



Account Number
Statement Billing Period
Page 1 of 3

Ending in 6778
01/08/2019 to 02/04/2019



Balance Summary

Previous Balance	\$3,850.74
- Payments	\$1,300.74
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$36.77
= New Balance	\$2,586.77
Total Credit Limit	\$4,000

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: [wellsfargo.com](https://www.wellsfargo.com)

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Available Credit	\$1,413
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Payment Information

New Balance	\$2,586.77
Minimum Payment	\$63.00
Payment Due Date	03/01/2019

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 03/01/2019, you may have to pay a late fee up to \$37.

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	13 years	\$5,296
\$93	3 years	\$3,339 (Savings of \$1,957)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

\$0 - \$63.00 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 03/01/19. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

Go Far Rewards Summary

Rewards balance as of:	01/31/2019	\$6.60
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The rewards balance is for **Rewards ID 60007831457**.

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 GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Payments					
01/12	01/12	74465390D0A96QYFM	ONLINE PAYMENT	1,300.00	
01/29	01/29	74465390Y0A8WKF8W	ONLINE PAYMENT	0.74	
TOTAL PAYMENTS FOR THIS PERIOD				\$1,300.74	

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

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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	4465 4001 6096 6778
New Balance	\$2,586.77
Minimum Payment	\$63.00
Payment Due Date	03/01/2019

00258677000000740000630044654001609667789

**Amount
Enclosed**



JOSHUA D BOYCE
524 E RYAN RD
OAK CREEK WI 53154-4538

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

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IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at "http://www.wellsfargo.com". Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegally.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escribanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podremos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciban. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciban. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección legible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

Change of Address Form – If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección – Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT FIRST NAME	ACCOUNT LAST NAME
NEW STREET ADDRESS	
PO BOX/ APT #	
CITY, STATE/ZIP	
HOME PHONE	WORK PHONE

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
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Interest Charged

	INTEREST CHARGE ON PURCHASES	36.77
	INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD		\$36.77

2019 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2019	\$0.00
TOTAL INTEREST CHARGED IN 2019	\$94.33

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
PURCHASES	17.40% variable	\$2,755.02	28	\$36.77
CASH ADVANCES	26.24% variable	\$0.00	28	\$0.00

Your free 2018 Year-End Spending Summary is now available online.

Use your free online report to help you prepare for the upcoming tax¹ season with personalized features, such as top merchants and spending history by category. You can also use it to plan your budget, organize your spending, or update your financial plan.

Your Year-End Spending Summary organizes all your 2018 credit card transactions by categories, like Bills/Utilities, Dining, Entertainment, Travel, and more, to show you details on how you used your card and to help you plan for 2019.

It's easy to access your summary online:

1. Sign on to **wellsfargo.com/yearendsummary**.
2. Choose the credit card account from the drop-down box in **Select an Account**.
3. Go to the **Simplified Banking** section.
4. Select the **Year-End Spending Summary or Year-End Summary** link to view your full report.

To view or download a copy of your free report, you must first be enrolled in *Wells Fargo Online*®. Simply go to **wellsfargo.com** to sign up today. Once you're enrolled, you'll be able to:

- Access your 2018 report
- Monitor all your accounts from one convenient place
- Set up credit card and spending alerts²
- Enjoy all the many great benefits of 24/7 banking

At your service

If you need assistance accessing your online 2018 Year-End Spending Summary, please call us at 1-800-642-4720 — 24 hours a day, 7 days a week.

¹ Wells Fargo makes no warranties and is not responsible for your use of this information or for any errors or inaccuracies resulting from your use. You should consult your own tax advisor regarding your tax needs.

² Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.