

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	04/12/2024
Minimum Payment	\$80.00
New Balance	\$7,965.55

\$0 - \$80.00 will be deducted from your account and credited as your automatic payment on 04/12/24. 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 04/12/2024, 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	23 years	\$22,881
\$299	3 years	\$10,771 (Savings of \$12,110)

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	\$8,413.93	Total Credit Limit	\$13,500
- Payments	\$2,000.00	Cash Advance Limit	\$2,700
- Other Credits	\$66.79	Total Available Credit	\$5,534
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,618.41		
+ Fees Charged	\$0.00		
+ Interest Charged	\$0.00		
= New Balance	\$7,965.55		

Wells Fargo Rewards Summary

Rewards balance as of:02/29/2024\$0.39

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.

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 Date04/12/2024

Minimum Payment\$80.00

New Balance\$7,965.55

00796555001000000000800041471814257142968

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?

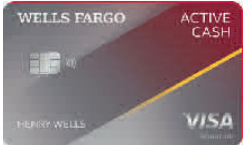
We may record or monitor any calls you have with customer service.



WELLS FARGO ACTIVE CASH VISA SIGNATURE® CARD

Account ending in 4296

Statement Period 02/17/2024 to 03/18/2024



Transactions

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

	02/23	02/23	7414718E636HHK128	ONLINE ACH PAYMENT	THANK YOU	1,000.00
	03/17	03/17	7414718EY36HHSB7Q	ONLINE ACH PAYMENT	THANK YOU	1,000.00
TOTAL PAYMENTS FOR THIS PERIOD						\$2,000.00

Other Credits

4296	02/23	02/23	7446539E67EHM80LH	CASH BACK REDEMPTION REF 143262351		37.00
4296	02/28	02/28	7444500EB8R4J2254	FRYS 5051 CHANDLER AZ		29.79
TOTAL OTHER CREDITS FOR THIS PERIOD						\$66.79

Purchases, Balance Transfers & Other Charges

4296	02/16	02/17	2423168E0RBGLMB7J	TACO BELL #21245 TEMPE AZ		2.16
4296	02/17	02/17	2413746E02XFXJK01	TST* KABUKI - TEMPE, AZ TEMPE AZ		59.24
4296	02/17	02/17	2413746E100ZNG0ZR	TST* THE HUB BAR & GRILL PHOENIX AZ		124.38
4296	02/18	02/18	2413746E2EJEEM5WD	WHOLEFDS CHR#10272 CHANDLER AZ		29.38
4296	02/19	02/19	2475542E3M8B0VA78	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	02/20	02/20	2444500E38PRPZQFJ	FRYS FUEL #7658 GILBERT AZ		25.09
4296	02/23	02/23	2413746E701J7EXDB	WHOLEFDS CHR 10272 CHANDLER AZ		19.35
4296	02/23	02/23	2469216E62YX30A8L	QT 478 MESA AZ		10.28
4296	02/23	02/23	2469216E72Z3GM0DW	SQ *WORD OF MOUTH GRILL, Tempe AZ		43.19
4296	02/24	02/24	2413746E75SE41067	TST* OVER EASY - CHANDLER CHANDLER AZ		59.58
4296	02/24	02/24	2442733E8LM8P3GT1	SPROUTS FARMERS MAR CHANDLER AZ		41.47
4296	02/24	02/24	2469216E72ZJSZEGB	AMZN Mktp US*RW2K838T2 Amzn.com/bill WA		21.53
4296	02/24	02/24	2469216E8304X9QY2	TST* POKITRITION- CHANDLE Chandler AZ		33.50
4296	02/25	02/25	2444500E92XA312RB	FRYS 5051 866-576-4377 AZ		146.88
4296	02/25	02/25	2475542E93TKJJS3Y	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	02/26	02/26	2443106EA2M3FGW76	CHIPOTLE 0698 MESA AZ		16.44
4296	02/28	02/28	2469216EQ337NW79M	QT 478 MESA AZ		4.30
4296	02/29	02/29	2469216EQ32VPAGPL	WILLIAMS-SONOMA.COM 800-541-1262 CA		20.67
4296	03/01	03/01	2444500ED8PV04PQK	FRYS-FOOD-DRG #051 CHANDLER AZ		36.50
4296	03/01	03/01	2469216ED34BV579Q	SQ *BAR G HAT SHOP Apache Juncti AZ		32.00
4296	03/03	03/03	2475542EGM8ERS38F	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	03/05	03/05	2408698EHS66KYJM5	APPLE NAILED IT SPA GILBERT AZ		41.00
4296	03/05	03/05	2444500EJ2X7LDMW6	FRYS 5051 866-576-4377 AZ		274.67
4296	03/05	03/05	2469216EH2XWKGSGH	Amazon.com*RN8D98230 Amzn.com/bill WA		125.75
4296	03/06	03/06	2443106EJ2DK74H6L	AMAZON.COM*RZ58Q2981 SEATTLE WA		27.98
4296	03/06	03/06	2444500EJ8PRVW2H9	FRYS FUEL #7658 GILBERT AZ		6.79
4296	03/06	03/06	2444500EJ8PRVW2KS	FRYS FUEL #7658 GILBERT AZ		31.23
4296	03/07	03/07	2444500EL00MGMGXD	WALGREENS #3008 GILBERT AZ		4.06
4296	03/08	03/08	2426979EM010BZW1E	ESPOS MEXICAN RESTAURANT CHANDLER AZ		41.76
4296	03/08	03/08	2475542EM4QB066ZD	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	03/10	03/10	2469216EN322MAW25	SQ *DOWNTOWN TEMPE FOUNDA Tempe AZ		35.00
4296	03/10	03/10	2469216EN323N8XAT	SQ *RA SEASONINGS LLC Tempe AZ		37.84
4296	03/12	03/12	2449398ET607Z2JQ8	GERTRUDE'S AT DBG PHOENIX AZ		48.26
4296	03/12	03/12	2469216ET33YDRFW7	TST* THE VIG - FILLMORE - Phoenix AZ		18.00
4296	03/14	03/14	2444500ES8PRVG4JN	FRYS-FOOD-DRG #051 CHANDLER AZ		33.32
4296	03/14	03/14	2475542EVM8JAZR4L	COCA COLA TEMPE AZ TEMPE AZ		3.50
4296	03/15	03/15	2470780EX0W1HH1EY	EVERYTHING JUST ROCKS TEMPE AZ		57.29
4296	03/15	03/15	2443106EX2MQP5B8E	COOPERS HAWK CHANDLER CHANDLER AZ		47.44
4296	03/16	03/16	2413746EX01QBSH6P	WHOLEFDS CHR 10272 CHANDLER AZ		9.12
4296	03/16	03/16	2469216EW2X8FJXSY	SQ *LOS TAQUITOS Chandler AZ		23.46
4296	03/16	03/16	2474455EX6ZGL80S3	Ostrich Festival Chandler AZ		19.00
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,618.41

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 03/18/2024
PURCHASES PROMOTIONAL RATE EXPIRES 06/17/24	0.00%	\$0.00	31	\$0.00	\$7,965.55
CASH ADVANCES	29.99% variable	\$0.00	31	\$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.