

Wells Fargo Online®:
24-hour Customer Service:
We accept all relay calls, including 711
Outside the US call collect:

wellsfargo.com
1-866-229-6633
1-925-825-7600

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

Payment	
Payment Due Date	12/12/2024
Minimum Payment	\$154.00
New Balance	\$4,653.03

\$0 - \$154.00 will be deducted from your account and credited as your automatic payment on 12/12/24. 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 12/12/2024, 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	18 years	\$12,681
\$184	3 years	\$6,615 (Savings of \$6,066)

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	\$4,251.24	Total Credit Limit	\$13,500
- Payments	\$2,176.00	Cash Advance Limit	\$2,700
- Other Credits	\$132.47	Total Available Credit	\$8,823
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$2,603.41		
+ Fees Charged	\$0.00		
+ Interest Charged	\$106.85		
= New Balance	\$4,653.03		

Wells Fargo Rewards Summary

Rewards balance as of:10/31/2024\$42.32

The rewards balance is for Rewards ID 60019895393.

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.

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

Payments						
11/12	11/12	F353100ND00CHGDDA	AUTOMATIC PAYMENT - THANK YOU			176.00
11/16	11/16	7414718NJ0XSL9TNY	ONLINE ACH PAYMENT THANK YOU			2,000.00
TOTAL PAYMENTS FOR THIS PERIOD						\$2,176.00

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

WELLS
FARGO

Account Number4147 1814 2571 4296
Payment Due Date12/12/2024
Minimum Payment\$154.00
New Balance\$4,653.03

00465303002000000001540041471814257142965

Amount Enclosed\$

JORDYN GINSBERG
APT 2016
1111 N MISSION PARK BLVD
CHANDLER AZ 85224-3996

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.

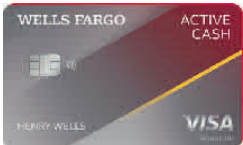


WELLS FARGO ACTIVE CASH VISA SIGNATURE® CARD

Account ending in 4296

Statement Period 10/19/2024 to 11/17/2024

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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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Other Credits

4296	11/03	11/03	2401134N5000GE08Z	AMAZON MARK* 007DK3H33 HTTPSAMAZON.C WA	17.24	
4296	11/03	11/03	7469216N42Z9EMYBN	AMAZON MKTPLACE PMTS Amzn.com/bill WA	10.77	
4296	11/03	11/03	7469216N42Z94QZGQ	AMAZON MKTPLACE PMTS Amzn.com/bill WA	7.54	
4296	11/03	11/03	7469216N42Z953FVK	AMAZON MKTPLACE PMTS Amzn.com/bill WA	20.47	
4296	11/03	11/03	7469216N42Z953JQT	AMAZON MKTPLACE PMTS Amzn.com/bill WA	7.51	
4296	11/03	11/03	7469216N42Z98RE4H	AMAZON MKTPLACE PMTS Amzn.com/bill WA	26.94	
4296	11/12	11/12	7446539NF7EJ5S7XL	CASH BACK REDEMPTION REF 160636855	42.00	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$132.47	

