

Wells Fargo Online®:

wellsfargo.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	06/12/2024
Minimum Payment	\$103.00
New Balance	\$10,240.80

\$0 - \$103.00 will be deducted from your account and credited as your automatic payment on 06/12/24. 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 06/12/2024, 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	\$30,183
\$400	3 years	\$14,401 (Savings of \$15,782)

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	\$10,220.53	Total Credit Limit	\$13,500
- Payments	\$1,000.00	Cash Advance Limit	\$2,700
- Other Credits	\$47.58	Total Available Credit	\$3,259
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,067.85		
+ Fees Charged	\$0.00		
+ Interest Charged	\$0.00		
= New Balance	\$10,240.80		

Wells Fargo Rewards Summary

Rewards balance as of:04/30/2024\$47.58

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 wellsfargo.com/rewards or call 1-877-517-1358.

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

Payments						
04/18	04/18	7414718FY0XSL66N0	ONLINE ACH PAYMENT	THANK YOU	1,000.00	
TOTAL PAYMENTS FOR THIS PERIOD					\$1,000.00	

WELLS
FARGO

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

Account Number

4147 1814 2571 4296

Payment Due Date

06/12/2024

Minimum Payment

\$103.00

New Balance

\$10,240.80

01024080001000000001030041471814257142969

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?

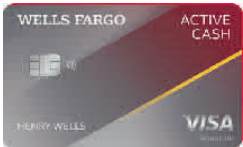
Your Payment Due Date is at least 25 days after each billing period closes. You must pay your entire balance each month to avoid interest charges. We begin charging interest on cash advances and balance transfers on the transaction date.

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.



Transactions (continued from previous page)

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

4296	05/13	05/13	7446539GR7EHS3VG4	CASH BACK REDEMPTION REF 148368906	47.58	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$47.58	

Purchases, Balance Transfers & Other Charges

4296	04/17	04/18	2469216FX30V8MG0E	QT 478 MESA AZ		6.99
4296	04/19	04/19	2413746FZEJKXEVB	TRADER JOE S #091 TEMPE AZ		1.07
4296	04/19	04/19	2413746FZ016X6LNZ	TST* 12 WEST BREWING GILBERT AZ		11.80
4296	04/19	04/19	2442733FZLM8V7NM1	SPROUTS FARMERS MAR CHANDLER AZ		17.59
4296	04/19	04/19	2444500FZ00P13MXM	FAMILY DOLLAR CHANDLER AZ		5.31
4296	04/22	04/22	2444500G18PR056HM	FRYS FUEL #7658 GILBERT AZ		35.22
4296	04/23	04/23	2444500G28PRR7KYF	FRYS-FOOD-DRG #051 CHANDLER AZ		38.51
4296	04/26	04/26	2469216G62Y7HXHV2	TST* THE HUB BAR & GRILL Phoenix AZ		34.36
4296	04/28	04/28	2401339G703PV4GFR	ENDGAME BAR MESA AZ		6.50
4296	04/28	04/28	2401339G703PV4G9S	ENDGAME BAR MESA AZ		7.50
4296	04/28	04/28	2449215G7LRMZNGPJ	UBER TRIP HELP.UBER.COM CA		10.67
4296	04/28	04/28	2469216G72ZHADY9W	LOWES #01032* CHANDLER AZ		127.83
4296	04/28	04/28	2469216G8302ZBQPJ	IN-N-OUT CHANDLER 2 CHANDLER AZ		12.86
4296	04/29	04/29	2475542G94N4H4T07	COCA COLA TEMPE AZ TEMPE AZ		3.75
4296	04/30	04/30	2416407G92LZEXA30	TARGET 00018382 CHANDLER AZ		2.62
4296	04/30	04/30	2416407G92LZEX9RP	TARGET 00018382 CHANDLER AZ		20.59
4296	04/30	04/30	2443106G92D9TY3LR	TARGET.COM * 800-591-3869 MN		3.22
4296	05/01	05/01	2442733GBLM8NZ89L	SPROUTS FARMERS MAR CHANDLER AZ		5.36
4296	05/01	05/01	2469216GB32E0ED4Z	QT 478 MESA AZ		9.29
4296	05/02	05/02	2469216GB32AJDKWS	AMZN Mktp US*L17PN90G3 Amzn.com/bill WA		9.89
4296	05/03	05/03	2443106GE2MQN6V2J	COOPERS HAWK CHANDLER CHANDLER AZ		49.72
4296	05/03	05/03	2444500GQ8PTFXVLV	FRYS #658 GILBERT AZ		27.39
4296	05/03	05/03	2444500GQ8PTFXVPQ	FRYS FUEL #7658 GILBERT AZ		34.79
4296	05/04	05/04	2413746GEEJSDFKEN	WHOLEFDS CHR#10272 CHANDLER AZ		16.13
4296	05/04	05/04	2413746GEEJSDFKHA	WHOLEFDS CHR#10272 CHANDLER AZ		9.73
4296	05/04	05/04	2413746GE01FGN320	WHOLEFDS CHR 10272 CHANDLER AZ		16.22
4296	05/05	05/05	2469216GE34RDS6SF	Amazon.com*G24VL9SL3 Amzn.com/bill WA		24.13
4296	05/06	05/06	2444500GF8PR5EQVN	FRYS-FOOD-DRG #051 CHANDLER AZ		13.98
4296	05/06	05/06	2449215GFLSRZ90TG	BLIZZARD *US721309684 949-955-1380 CA		96.38
4296	05/08	05/08	2442733GJLM8NQ37Y	SPROUTS FARMERS MAR CHANDLER AZ		40.09
4296	05/11	05/11	2413746GL2XQEKSQS	TST* SNOOZE - 3006 - CIRC PHOENIX AZ		59.35
4296	05/11	05/11	2444500GL8PRZZWXS	FRYS-FOOD-DRG #051 CHANDLER AZ		56.68
4296	05/11	05/11	2469216GM30TZ85PH	TST* THE HUB BAR & GRILL Phoenix AZ		35.03
4296	05/12	05/12	2460316GP0FV9WRFM	FARM AND CRAFT SCOTTSDALE SCOTTSDALE AZ		83.15
4296	05/14	05/14	2444500GP8PR4L9EL	FRYS #658 GILBERT AZ		77.00
4296	05/14	05/14	2444500GP8PR4L9LA	FRYS FUEL #7658 GILBERT AZ		30.91
4296	05/15	05/15	2444500GR8PRMSD6E	FRYS-FOOD-DRG #051 CHANDLER AZ		19.26
4296	05/15	05/15	2469216GT3425T5TR	QT 478 MESA AZ		6.98
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,067.85

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

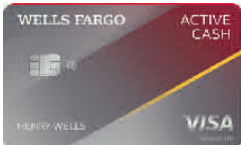
2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$0.00

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 05/17/2024
PURCHASES PROMOTIONAL RATE EXPIRES 06/17/24	0.00%	\$0.00	30	\$0.00	\$10,240.80
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.