



### Account ending in 9928



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

Payment Due Date	11/20/2024
Minimum Payment	\$533.00
New Balance	\$23,825.80

**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 [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	\$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 & Other Charges	\$4,700.60		
<b>+ Fees Charged</b>	<b>\$0.00</b>		
<b>+ Interest Charged</b>	<b>\$294.65</b>		
<hr/> = New Balance	<hr/> \$23,825.80		

## Wells Fargo Rewards Summary

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

10/18	10/18	7414718MN0A7SJN00	BILL PAY PAYMENT	3,000.00
<b>TOTAL PAYMENTS FOR THIS PERIOD</b>				<b>\$3,000.00</b>

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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	11/20/2024
Minimum Payment	\$533.00
New Balance	\$23,825.80

Amount Enclosed \$

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.

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](http://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](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	09/25	09/26	2469216LX2XSM830P	AMAZON MKTPL*XA74D3YZ3 Amzn.com/bill WA		10.71
9928	09/26	09/26	2402946LZ0FV8AKVF	REJUVIA CO 484-202-8060 PA		115.50
9928	09/26	09/26	2401134LY002KMS18	AMAZON RETA* H10476923 WWW.AMAZON.CO WA		14.46
9928	09/26	09/26	2469216LY2YB9QVB7	AMAZON MKTPL*L56B15GM3 Amzn.com/bill WA		58.79
9928	09/26	09/26	2469216LY2YT942NT	AMZN Mktp US*675TC7HG3 Amzn.com/bill WA		57.88
9928	09/26	09/26	2469216LY2Z2647VL	Prime Video Channels amzn.com/bill WA		10.99
9928	09/27	09/27	2413829M0113GDR5P	WORLD MARKET #260 ALBUQUERQUE NM		129.70
9928	09/27	09/27	2423168M02ZE0RTJT	ALBERTSONS MARKET 937 ALBUQUERQUE NM		91.98
9928	09/27	09/27	2426979M00112ST8F	DIONS 6 LOS RANCHOS NM		24.11
9928	09/27	09/27	2445501LZ447XWRFV	WAL-MART #1397 ALBUQUERQUE NM		94.62
9928	09/28	09/28	2413746M1011XTNVH	HOMEGOODS 0767 ALBUQUERQUE NM		138.14
9928	09/28	09/28	2419304M1000JW85Y	DANS BOOTS & SADDLES LOS RANCHOS NM		20.20
9928	09/28	09/28	2445388M1000DHEWD	OSUNA NURSERY ALBUQUERQUE NM		34.39
9928	09/28	09/28	2449398M10X9JK13S	THE FARM SHOP LOS POBLAN LOS RANCHOS NM		22.91
9928	09/29	09/29	2413746M20103GWBJ	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		15.92
9928	09/29	09/29	2413746M20103GW5W	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		12.73
9928	09/29	09/29	2423168M23184E1VB	ALBERTSONS MARKET 937 ALBUQUERQUE NM		125.81
9928	09/29	09/29	2469216M131AYHRYN	Amazon Digit*UR63S1823 888-802-3080 WA		7.99
9928	09/29	09/29	2469216M231VWZJ0P	LOWES #01636* ALBUQUERQUE NM		301.00
9928	10/01	10/01	2444500M38PRLE8PR	SMITHS FOOD #4423 ALBUQUERQUE NM		35.02
9928	10/02	10/02	2413746M5EJETHAV7	BLAKE S LOTABURGER - 061 LOS RANCHOS NM		24.94
9928	10/02	10/02	2416407M42LRGR1PK	TARGET 00020313 ALBUQUERQUE NM		220.63
9928	10/02	10/02	2419304M50009L7L1	DANS BOOTS & SADDLES LOS RANCHOS NM		51.92
9928	10/02	10/02	2469216M433ZMRSYB	Amazon Music*939ZF5M43 888-802-3080 WA		9.99
9928	10/03	10/03	2401134M60000SFYD	TIEDRICH SUBSTACK HTTPSJEFFTIED NY		5.00
9928	10/03	10/03	2405523M6352GTB4S	AT HOME STORE 288 ALBUQUERQUE NM		34.40
9928	10/03	10/03	2413746M55SEOMRGV	CVSEExtraCare 8007467287RI800-746-7287 RI		5.51
9928	10/03	10/03	2422638M602ETVPQJ	WAL-MART #1397 ALBUQUERQUE NM		81.85
9928	10/03	10/03	2426979M6EJ9TXJJJ	THE MAIDS ALBUQUERQUE 505-292-8344 NM		331.92
9928	10/03	10/03	2442733M6LM8TTWYG	SPROUTS FARMERS MAR ALBUQUERQUE NM		65.00
9928	10/03	10/03	2469216M63504EM1K	CIRCLE K # 41241 ALBUQUERQUE NM		50.51
9928	10/04	10/04	2422638M702GME4HF	WAL-MART #1397 ALBUQUERQUE NM		99.70
9928	10/04	10/04	2469216M7366NTAEH	KRISPY KREME #8140 ALBUQUERQUE NM		18.82
