1 Amzn.com/bill WA		81.79
9928	03/29	03/29	2469216F92XHK7ZYN	AMZN Mktp US*RA3FY6N11 Amzn.com/bill WA		42.76
9928	03/29	03/29	2469216F92XRPSTDB	AMAZON PRIME*QL40N8MO3 888-802-3080 WA		5.99
9928	03/29	03/29	2469216F92XS1P3F4	LOWES #01636* ALBUQUERQUE NM		169.96
9928	03/30	03/30	2444500FA8PSD1EZ8	SMITHS FOOD #4423 ALBUQUERQUE NM		59.63
9928	03/30	03/30	2469216FA2Y2ZRFN8	AMZN Mktp US*NN1CZ91X3 Amzn.com/bill WA		85.72
9928	03/31	03/31	2443106FB2DK7T6M1	AMZN MKTP US*RA4CP7PR1 SEATTLE WA		83.32
9928	03/31	03/31	2469216FB2Z1P5NAT	Amazon.com*RA6OW7X81 Amzn.com/bill WA		17.80
9928	04/01	04/01	2469216FQ2ZFFQD1E	Amazon.com*H82HE16M3 Amzn.com/bill WA		18.06
9928	04/01	04/01	2469216FQ2ZF9SXQ5	AMZN Mktp US*WF6QI9JT3 Amzn.com/bill WA		34.78
9928	04/01	04/01	2469216FQ2ZGBHDE	AMAZON PRIME*4C6P26I13 888-802-3080 WA		5.99
9928	04/01	04/01	2469216FQ2ZM3HW16	AMZN Mktp US*Y32HB6723 Amzn.com/bill WA		134.57
9928	04/02	04/02	2416407FD2LZ5PY77	TARGET 00020313 ALBUQUERQUE NM		310.17
9928	04/02	04/02	2443106FE2DYK5W0S	AMAZON.COM*ZV8XO1VV3 SEATTLE WA		33.59
9928	04/02	04/02	2469216FD2Y19FWQD	Amazon Music*5B9ZX4ND3 888-802-3080 WA		9.99
9928	04/03	04/03	2401134FE001Q5X4K	TIEDRICH SUBSTACK HTTPSJEFFTIED NY		5.00
9928	04/03	04/03	2413746FE5SDT6Y8E	CVSExtraCare 8007467287RI800-746-7287 RI		5.51
9928	04/03	04/03	2423168FFRBGP9BB1	ALBERTSONS MARKET 937 ALBUQUERQUE NM		38.43
9928	04/05	04/05	2405523FHRBGHKT3N	AT HOME STORE 288 ALBUQUERQUE NM		182.93
9928	04/05	04/05	2469216FG2ZVASH61	Amazon Prime*Y324P88K3 Amzn.com/bill WA		153.25
9928	04/05	04/05	2469216FG2ZF30F68K10	LOWES #01636* ALBUQUERQUE NM		98.43
9928	04/05	04/05	2469216FG303DTRP7	AMZN Mktp US*U62KC2KQ3 Amzn.com/bill WA		71.69
9928	04/06	04/06	2413746FJ01E0S770	WHOLEFDS ACD 10144 ALBUQUERQUE NM		107.16
9928	04/06	04/06	2413829FJ2LR0FSYK	WORLD MARKET #260 ALBUQUERQUE NM		43.03
9928	04/06	04/06	2423168FJRBGJ16SP	ALBERTSONS MARKET 937 ALBUQUERQUE NM		52.00
9928	04/06	04/06	2469216FH318JK2WA	AMZN Mktp US*PY29L1PN3 Amzn.com/bill WA		150.04
9928	04/06	04/06	2469216FH318M65G3	AMZN Mktp US*307969CY3 Amzn.com/bill WA		61.09
9928	04/07	04/07	2407105FJVAMKJV5P	MISTER CAR WASH #0396 ALBUQUERQUE NM		16.14
9928	04/08	04/08	2407105FKVAMWL8JE	MISTER CAR WASH #0396 866-2543229 NM		21.51
9928	04/08	04/08	2469216FK32LY0409	AMZN Mktp US*T87054G73 Amzn.com/bill WA		54.64
9928	04/08	04/08	2469216FK32SBLH15	FARMERS INS BILLING 877-327-6392 CA		2,376.64
9928	04/09	04/09	2401134FL001AFZ4Z	AMAZON RET* 114-050665 WWW.AMAZON.CO WA		38.25
9928	04/09	04/09	2413746FM013L3LF4	MARSHALLS #1001 ALBUQUERQUE NM		92.50
9928	04/09	04/09	2423168FMRBGPGMT4	ALBERTSONS MARKET 937 ALBUQUERQUE NM		79.12
9928	04/09	04/09	2469216FL33H7J042	Amazon.com*L09N31IM3 Amzn.com/bill WA		20.25
9928	04/09	04/09	2469216FL33H7NZDF	AMZN Mktp US*1U7RQ7LC3 Amzn.com/bill WA		10.71
9928	04/10	04/10	2442733FNLM8PPKHD	SPROUTS FARMERS MAR ALBUQUERQUE NM		38.00
9928	04/10	04/10	2469216FM34A4LDZ2	AMZN Mktp US*YN1LI1EX3 Amzn.com/bill WA		64.44
9928	04/10	04/10	2469216FM34968V2V	Prime Video Channels amzn.com/bill WA		7.99
9928	04/11	04/11	2423168FPRBGJ4V1H	ALBERTSONS MARKET 937 ALBUQUERQUE NM		95.58
9928	04/11	04/11	2443105FP5S8GL8DH	SANDIA BMW MINI MOTORCYC ALBUQUERQUE NM		43.05
9928	04/11	04/11	2443106FP2DKN6F8H	PRIME VIDEO CHANNELS SEATTLE WA		6.99
9928	04/11	04/11	2449216FN0007KHW9	KLMT, LLC* MHZCHOICE D HTTPSWATCH.MH VA		7.99
9928	04/11	04/11	2469216FP35GQVV14	STARBUCKS STORE 05467 ALBUQUERQUE NM		16.98
9928	04/12	04/12	2469216FP35A61607	Prime Video Channels amzn.com/bill WA		6.99
9928	04/12	04/12	2469216FP35H8P194	NETFLIX.COM NETFLIX.COM CA		22.99
9928	04/13	04/13	2422638FT2LR0GAH1	WAL-MART #1397 ALBUQUERQUE NM		103.51
9928	04/13	04/13	2437735FT0000TSLM	MILLER FEED AND SUPPLY LL ALBUQUERQUE NM		158.64
9928	04/13	04/13	2444500FR8PR34Z77	SMITHS FOOD #4423 ALBUQUERQUE NM		42.96
9928	04/13	04/13	2469216FR2X9DRA49	LOWES #01636* ALBUQUERQUE NM		129.73
9928	04/13	04/13	2469216FR35Y25TQF	AMAZON PRIME*108WY38X3 888-802-3080 WA		3.99
9928	04/14	04/14	2423168FSRBGPBP1L	ALBERTSONS MARKET 937 ALBUQUERQUE NM		45.20
9928	04/15	04/15	2469216FS2YNXK2WY	AMZN Mktp US*4K6CD0033 Amzn.com/bill WA		54.61
9928	04/16	04/16	2413746FWEJBQ0XS0	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		24.48
9928	04/16	04/16	2413746FW014NQYDT	MARSHALLS #1001 ALBUQUERQUE NM		120.50
9928	04/16	04/16	2423168FWRBGHXGPA	ALBERTSONS MARKET 937 ALBUQUERQUE NM		81.32
9928	04/16	04/16	2469216FV2ZFV219N	AMZN Mktp US*DW9FZ9B83 Amzn.com/bill WA		32.15
9928	04/17	04/17	2401339FW01VGTVFE	DAVIS CLEANERS 1 ALBUQUERQUE NM		54.00
9928	04/17	04/17	2423168FXRBGPH2LE	ALBERTSONS MARKET 937 ALBUQUERQUE NM		11.92
9928	04/17	04/17	2443106FX2DKPYWAF	PRIME VIDEO CHANNELS SEATTLE WA		5.99
9928	04/17	04/17	2469216FW30BTD839	LOWES #00756* ALBUQUERQUE NM		9.51
9928	04/17	04/17	2469216FX30FH9G84	CIRCLE K # 41241 ALBUQUERQUE NM		57.17
9928	04/17	04/17	2469216FX30N7RL19	LOWES #01636* ALBUQUERQUE NM		37.63