Purchases, Balance Transfers & Other Charges

4296	10/18	10/19	2400097MNFQ6SS2NT	LEGENDS@TALKING STICK PHOENIX AZ		53.21
4296	10/18	10/19	2401134ML002KA0Z9	AMAZON MARK* 007DK3H33 HTTPSAMAZON.C WA		17.24
4296	10/18	10/19	2475542MM4PPYJANN	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	10/18	10/19	2494300MM271JGGJR	CULVERS OF CHANDLER CHANDLER AZ		17.71
4296	10/19	10/19	2401134MM000YK1FV	AMAZON RETA* GD9WA8FF3 WWW.AMAZON.CO WA		26.06
4296	10/21	10/21	2444500MP8PNTHSW4	FRYS-FOOD-DRG #051 CHANDLER AZ		30.69
4296	10/22	10/22	2469216MR2YTRVSA6	AMAZON MKTPL*K07Y95003 Amzn.com/bill WA		10.77
4296	10/23	10/23	2444500MT8PP97M1Q	FRYS FUEL #7658 GILBERT AZ		27.40
4296	10/25	10/25	2401134MV001FA098	AMAZON RETA* 0J5HM1W83 WWW.AMAZON.CO WA		9.97
4296	10/25	10/25	2469216MV31A95KTH	AMAZON MKTPL*A76GZ4AD3 Amzn.com/bill WA		33.12
4296	10/26	10/26	2404083MXS66GGRWG	BLUE WASABI SUSHI & MARTI GILBERT AZ		103.59
4296	10/26	10/26	2413746MYHF0MMGBG	SOMA INTIMATE #5242 CHANDLER AZ		79.23
4296	10/26	10/26	2469216MW32AJ7VRK	AMAZON MKTPL*AU2FZ3XS3 Amzn.com/bill WA		26.93
4296	10/27	10/27	2469216MX332PR8HB	Amazon.com*FE3GZ6BF3 Amzn.com/bill WA		34.94
4296	10/28	10/28	2469216MY33RTL1DH	AMAZON MKTPL*SK7W69BP3 Amzn.com/bill WA		31.21
4296	10/28	10/28	2469216MY33W0ZE7Z	Amazon.com*YX28M0GD3 Amzn.com/bill WA		25.87
4296	10/29	10/29	2401134MZ002KD45W	AMAZON RETA* NT0795J63 WWW.AMAZON.CO WA		51.19
4296	10/30	10/30	2444500N08PPHYBX8	FRYS-FOOD-DRG #051 CHANDLER AZ		42.66
4296	10/30	10/30	2469216N12X5EEJVZ	IN-N-OUT MESA (POWER) MESA AZ		12.89
4296	10/31	10/31	2405522N13ZD1128E	PETS BEST INSURANCE SERV 877-738-7237 NC		62.31
4296	11/01	11/01	2444500N32XAQVP3S	FRYS 5051 866-576-4377 AZ		28.78
4296	11/02	11/02	2469216N32Z1J2JS8	SQ *DR. HUMMUS Gilbert AZ		8.00
4296	11/02	11/02	2469216N32Z1J3WWT	SQ *SHEA CHEESE @ GILBERT Gilbert AZ		9.00
4296	11/02	11/02	2469216N32Z1J4NNO	SQ *GREEN CHILE SMOKEHOUS Gilbert AZ		10.00
4296	11/02	11/02	2469216N32Z16NFA2	SQ *GILBERT FARMERS MARKE Gilbert AZ		4.12
4296	11/02	11/02	2469216N32Z16RS31	SQ *ART OF GHEE LLC Gilbert AZ		19.00
4296	11/03	11/03	2455193N50VYZRXTW	CHON THAI FOOD CHANDLER AZ		46.16
4296	11/03	11/03	2469216N5300BSHDQ	CIRCLE K 05298 PHOENIX AZ		43.17
4296	11/03	11/03	2480197N542N6WX00	GUS'S FRIED CHICKEN-AHWA PHOENIZ AZ		66.07
4296	11/04	11/04	2444500N58PP26T2X	FRYS-FOOD-DRG #051 CHANDLER AZ		30.90
4296	11/07	11/07	2401134N8001GJV04	AMAZON RETA* D91SA2XR3 WWW.AMAZON.CO WA		16.17
4296	11/07	11/07	2442806N901G9TRW8	SUBARU SUPERSTORE OF CHAN480-222-6000 AZ		1,336.91
4296	11/09	11/09	2469216NA34BQMKRK	AMAZON MKTPL*SZ2N45963 Amzn.com/bill WA		32.98
4296	11/10	11/10	2469216NB35FG8XMR	TST*LITTLE MISS BBQ Phoenix AZ		52.04
4296	11/10	11/10	2469216NQ35MD44JH	CIRCLE K 09182 CHANDLER AZ		33.91
4296	11/11	11/11	2475542ND4EM230HP	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	11/13	11/13	2469216NE2Y4FZNKL	AMAZON MKTPL*X805R3GO3 Amzn.com/bill WA		17.24
4296	11/13	11/13	2469216NF2Z208NNX	QT 478 MESA AZ		8.29
4296	11/14	11/14	2442733NGLM8PSP4M	SPROUTS FARMERS MAR CHANDLER AZ		57.33
4296	11/14	11/14	2469216NF2ZBF7PZD	AMAZON MKTPL*NJ1N82CM3 Amzn.com/bill WA		37.69
4296	11/14	11/14	2469216NF2Z1GMQE8	AMAZON MKTPL*F51S788B3 Amzn.com/bill WA		6.46
4296	11/15	11/15	2444500NG8PRN8G9Z	FRYS-FOOD-DRG #051 CHANDLER AZ		38.70
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$2,603.41

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD						\$0.00
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Interest Charged

11/17	11/17		INTEREST CHARGE ON PURCHASES		106.85
			INTEREST CHARGE ON CASH ADVANCES		0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD					\$106.85

2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$456.17





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 11/17/2024
PURCHASES	24.49% variable	\$5,308.78	30	\$106.85	\$4,653.03
CASH ADVANCES	29.99% variable	\$0.00	30	\$0.00	\$0.00

Wells Fargo News

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[†]As a Wells Fargo cardholder, you are receiving this advertisement because Wells Fargo has a consumer financing relationship with Tempur-Pedic®.

* For more J.D. Power award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

* Accessories include pillows, sheets, protectors, and blankets. Offer good for orders placed directly with Tempur-Pedic from tempurpedic.com or from our direct-order telephone sales. Offer not valid in stores or on previous purchases or pending orders. Additional restrictions may apply. Offer expires 12/31/2024.

¹ The Tempur-Pedic credit card is issued by Wells Fargo Bank, N.A. Special terms for 36 months apply to qualifying purchase of \$1,000 or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. The information is accurate as of 10/1/24 and is subject to change. For current information, call us at 1-800-431-5921. Financing offer expires 12/31/24.



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