

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	03/12/2025
Minimum Payment	\$200.00
New Balance	\$7,241.00

\$0 - \$200.00 will be deducted from your account and credited as your automatic payment on 03/12/25. 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 03/12/2025, 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	22 years	\$20,318
\$285	3 years	\$10,260 (Savings of \$10,058)

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	\$6,181.99	Total Credit Limit	\$13,500
- Payments	\$175.00	Cash Advance Limit	\$2,700
- Other Credits	\$115.54	Total Available Credit	\$6,210
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,222.07		
+ Fees Charged	\$0.00		
+ Interest Charged	\$127.48		
= New Balance	\$7,241.00		

Wells Fargo Rewards Summary

Rewards balance as of:01/31/2025\$31.89

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					
02/12	02/12	F3531001B00CHGDDA	AUTOMATIC PAYMENT - THANK YOU		175.00
TOTAL PAYMENTS FOR THIS PERIOD					\$175.00

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 Date03/12/2025
Minimum Payment\$200.00
New Balance\$7,241.00

00724100000175000002000041471814257142965

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.

Transactions (continued from previous page)

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

4296	01/16	01/18	74465390K7EJAQ5XN	CASH BACK REDEMPTION REF 165418931	42.00	
4296	01/22	01/22	74692160N2YQ049QM	AMAZON MKTPLACE PMTS Amzn.com/bill WA	12.18	
4296	02/07	02/07	7469216162YZ8D8JJ	AMAZON MKTPLACE PMTS Amzn.com/bill WA	21.55	
4296	02/08	02/08	2401134170000LGST	AMAZON RETA* Z59CK4NJ2 WWW.AMAZON.CO WA	17.18	
4296	02/08	02/08	7469216172Z3KEGGR	AMAZON MKTPLACE PMTS Amzn.com/bill WA	22.63	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$115.54	

Purchases, Balance Transfers & Other Charges

4296	01/19	01/19	24692160L362KGSWW	IN-N-OUT CHANDLER 2 CHANDLER AZ		19.35
4296	01/20	01/20	24445000L8PP0W4T2	FRYS-FOOD-DRG #051 CHANDLER AZ		119.84
4296	01/20	01/20	24445000M2X7VN5QP	PAR*MR. PICKLES SANDWICH CHANDLER AZ		18.79
4296	01/22	01/22	24692160N2XYGLJ8H	AMAZON MKTPL*Z566P9981 Amzn.com/bill WA		49.20
4296	01/22	01/22	24692160P2VYHPAH	QT 478 MESA AZ		10.27
4296	01/23	01/23	24011340P000QKEKR	AMAZON RETA* ZC3HE0HF2 WWW.AMAZON.CO WA		22.00
4296	01/23	01/23	24445000P8PN9Z7AP	FRYS FUEL #7658 GILBERT AZ		26.19
4296	01/23	01/23	24445000P8PN9Z784	FRYS #658 GILBERT AZ		86.22
4296	01/24	01/24	24692160R2ZDL66FM	AMAZON MKTPL*ZC8EB1DG2 Amzn.com/bill WA		17.45
4296	01/25	01/25	24011340TEHP0ZL2P	DD *DOORDASH LITTLESZE DOORDASH.COM CA		42.60
4296	01/25	01/25	24692160T2XDSS6EA	AMAZON MKTPL*ZG27J4RO0 Amzn.com/bill WA		30.45
4296	01/27	01/27	24011340V000EAQ87	AMAZON RETA* Z77SA6ZK2 WWW.AMAZON.CO WA		10.45
4296	01/27	01/27	24943000V4170EKQ7	FLOWER CHILD CHANDLER AZ		41.55
4296	01/29	01/29	24445000X8PNGQLR2	FRYS-FOOD-DRG #051 CHANDLER AZ		24.11
4296	01/30	01/30	24427330ZLM8NS44D	SPROUTS FARMERS MAR CHANDLER AZ		39.02
4296	01/30	01/30	24801970Z6M9XE25G	FRANKIE'S CAR WASH GILBERT AZ		13.00
4296	01/31	01/31	24055220Z6MYWFK8D	PETS BEST INSURANCE SERV 877-738-7237 NC		62.31
4296	02/01	02/01	2413746105SGG5SHY	TST* OVER EASY - CHANDLER CHANDLER AZ		67.16
4296	02/01	02/01	24692161033D2L4FK	SQ *SONORAN SCAVANGERS Chandler AZ		8.00
4296	02/01	02/01	24692161033D2N1B4	SQ *STAMPER CHEESE AZ Cave Creek AZ		10.30
4296	02/01	02/01	24692161033QVH69Z	SQ *GHOST TOWN FOODS, LLC Chandler AZ		20.00
4296	02/03	02/03	2444500132X826PG8	FRYS 5051 866-576-4377 AZ		175.86
4296	02/04	02/04	240007713EHMRVX08	PAMPERED PAWS GROOMING 183-36144647 AZ		80.50
4296	02/06	02/06	2444500158PNKHYBE	FRYS FUEL #7658 GILBERT AZ		23.99
4296	02/06	02/06	2444500158PNKHY5R	FRYS #658 GILBERT AZ		42.05
4296	02/07	02/07	24137461701K4ZWAS	WHOLEFDS CHR 10272 CHANDLER AZ		28.90
4296	02/10	02/10	2444500198PNQJSJS	FRYS-FOOD-DRG #051 CHANDLER AZ		52.47
4296	02/10	02/10	246921619311HAW3M	BJ'S RESTAURANTS 639 CHANDLER AZ		64.29
4296	02/13	02/13	24431061D4B6JTYS4	HARKINS SANTAN VILLAGE GILBERT AZ		15.75
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,222.07

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

02/14	02/14	INTEREST CHARGE ON PURCHASES	127.48
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$127.48

2025 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2025	\$0.00
TOTAL INTEREST CHARGED IN 2025	\$240.55

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 02/14/2025
PURCHASES	24.24% variable	\$6,855.60	28	\$127.48	\$7,241.00
CASH ADVANCES	29.99% variable	\$0.00	28	\$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.



Wells Fargo News (continued from previous page)

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.