

SIGNATURE Account ending in 9928 Statement Period 09/26/2024 to 10/25/2024



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Payment

Payment Due Date Minimum Payment

New Balance

11/20/2024 \$533.00 \$23,825.80

Send general inquiries to:

24-hour Customer Service:

Outside the US call collect:

We accept all relay calls, including 711

Wells Fargo Online®:

Wells Fargo, PO Box 10347, Des Moines IA 50306-0347

Late Payment Warning: If we do not receive your Minimum Payment by 11/20/2024, 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	\$51,542	
\$822	3 years	\$29,588 (Savings of \$21,954)	

If you would like information about credit counseling services, refer to

wellsfargo.com

1-866-229-6633

1-925-825-7600

www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.

Account Summary

Previous Balance	\$21,830.55	Total Credit Limit	\$29,000
- Payments	\$3,000.00	Cash Advance Limit	\$5,800
- Other Credits	\$0.00	Total Available Credit	\$5,104
+ Cash Advances	\$0.00	Available for Cash Advances	\$5,104
+ Purchases, Balance Transfers &	\$4,700.60		
Other Charges			
+ Fees Charged	\$0.00		
+ Interest Charged	\$294.65		
= New Balance	\$23,825.80		

Wells Fargo Rewards Summary

Rewards balance as of: 09/30/2024 163,779

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	Trans	Post	Reference Number	Description	Credits	Charges
Ending in	Date	Date				

Payments

10/18	10/18	7414718MN0A7SJN00	BILL PAY PAYMENT	3,000.00
TOTA	L PAYMENT	S FOR THIS PERIOD		\$3,000.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 7 17 241025 0 PAGE 1 of 3 1 0 3531 8100 C926 O1DP5596

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



Account Number Payment Due Date Minimum Payment **New Balance**

4147 1812 9235 9928 11/20/2024 \$533.00 \$23,825.80

0238258000300000005330041471812923599280

Amount

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

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

YKG 74

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	 Your name Your account number Dollar amount of the suspected error Description of the error and why you believe it is wrong
Transaction Questions	Your nameYour account numberDescription of the transaction in question

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.

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.

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 tollfree Customer Service number located on the front of this statement.

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.

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.

Will customer service monitor your calls with us?

We may record or monitor any calls you have with customer service.



SIGNATURE Account ending in 9928



Statement Period 09/26/2024 to 10/25/2024

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Transactions (continued from previous page)

Card Ending	Trans Date	Post Date	Reference Number	Description	Cre	edits Cha	arges
in							