9928	10/04	10/04	2491507M73698XHS9	SANDIA RESORT FOOD & BEV ALBUQUERQUE NM		136.02
9928	10/05	10/05	2469216M72X4YGZSW	SQ *SOUTHWEST ANIMAL RESC Corrales NM		249.60
9928	10/05	10/05	2469216M736E3W8D8	SQ *JPZ CONCESSIONS Albuquerque NM		22.53
9928	10/06	10/06	2413746M82XGEM6M9	TST* RUDY'S COUNTRY STORE ALBUQUERQUE NM		161.48
9928	10/06	10/06	2423168M937WZJEXS	ALBERTSONS MARKET 937 ALBUQUERQUE NM		49.45
9928	10/06	10/06	2442733M9LM7SHGRH	SPROUTS FARMERS MAR ALBUQUERQUE NM		19.00
9928	10/07	10/07	2493487MA0VYG0HXK	I.C. FOOD MART ALBUQUERQUE NM		15.03
9928	10/07	10/07	2407105M9VAMH9D52	MISTER CAR WASH #0396 ALBUQUERQUE NM		16.14
9928	10/07	10/07	2442733M9M83KFDMX	MCDONALD'S F4404 ALBUQUERQUE NM		40.48
9928	10/07	10/07	2444500MABLN1FBE3	WM SUPERCENTER #1397 ALBUQUERQUE NM		310.05
9928	10/07	10/07	2444500MA00PHK59L	WALGREENS #7735 LOS RANCHOS NM		23.89
9928	10/07	10/07	2469216MA2Z19AG28	CIRCLE K # 41241 ALBUQUERQUE NM		27.11
9928	10/08	10/08	2407105MAVAMZB0ZM	MISTER CAR WASH #0396 866-2543229 NM		35.51
9928	10/08	10/08	2426979MBEJ6ZNE4P	THE MAIDS ALBUQUERQUE 505-292-8344 NM		192.00
9928	10/09	10/09	2420429MB01A54LFF	Netflix.com 408-5403700 CA		30.98
9928	10/10	10/10	2402268MDS66FV61N	POTATO CORNER COTTONWOOD ALBUQUERQUE NM		4.30
9928	10/10	10/10	2416407MQ2LRRASRR	TARGET 00006254 ALBUQUERQUE NM		10.00
9928	10/10	10/10	2442733MDLM8R42VX	SPROUTS FARMERS MAR ALBUQUERQUE NM		17.00
9928	10/10	10/10	2469216MD31D0853N	Prime Video Channels amzn.com/bill WA		7.99
9928	10/10	10/10	2469216MQ311M52NE	SQ *JPZ CONCESSIONS Albuquerque NM		27.03
9928	10/11	10/11	2405523MD3Q4LXAPG	XO WAFFLE ALBUQUERQUE NM		21.65
9928	10/11	10/11	2413746MD2XB8V5V6	TST* RUDY'S COUNTRY STORE ALBUQUERQUE NM		90.46
9928	10/11	10/11	2416407MD2LRFGG76	TARGET 00020313 ALBUQUERQUE NM		5.44
9928	10/11	10/11	2416407MD2LR7QN7D	TARGET 00020313 ALBUQUERQUE NM		62.38
9928	10/11	10/11	2444500ME00PYHX02	WALGREENS #7735 LOS RANCHOS NM		53.43
9928	10/11	10/11	2449216MD000AD09S	KLMT, LLC* MHZCHOICE D HTTPSWATCH.MH VA		7.99
9928	10/12	10/12	2433550MF0MHJK70W	FARM AND TABLE ALBUQUERQUE NM		419.62
9928	10/12	10/12	2469216ME32GNZE9L	Prime Video Channels amzn.com/bill WA		7.99
9928	10/12	10/12	2469216ME32JQPJ9V	Prime Video Channels amzn.com/bill WA		6.99
9928	10/14	10/14	2442733MHLM8PEQ1G	SPROUTS FARMERS MAR ALBUQUERQUE NM		28.00
9928	10/16	10/16	2401134MJ002LYNEF	AMAZON RETA* 5I0VZ4OZ3 WWW.AMAZON.CO WA		32.10
9928	10/16	10/16	2442733MKLM8PWPP3	SPROUTS FARMERS MAR ALBUQUERQUE NM		7.70
9928	10/16	10/16	2469216MK2XJSQ399	TST*WHISPERING BEAN COFF Albuquerque NM		7.64
9928	10/17	10/17	2401134MK0019MBRL	AMAZON RETA* MG6FS7IC3 WWW.AMAZON.CO WA		14.46
9928	10/18	10/18	2469216ML2Y7YM6XV	Prime Video Channels amzn.com/bill WA		5.99
9928	10/19	10/19	2469216MM2ZFAZWAX	Audible*6O55E7LK3 Amzn.com/bill NJ		14.95
9928	10/23	10/23	2443186MS0FV55TEQ	THE VILLAGE MERCANTILE CORRALES NM		105.10
9928	10/23	10/23	2413746MV015KGLNK	TRACTOR SUPPLY #2326 ALBUQUERQUE NM		12.73
9928	10/23	10/23	2462275MSHF11S4DT	GOODWILL OF NM 39 ALBUQUERQUE NM		6.00
9928	10/23	10/23	2469216MT2ZS07A8P	AMAZON MKTPL*LN7S41783 Amzn.com/bill WA		32.37
9928	10/24	10/24	2487115MS1DZ62A8W	V*YOGA-GO.IO Limassol CY		30.99
9928	10/25	10/25	2469216MV314X5M8M	Amazon Digit*3X41P10B3 888-802-3080 WA		7.99
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$4,700.60

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Transactions (continued from previous page)

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

10/25	10/25			INTEREST CHARGE ON PURCHASES		294.65
				INTEREST CHARGE ON CASH ADVANCES		0.00
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

**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.