Transactions (continued from previous page)

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges						
9928	04/17	04/17	2479338FW01F7PK2	ETSY, INC. 718-8557955 NY		246.52
9928	04/18	04/18	2413746FY014K17M4	NORDSTROM #0155 ALBUQUERQUE NM		285.08
9928	04/18	04/18	2426979FYEJ875VM2	THE MAIDS ALBUQUERQUE 505-292-8344 NM		192.00
9928	04/18	04/18	2442733FYLTM8TKV54	SPROUTS FARMERS MAR ALBUQUERQUE NM		49.00
9928	04/19	04/19	2413746FZ01LE8SNL	WHOLEFDS ACD 10144 ALBUQUERQUE NM		55.76
9928	04/19	04/19	2423168FZRBGJ1JWP	ALBERTSONS MARKET 937 ALBUQUERQUE NM		76.86
9928	04/19	04/19	2449216FY000KDJVS	STEEL BLADE MENS SALON WWW.STEELBLAD NM		87.42
9928	04/19	04/19	2469216FY31P74Q58	Audible*4847E3DM3 Amzn.com/bill NJ		14.95
9928	04/20	04/20	2413746G0013KPPHK	MARSHALLS #1001 ALBUQUERQUE NM		178.61
9928	04/20	04/20	2416407FZ2LZ3WRQ2	TARGET 00020313 ALBUQUERQUE NM		216.11
9928	04/21	04/21	2413746G1EJBWRYSA	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		21.19
9928	04/21	04/21	2487115G00GF80SMB	V*YOGA-GO.IO Limassol CY		30.99
9928	04/25	04/25	2469216G435SFTE65	AMAZON PRIME*662CV1FL3 888-802-3080 WA		4.99
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$8,808.23

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

04/25	04/25	INTEREST CHARGE ON PURCHASES	154.15
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$154.15

2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$448.18

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 04/25/2024
PURCHASES	14.65%	\$12,804.34	30	\$154.15	\$16,348.89
CASH ADVANCES	23.49%	\$0.00	30	\$0.00	\$0.00

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