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Wells Fargo Online®: wells Fargo .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	01/11/2025
Minimum Payment	\$25.00
New Balance	\$242.38

\$0 - \$25.00 will be deducted from your account and credited as your automatic payment on 01/11/25. The automatic payment amount will be reduced by all payments posted on or before this date.

Late Payment Warning: If we do not receive your Minimum Payment by 01/11/2025, 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	11 month(s)	\$257

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	\$94.43	Total Credit Limit	\$21,000
- Payments	\$25.00	Total Available Credit	\$20,757
- Other Credits	\$0.00		
+ Cash Advances	\$0.00		
+ Purchases, Balance Transfers & Other Charges	\$170.56		
+ Fees Charged	\$0.00		
+ Interest Charged	\$2.39		
= New Balance	\$242.38		

Wells Fargo Rewards Summary

Rewards balance as of:11/30/2024142

The rewards balance is for Rewards ID 60007214528.

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 wells Fargo .com/rewards or call 1-877-517-1358.

Important Information

Credit cards are issued by Wells Fargo Bank, N.A., a banking affiliate of Wells Fargo & Company. Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is the trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, (Members SIPC) separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

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

WELLS
FARGO

Advisors

Account Number4072 2102 7597 8450
Payment Due Date01/11/2025
Minimum Payment\$25.00
New Balance\$242.38

00024238000025000000250040722102759784506

Amount Enclosed\$

ESWARAPRAD V DONTU
6375 READ RD
SUWANEE GA 30024-4573

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

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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.

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Transactions

Card Ending in	Trans Date	Post Date	Reference Number	Description	Credits	Charges
Payments						
	12/11	12/11	F529900PA00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	25.00	
TOTAL PAYMENTS FOR THIS PERIOD					\$25.00	
Purchases, Balance Transfers & Other Charges						
8450	11/15	11/16	2469216NH30DZEMLA	SQ *SREE DEVI PEETHAM INC SUWANEE GA		11.64
8450	11/18	11/18	2400077NK000QKP25	GITHUB, INC. HTTPSGITHUB.C CA		10.00
8450	11/22	11/22	2413746NP8R2RHNKM	PT *NORTHSIDE HOSPITAL ATLANTA GA		148.92
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$170.56
Fees Charged						
TOTAL FEES CHARGED FOR THIS PERIOD						\$0.00
Interest Charged						
	12/17	12/17		INTEREST CHARGE ON PURCHASES		2.39
				INTEREST CHARGE ON CASH ADVANCES		0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$2.39

2024 Totals Year-to-Date

TOTAL FEES CHARGED IN 2024

TOTAL INTEREST CHARGED IN 2024

\$0.00

\$2.39

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 12/17/2024
PURCHASES	12.85%	\$212.46	32	\$2.39	\$242.38
CASH ADVANCES	20.99%	\$0.00	32	\$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.

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Advisors

WELLS FARGO ADVISORS PREMIUM REWARDS VISA SIGNATURE®
Account ending in 8450
Statement Period 11/16/2024 to 12/17/2024



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