Purchases,	Balance	Transfers	& Other	Charges
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928 9026 9026 9026 2409564120F9ANFU	Purch	ases, B	alance	Transfers & Other Ch	arges	
9828 9828 9826 0826 2431941-00245451 97.27847V1 07.084576 97.08457 97.08576	9928	09/25	09/26	2469216LX2XSM830P	AMAZON MKTPI *XA74D3YZ3 Amzn com/bill WA	10.71
9828 0928 0928 0928 0928 0928 0929 0929						
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928 0929 0929 4243748M2010SG/WW TACTOR SUPPLY #2228 ALBUQUERQUE NM 12.5 at 9228 0929 0929 4249258M201VA201VA201P ALBERTSONS MARKET 937 ALBUQUERQUE NM 2.5 at 9228 0929 0929 4269218M201VA201P ALBERTSONS MARKET 937 ALBUQUERQUE NM 3.0 10.0 2020 1002 2445948M201VA201P ALBERTSONS ALBUQUERQUE NM 3.0 10.0 2441744M8LEETHAY 5.0 1002 1002 2441794M8LEETHAY 5.0 1002 1002 240179304M000SFYD 1002 1002 240179304M000SFYD 1002 1002 240179304M000SFYD 1002 1002 1002 1002 240179304M000SFYD 1002 1002 1002 1002 1002 1002 1002 100						
9928 0929 0929 2423168M3184EVIV9 ABERTSONS MARKET 937 ALBUQUERQUE NM 7.99 9928 0929 0929 2469216M31347MYN Amazon DigUTUROSS1923 888-902-3800 WWA 7.99 9928 10002 1001 1001 2415746MSEEPHAVY Amazon DigUTUROSS1923 888-902-3800 WWA 3.0.02 9928 10002 1002 2415746MSEEPHAVY Amazon DigUTUROSS1923 888-902-3800 WWA 3.0.02 9928 10002 1002 2415746MSEEPHAVY Amazon DigUTUROSS1923 888-902-3800 WWA 3.0.02 9928 10002 1002 2415746MSEEPHAVY Amazon DigUTUROSS1923 988-902-3800 WWA 3.0.02 9928 10002 1002 2415746MSEEPHAVY Amazon DigUTUROSS1923 988-902-3800 WWA 9.99 9928 10003 1003 2405522MS6326T845 AT HOME STORE 288 ALBUQUERQUE NM 3.4.00 9928 1003 1003 2405522MS6326T845 AT HOME STORE 288 ALBUQUERQUE NM 3.4.00 9928 1003 1003 2405522MS6326T845 AT HOME STORE 288 ALBUQUERQUE NM 3.4.00 9928 1003 1003 2405522MS6326T845 AT HOME STORE 288 ALBUQUERQUE NM 3.4.00 9928 1003 1003 2405522MS6326T845 AT HOME STORE 288 ALBUQUERQUE NM 8.18.55 9928 1004 1004 2469216M7366MTK CIRCLE K # 41241 ALBUQUERQUE NM 9.19 9928 1004 1004 2469216M7366MTK CIRCLE K # 41241 ALBUQUERQUE NM 9.50 9928 1004 1004 2469216M7366MTKH K KIRCLE K # 41241 ALBUQUERQUE NM 9.50 9928 1004 1004 2469216M7366WTKH K KIRCLE K # 41241 ALBUQUERQUE NM 9.50 9928 1004 1004 2469216M7366WTKH K KIRCLE K # 41241 ALBUQUERQUE NM 18.26 9928 1004 1004 2469216M7366WTKHH K KIRCLE K # 41241 ALBUQUERQUE NM 9.50 9928 1004 1004 2469216M7366WTKHH K KIRCLE K # 41241 ALBUQUERQUE NM 9.50 9928 1004 1004 2469216M7366WTKHH K KIRCLE K # 41241 ALBUQUERQUE NM 19.60 9928 1004 1004 2469216M7366WTKHH K KIRCLE K # 41241 ALBUQUERQUE NM 19.60 9928 1007 1007 2442733MMMAYSONS S ANDIA K RESPONSE ANDIA K RESPONS						
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9928 1092 0929 2469216M321VNZJ0P LOWES 901638* ABJUOLERQUE NM 301.00 9928 1002 1002 2413746M5EJETHAV7 8 JAKE S LOTABURGER* - 681 LOS RANCHOS NM 24.94 9928 1002 1002 2413746M5EJETHAV7 8 JAKE S LOTABURGER* - 681 LOS RANCHOS NM 22.96 9928 1002 1002 2413930M500981.71 9 JAKE S LOTABURGER* - 681 LOS RANCHOS NM 5.19 9928 1003 1003 2401134M00005PT 11						
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TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD

\$4,700.60

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD

\$0.00





SIGNATURE Account ending in 9928 Statement Period 09/26/2024 to 10/25/2024



Page 3 of 3

Transactions (continued from previous page)

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

Interest Charged

10/2510/25INTEREST CHARGE ON PURCHASES294.65INTEREST CHARGE ON CASH ADVANCES0.00

TOTAL INTEREST CHARGED FOR THIS PERIOD

\$294.65

2024 Totals Year-to-Date

TOTAL FEES CHARGED IN 2024 \$0.00 TOTAL INTEREST CHARGED IN 2024 \$1,963.02

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 10/25/2024
PURCHASES	14.65%	\$24,474.48	30	\$294.65	\$23,825.80
CASH ADVANCES	23.49%	\$0.00	30	\$0.00	\$0.00

Wells Fargo News

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