

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	08/20/2024
Minimum Payment	\$499.00
New Balance	\$23,947.30

Late Payment Warning: If we do not receive your Minimum Payment by 08/20/2024, 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	30 years	\$51,849
\$826	3 years	\$29,739 (Savings of \$22,110)

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.

Account Summary

Previous Balance	\$18,623.70	Total Credit Limit	\$25,000
- Payments	\$4,000.00	Cash Advance Limit	\$5,000
- Other Credits	\$0.00	Total Available Credit	\$821
+ Cash Advances	\$0.00	Available for Cash Advances	\$821
+ Purchases, Balance Transfers & Other Charges	\$9,065.05		
+ Fees Charged	\$0.00		
+ Interest Charged	\$258.55		
= New Balance	\$23,947.30		

Wells Fargo Rewards Summary

Rewards balance as of: 06/30/2024 145,413

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 or call 1-877-517-1358.

Transactions

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

06/28	06/28	7414718J60A7SHH4Q	BILL PAY PAYMENT	3,000.00	
07/18	07/18	7414718JT0A7SGEDA	BILL PAY PAYMENT	1,000.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$4,000.00	

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

WELLS
FARGO

Account Number

4147 1812 9235 9928

Payment Due Date

08/20/2024

Minimum Payment

\$499.00

New Balance

\$23,947.30

02394730001000000004990041471812923599283

Amount Enclosed

\$

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">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.

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.

