

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	05/12/2024
Minimum Payment	\$103.00
New Balance	\$10,220.53

\$0 - \$103.00 will be deducted from your account and credited as your automatic payment on 05/12/24. 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 05/12/2024, 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	25 years	\$29,920
\$391	3 years	\$14,088 (Savings of \$15,832)

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	\$7,965.55	Total Credit Limit	\$13,500
- Payments	\$80.00	Cash Advance Limit	\$2,700
- Other Credits	\$32.00	Total Available Credit	\$3,273
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$2,366.98		
+ Fees Charged	\$0.00		
+ Interest Charged	\$0.00		
= New Balance	\$10,220.53		

Wells Fargo Rewards Summary

Rewards balance as of:03/31/2024\$0.20

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.

Important Information

CONGRATULATIONS-YOUR CREDIT LIMIT HAS BEEN INCREASED TO \$13,500. NOW YOU HAVE MORE PURCHASING POWER AND IT'S AVAILABLE IMMEDIATELY. IF YOU HAVE ANY QUESTIONS PLEASE CALL US AT 1-800-642-4720.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

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 Date05/12/2024
Minimum Payment\$103.00
New Balance\$10,220.53

01022053000080000001030041471814257142961

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.

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.

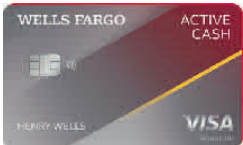


WELLS FARGO ACTIVE CASH VISA SIGNATURE® CARD

Account ending in 4296

Statement Period 03/19/2024 to 04/17/2024

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Transactions

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

04/12	04/12	F353100FP00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	80.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$80.00	

Other Credits

4296	03/30	03/30	7446539FD7EHPFS9Q	CASH BACK REDEMPTION REF 145615144	32.00
TOTAL OTHER CREDITS FOR THIS PERIOD					\$32.00