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
Purchases, Balance Transfers & Other Charges						
9928	06/25	06/26	2469216J134JA4Z05	AMAZON MKTPL*RG5LR5UV2 Amzn.com/bill WA		96.36
9928	06/26	06/26	2444500J300NHPASP	WALGREENS #7735 LOS RANCHOS NM		9.96
9928	06/26	06/26	2469216J235PNY2V3	TST* WHISPERING BEAN COFF Albuquerque NM		7.76
9928	06/26	06/26	2469216J235VM8QML	Prime Video Channels amzn.com/bill WA		9.99
9928	06/27	06/27	2423168J40QBWGYD8	ALBERTSONS MARKET 937 ALBUQUERQUE NM		107.50
9928	06/28	06/28	2423168J50D9WXM8P	ALBERTSONS MARKET 937 ALBUQUERQUE NM		45.26
9928	06/28	06/28	2469216J42XP1M56Y	AMZ*Hulu LLC supportreques CA		81.99
9928	06/28	06/28	2469216J42XZM8FFK	AMAZON MKTPL*RC4R41GW2 Amzn.com/bill WA		97.78
9928	06/28	06/28	2469216J52Y6RB15D	LESLIES POOLMART ALBUQUERQUE NM		58.10
9928	06/29	06/29	2420429J501MEMKFY	Dicks Sporting Goods Albuquerque NM		20.00
9928	06/29	06/29	2422638J600EKAMRG	WAL-MART #1397 ALBUQUERQUE NM		274.17
9928	06/29	06/29	2449398J503P5RGL7	A FEW OLD THINGS ANTIQUE LOS RANCHOS NM		456.61
9928	06/29	06/29	2469216J52YSD0GGD	Amazon Digit*R753S7CE0 888-802-3080 WA		5.99
9928	06/29	06/29	2469216J62Z23K60S	LESLIES POOLMART ALBUQUERQUE NM		32.28
9928	06/30	06/30	2413746J7EJFJEV4R	FIVE BELOW 3043 ALBUQUERQUE NM		10.76
9928	06/30	06/30	2423168J70F1KBHPE	ALBERTSONS MARKET 937 ALBUQUERQUE NM		58.20
9928	06/30	06/30	2469216J62ZQ764L0	LESLIES POOLMART WEB 602-366-3999 AZ		95.42
9928	07/01	07/01	2449398J7046X9WSF	REALTOR ASSOCIATION/MLS 312-329-8245 IL		523.06
9928	07/02	07/02	2411641J90GV5M3BN	TOTAL WINE AND MORE ALBUQUERQUE NM		132.01
9928	07/02	07/02	2423168J90GSZ6Q44	ALBERTSONS MARKET 937 ALBUQUERQUE NM		169.94
9928	07/02	07/02	2444500J9BLMYK9ST	WM SUPERCENTER #1397 ALBUQUERQUE NM		169.64
9928	07/02	07/02	2469216J831BLR9E5	Amazon Music*R79AL2F11 888-802-3080 WA		9.99
9928	07/02	07/02	2469216J931K5AV5E	CIRCLE K # 41241 ALBUQUERQUE NM		52.39
9928	07/03	07/03	2442629J90T57ALT9	Alameda Greenhouse & Nurs Albuquerque NM		59.17
9928	07/03	07/03	2401134J9001EAQKW	TIEDRICH SUBSTACK HTTPSJEFFTIED NY		5.00
9928	07/03	07/03	2413746JAEJGZ224P	FIVE BELOW 3043 ALBUQUERQUE NM		10.76
9928	07/03	07/03	2413746JAEJGZ226R	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		16.27
9928	07/03	07/03	2413746J95SEB4RH1	CVSEExtraCare 8007467287RI800-746-7287 RI		5.51
9928	07/03	07/03	2413829JA05W1Z6XM	WORLD MARKET #260 ALBUQUERQUE NM		55.95
9928	07/03	07/03	2420429J9034YEDG1	Dicks Sporting Goods Albuquerque NM		62.00
9928	07/03	07/03	2423168JA0HREF3EM	ALBERTSONS MARKET 937 ALBUQUERQUE NM		1.06
9928	07/03	07/03	2423168JA0HREF3FF	ALBERTSONS MARKET 937 ALBUQUERQUE NM		38.48
9928	07/03	07/03	2423168JA0HREF3F7	ALBERTSONS MARKET 937 ALBUQUERQUE NM		23.36
9928	07/03	07/03	2443106JA0BFMXDP4	PANDA EXPRESS 1004 ALBUQUERQUE NM		17.22
9928	07/03	07/03	2444500JABLNM9ZP5	WM SUPERCENTER #1397 ALBUQUERQUE NM		74.32
9928	07/03	07/03	2444500J98PTPF276	SMITHS FOOD #4423 ALBUQUERQUE NM		40.81
9928	07/03	07/03	2449216J9000LLEQ6	GOPHER GUYS, LLC WWW.GOPHERGUY NM		438.39
9928	07/03	07/03	2449398JA04XL2N2A	THE FRUIT BASKET LOS RANCHOS NM		22.96
9928	07/03	07/03	2469216JA32VRZ0E5	THE HOME DEPOT 3504 ALBUQUERQUE NM		80.32
9928	07/04	07/04	2413746JB016BXDYJ	WHOLEFDS ACD 10144 ALBUQUERQUE NM		127.32
9928	07/04	07/04	2423168JB0JKAQFEP	ALBERTSONS MARKET 937 ALBUQUERQUE NM		26.94
9928	07/04	07/04	2469216JB33A2ZDH8	KRISPY KREME #8140 ALBUQUERQUE NM		22.70
9928	07/05	07/05	2493487JD0VYPGNJ5	I.C. FOOD MART ALBUQUERQUE NM		26.85
9928	07/05	07/05	2413746JQ5SG3Z1BA	WHOLEFOODS.COM 844-936-8255 TX		179.96
9928	07/06	07/06	2413746JE00ZTSF87	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		50.72
9928	07/06	07/06	2416407JQ2LRFRFQK	TARGET 00006254 ALBUQUERQUE NM		39.68
9928	07/06	07/06	2445388JD000F4SXN	OSUNA NURSERY ALBUQUERQUE NM		32.28
9928	07/06	07/06	2449216JQ000NNYS0	STEEL BLADE MENS SALON WWW.STEELBLAD NM		58.00
9928	07/06	07/06	2469216JQ34QMJ6G8	LOWES #01636* ALBUQUERQUE NM		42.92
9928	07/07	07/07	2401134JD000YEJR2	AMAZON RET* 114-700515 WWW.AMAZON.CO WA		40.00
9928	07/07	07/07	2442733JDM83Q5W46	MCDONALD'S F4404 ALBUQUERQUE NM		3.85
9928	07/07	07/07	2444500JEBLMGQS5D	WM SUPERCENTER #1397 ALBUQUERQUE NM		11.59
9928	07/07	07/07	2469216JD35BG17V9	AMAZON MKTPL*R77RV6K61 Amzn.com/bill WA		107.39
9928	07/07	07/07	2469216JD33552TBF1	Prime Video *R77XL2262 888-802-3080 WA		3.99
9928	07/08	07/08	2407105JEVAKYKL2E	MISTER CAR WASH #0396 866-2543229 NM		21.51
9928	07/09	07/09	2423168JG0NVQ1RQ3	ALBERTSONS MARKET 937 ALBUQUERQUE NM		122.34
9928	07/10	07/10	2413746JJ015M34L4	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		31.84
9928	07/10	07/10	2414355JG0PQY4L9Z	HORSEMENS FEED AND SUPPL ALBUQUERQUE NM		145.22
9928	07/10	07/10	2442733JHLM8NY34Y	SPROUTS FARMERS MAR ALBUQUERQUE NM		34.00
9928	07/10	07/10	2469216JJG2Y88XL96	Prime Video Channels amzn.com/bill WA		7.99
9928	07/11	07/11	2426979JJ2XG9GDH4	THE MAIDS ALBUQUERQUE 505-292-8344 NM		192.00
9928	07/11	07/11	2449216JH00082ASV	KLMT, LLC* MHZCHOICE D HTTPSWATCH.MH VA		7.99
9928	07/12	07/12	2400284JJ00QHT2VK	Netflix 1 8445052993 CA		22.99
9928	07/12	07/12	2413746JKEJK7KYPN	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		21.72
9928	07/12	07/12	2442733JKLM8SL77F	SPROUTS FARMERS MAR ALBUQUERQUE NM		6.07
9928	07/12	07/12	2469216JJ2ZTMQLVS	TST* WHISPERING BEAN COFF Albuquerque NM		6.84
9928	07/12	07/12	2469216JJ2Z5LTB6F	Prime Video Channels amzn.com/bill WA		7.99
9928	07/12	07/12	2469216JJ2Z73LT1B	Prime Video Channels amzn.com/bill WA		6.99
9928	07/13	07/13	2401134JK0019EAJ5	AMAZON MAR* 114-455434 HTTPSSAMAZON.C WA		25.70
9928	07/13	07/13	2422638JL00VJ5AB3	WAL-MART #1397 ALBUQUERQUE NM		72.77
9928	07/13	07/13	2423168JL0SQXNGM8	ALBERTSONS MARKET 937 ALBUQUERQUE NM		37.80
9928	07/13	07/13	2469216JL2Y5BSAVL	LOWES #00756* ALBUQUERQUE NM		245.39
9928	07/14	07/14	2423168JM0V7K49ED	ALBERTSONS MARKET 937 ALBUQUERQUE NM		60.24
9928	07/14	07/14	2469216JL2YFV6AJV	LOWES #01636* ALBUQUERQUE NM		23.35
9928	07/14	07/14	2469216JL2YFV6AKD	LOWES #01636* ALBUQUERQUE NM		52.89
9928	07/15	07/15	2443106JN0HVVQ1N5E	SEBMF ONLINE BILL PAY 999-999-9999 CA		35.00
9928	07/15	07/15	2469216JM2Z7TVF1D	LOWES #01636* ALBUQUERQUE NM		43.01
9928	07/16	07/16	2423168JP0X974KBQ	ANDRONICO'S #2453 BERKELEY CA		23.16
9928	07/17	07/17	2423168JR0Y5WFKS1	ANDRONICO'S #2453 BERKELEY CA		46.11
9928	07/17	07/17	2475076JRS66QGHA0	DR MARISSA ISRAEL DMD IN SAN FRANCISCO CA		2,803.00
9928	07/18	07/18	2413746JT01464YB2	CVS/PHARMACY #09941 BERKELEY CA		2.00
9928	07/18	07/18	2469216JR317BDVD5	Prime Video Channels amzn.com/bill WA		5.99



Transactions (continued from previous page)

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges						
9928	07/19	07/19	2423168JS1011RHEG	ANDRONICO'S #2453 BERKELEY CA		27.07
9928	07/19	07/19	2423168JS1011RHF2	ANDRONICO'S #2453 BERKELEY CA		36.07
9928	07/19	07/19	2427539JTS66FR9V6	TOSS NOODLE BAR BERKELEY CA		22.79
9928	07/19	07/19	2469216JT32J93G7Q	Audible*RS0TN1U42 Amzn.com/bill NJ		14.95
9928	07/20	07/20	2469216JS33GNWVMM	SQ *CAFENATED COFFEE COMP Berkeley CA		17.22
9928	07/20	07/20	2469216JS33JJNNWJ	SQ *MEXICANA BERKELEY CA		14.88
9928	07/20	07/20	2469216JV33PXDRNV	Prime Video *RJ6DV30Q0 888-802-3080 WA		5.99
9928	07/21	07/21	2423168JW11DSYDA7	ALBERTSONS MARKET 937 ALBUQUERQUE NM		96.79
9928	07/21	07/21	2443106JV0M1DBYHW	AMAZON.COM*RJ02K0EX2 SEATTLE WA		15.53
9928	07/22	07/22	2416407JW2LR8J489	TARGET 00020313 ALBUQUERQUE NM		89.51
9928	07/23	07/23	2413746JY01GW1VTW	WHOLEFDS ACD 10144 ALBUQUERQUE NM		80.48
9928	07/23	07/23	2449216JX000Y8447	STEEL BLADE MENS SALON WWW.STEELBLAD NM		21.82
9928	07/23	07/23	2469216JX35ZVGNV3	LIFEMD.COM 800-852-1575 CA		204.00
9928	07/23	07/23	2487115JX0XRZXSXW	V*YOGA-GO.IO Limassol CY		30.99
9928	07/25	07/25	2407105JZVAM4D653	MISTER CAR WASH #0396 ALBUQUERQUE NM		16.14
9928	07/25	07/25	2469216JZ2XT1PK40	Amazon Digit*RJ9AX3Y02 888-802-3080 WA		7.99
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$9,065.05
Fees Charged						
TOTAL FEES CHARGED FOR THIS PERIOD						\$0.00
Interest Charged						
07/26	07/26			INTEREST CHARGE ON PURCHASES		258.55
				INTEREST CHARGE ON CASH ADVANCES		0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$258.55

2024 Totals Year-to-Date		
TOTAL FEES CHARGED IN 2024		\$0.00
TOTAL INTEREST CHARGED IN 2024		\$1,104.84

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 07/26/2024
PURCHASES	14.65%	\$20,784.08	31	\$258.55	\$23,947.30
CASH ADVANCES	23.49%	\$0.00	31	\$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.

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 and verify your mobile phone number on the **Contact Information** page.