Purchases, Balance Transfers & Other Charges

4296	03/19	03/19	2444500F02X7S1W3D	FRYS 5051	866-576-4377 AZ	150.46
4296	03/19	03/19	2469216EZ2Z3LFQFK	AMZN Mktp US*RH3828JY2	Amzn.com/bill WA	68.92
4296	03/20	03/20	2444500F08PT4097P	FRYS-FOOD-DRG #051	CHANDLER AZ	35.86
4296	03/22	03/22	2469216F231EXKHLX	AMZN Mktp US*RH12I4DC2	Amzn.com/bill WA	36.80
4296	03/22	03/22	2469216F332QT5ZVT	IN-N-OUT CHANDLER 2	CHANDLER AZ	16.27
4296	03/23	03/23	2411641F4M4EA36W3	DAVE & BUSTERS #52	TEMPE AZ	24.06
4296	03/23	03/23	2411641F4RBGHPWW0	TOTAL WINE AND MORE	TEMPE AZ	33.07
4296	03/23	03/23	2413746F401BJL7D9	WHOLEFDS CHR 10272	CHANDLER AZ	24.33
4296	03/23	03/23	2426979F400XP6HVY	SPINATOS PIZZA - SFR 01	TEMPE AZ	124.22
4296	03/24	03/24	2413746F50116YWGS	TJ MAXX #049	CHANDLER AZ	59.36
4296	03/24	03/24	2461043F503PX5819	ROSS STORES #1137	GILBERT AZ	94.82
4296	03/24	03/24	2494300F52MDNLDVX	ZINBURGER GILBERT	GILBERT AZ	38.98
4296	03/25	03/25	2442733F6LM8LQZ3D	SPROUTS FARMERS MAR	CHANDLER AZ	24.80
4296	03/25	03/25	2443106F52DKZBR6W	AMAZON.COM*RA54396U0	SEATTLE WA	65.91
4296	03/26	03/26	2444500F68PRZGKJ7	FRYS FUEL #7658	GILBERT AZ	27.99
4296	03/26	03/26	2444500F72X7R9YQB	FRYS 5051	866-576-4377 AZ	135.76
4296	03/28	03/28	2404083F8S66F928X	BLUE WASABI SUSHI & MARTI	GILBERT AZ	48.77
4296	03/29	03/29	2426979FAEJEEVAY2	428 AMF 8003425263	CHANDLER AZ	25.62
4296	03/29	03/29	2469216F92XDPS4A1	AMZN Mktp US*RA7QS3S22	Amzn.com/bill WA	21.19
4296	03/29	03/29	2475542FA4MVF3PLB	COCA COLA TEMPE	AZ TEMPE	1.75
4296	03/30	03/30	2442733FBLM8MR6RN	SPROUTS FARMERS MAR	CHANDLER AZ	27.47
4296	03/30	03/30	2469216FA2YETD1T1	BJ'S RESTAURANTS 639	CHANDLER AZ	67.73
4296	03/30	03/30	2469216FB2YTK70QG	CIRCLE K 09182	CHANDLER AZ	8.09
4296	03/30	03/30	2469216FB2YWB3F1	SQ *HENNA SHOPPE	Chandler AZ	21.55
4296	03/30	03/30	2469216FB2YY7AVPD	TST* THIRSTY LION GASTROP	Chandler AZ	40.43
4296	04/01	04/01	2401134FQ001N6YB1	AMAZON RET* 112-654096	WWW.AMAZON.CO WA	21.55
4296	04/02	04/02	2444500FE2X7L4LJH	FRYS 5051	866-576-4377 AZ	91.74
4296	04/02	04/02	2445388FE04WPRH9J	AZ Vehicle Emissions	Gord Phoenix AZ	17.00
4296	04/02	04/02	2469216FD2Y3DQYXF	AMZN Mktp US*MI84P1I33	Amzn.com/bill WA	12.60
4296	04/03	04/03	2494300FEW5PF2RJR	FLOWER CHILD SCOTTSDALE	SCOTTSDALE AZ	16.15
4296	04/04	04/04	2416407FF2LZF2ZGF	TARGET 00018382	CHANDLER AZ	4.76
4296	04/04	04/04	2469216FG3034554W	AZ MVD FEE	NEW YORK NY	212.37
4296	04/05	04/05	2469216FH30RSVPP9	TST* THE HUB BAR & GRILL	Phoenix AZ	39.89
4296	04/06	04/06	2413746FJ01E0XV4Y	WHOLEFDS CHR 10272	CHANDLER AZ	18.52
4296	04/06	04/06	2426979FJ00Z1XHA3	MY SISTERS ATTIC - 07	CHANDLER AZ	77.57
4296	04/06	04/06	2469216FH30XSM6FF	AMZN Mktp US*EB7HF1XC3	Amzn.com/bill WA	34.49
4296	04/06	04/06	2469216FH318M9Q29	Amazon.com*1U8350WV3	Amzn.com/bill WA	8.60
4296	04/06	04/06	2469216FJ31LXSLMH	TST* LA RISTRA - CHANDLER	Chandler AZ	52.51
4296	04/08	04/08	2444500FL2X7ED60N	FRYS 5051	866-576-4377 AZ	169.25
4296	04/09	04/09	2444500FL8PR1480B	FRYS FUEL #7658	GILBERT AZ	2.73
4296	04/09	04/09	2444500FL8PR14861	FRYS FUEL #7658	GILBERT AZ	39.89
4296	04/09	04/09	2469216FL32YJ89D9	AMZN Mktp US*P74XI0D53	Amzn.com/bill WA	25.92
4296	04/12	04/12	2416407FR2LZP5PSX	TARGET 00018382	CHANDLER AZ	48.51
4296	04/12	04/12	2444500FR00P1J3QE	WALGREENS #2056	CHANDLER AZ	12.60
4296	04/12	04/12	2469216FR36D5T9RK	IN-N-OUT MESA	MESA AZ	12.89
4296	04/13	04/13	2475542FT4Z9VTKB5	COCA COLA TEMPE	AZ TEMPE AZ	1.75
4296	04/14	04/14	2401339FT01FSP037	TASTE OF CHINA	GILBERT AZ	48.39
4296	04/14	04/14	2442733FSLM7RJEX3	SPROUTS FARMERS MAR	CHANDLER AZ	47.98
4296	04/16	04/16	2469216FV2ZEY2D4J	AMZN Mktp US*KT6Z24IA3	Amzn.com/bill WA	10.77
4296	04/16	04/16	2469216FV2Z7Z4YV1	AMZN Mktp US*S43QK9AF3	Amzn.com/bill WA	114.34
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$2,366.98

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

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

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



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 04/17/2024
PURCHASES PROMOTIONAL RATE EXPIRES 06/17/24	0.00%	\$0.00	30	\$0.00	\$10,220.53
CASH ADVANCES	29.99% variable	\$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.

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.