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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"><li>Your name</li><li>Your account number</li><li>Dollar amount of the suspected error</li><li>Description of the error and why you believe it is wrong</li></ul> |
| Transaction Questions | <ul style="list-style-type: none"><li>Your name</li><li>Your account number</li><li>Description of the transaction in question</li></ul>  |

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](http://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](http://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](http://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 |
|----------------|------------|-----------|------------------|-------------|---------|---------|
|----------------|------------|-----------|------------------|-------------|---------|---------|

Other Credits

|                                     |       |       |                   |                                       |          |  |
|-------------------------------------|-------|-------|-------------------|---------------------------------------|----------|--|
| 4296                                | 09/02 | 09/02 | 7469216L72ZQ0YFZY | SOUTHWES 5262556317570800-435-9792 TX | 296.98   |  |
| TOTAL OTHER CREDITS FOR THIS PERIOD |       |       |                   |                                       | \$296.98 |  |

Purchases, Balance Transfers & Other Charges

|  |       |       |                   |  |  |            |
|--|-------|-------|-------------------|--|--|------------|
| 4296   | 08/18 | 08/19 | 2413746KP2XEYWQM9 | TST* O.H.S.O. - GILBERT GILBERT AZ       |  | 84.35      |
| 4296   | 08/18 | 08/19 | 2469216KP2YWS979Z | Amazon.com*RU22U1VB0 Amzn.com/bill WA    |  | 21.88      |
| 4296   | 08/19 | 08/19 | 2442733KTLM8LYBVA | SPROUTS FARMERS MAR CHANDLER AZ          |  | 100.00     |
| 4296   | 08/19 | 08/19 | 2469216KR2ZBM248S | AMAZON MKTPL*RU4YW4QX1 Amzn.com/bill WA  |  | 19.13      |
| 4296   | 08/19 | 08/19 | 2469216KR2ZL3WNNG | AMAZON MKTPL*R44BU0ZG2 Amzn.com/bill WA  |  | 15.21      |
| 4296   | 08/22 | 08/22 | 2423168KW1YQMXRFQ | SAFEWAY #1535 TEMPE AZ                   |  | 31.36      |
| 4296   | 08/22 | 08/22 | 2444500KW2X8DF7WZ | FRYS 5627 866-576-4377 AZ                |  | 37.11      |
| 4296   | 08/22 | 08/22 | 2469216KV31RWG5E8 | AMAZON MKTPL*R49DK8F80 Amzn.com/bill WA  |  | 12.88      |
| 4296   | 08/23 | 08/23 | 2444500KW8PRAW25B | FRYS-FOOD-DRG #051 CHANDLER AZ           |  | 45.57      |
| 4296   | 08/26 | 08/26 | 2444500L02XA4X8RG | FRYS 5051 866-576-4377 AZ                |  | 214.62     |
| 4296   | 08/26 | 08/26 | 2469216KZ34X5DGZ3 | AMAZON MKTPL*R42S59DR1 Amzn.com/bill WA  |  | 20.47      |
| 4296   | 08/27 | 08/27 | 2401134L0001B0ABA | AMAZON RETA* RK2N871X2 WWW.AMAZON.CO WA  |  | 40.64      |
| 4296   | 08/27 | 08/27 | 2444500L08PP2M4LK | FRYS #658 GILBERT AZ                     |  | 34.24      |
| 4296   | 08/27 | 08/27 | 2444500L08PP2M4NX | FRYS FUEL #7658 GILBERT AZ               |  | 24.40      |
| 4296   | 08/28 | 08/28 | 2401134L1001T2VJ5 | AMAZON RETA* RK8XL5512 WWW.AMAZON.CO WA  |  | 8.61       |
| 4296   | 08/30 | 08/30 | 2401134L4001VGDWX | WELLGROOMEDPETS.COM 148-08082002 AZ      |  | 108.10     |
| 4296   | 08/30 | 08/30 | 2405522L3253P7QXJ | PETS BEST INSURANCE SERV 877-738-7237 NC |  | 62.31      |
| 4296   | 08/30 | 08/30 | 2469216L32YS87LQ5 | TM *DILLON FRANCIS 800-653-8000 CA       |  | 196.18     |
| 4296   | 08/31 | 08/31 | 2400322L502BTBJY2 | EXXON LAKE JENNINGS GAS EL CAJON CA      |  | 5.64       |
| 4296   | 08/31 | 08/31 | 2431605L526M1TY2L | SHELL OIL 57442518304 GILA BEND AZ       |  | 7.23       |
| 4296   | 08/31 | 08/31 | 2469216L52X7RLEJ9 | CIRCLE K 09183 CHANDLER AZ               |  | 30.05      |
| 4296   | 09/01 | 09/01 | 2405522L627MGJL17 | OB QUICK STOP SAN DIEGO CA               |  | 7.05       |
| 4296   | 09/01 | 09/01 | 2469216L52X9BZAEV | CHEVRON 0352705 DATELAND AZ              |  | 13.98      |
| 4296   | 09/01 | 09/01 | 2469216L62YB95D3Z | TST*LUCYS TAVERN San Diego CA            |  | 10.80      |
| 4296   | 09/01 | 09/01 | 2494300L61QBKMMJJ | CSD 6TH & K PARK 39888 SAN DIEGO CA      |  | 25.00      |
| 4296   | 09/02 | 09/02 | 2431605L7288SLTME | SHELL OIL 10006123003 SAN DIEGO CA       |  | 9.37       |
| 4296   | 09/02 | 09/02 | 2449215L6LS36ND8F | UBER *TRIP HELP.UBER.COM CA              |  | 35.96      |
| 4296   | 09/02 | 09/02 | 2449215L6LVYS1MZR | UBER *TRIP HELP.UBER.COM CA              |  | 20.00      |
| 4296   | 09/02 | 09/02 | 2469216L72ZQ0F1ZP | SOUTHWES 5262556317570800-435-9792 TX    |  | 296.98     |
| 09/02/24   |       |       |                   | GINSBERG/JORDYN BETH                     |  |            |
| 1 WN R   |       |       |                   | SAN DIEGO PHOENIX                        |  |            |
| 4296   | 09/02 | 09/02 | 2494300L71D135GSS | GRAND HYATT SAN DIEGO FB SAN DIEGO CA    |  | 149.07     |
| 4296   | 09/04 | 09/04 | 2475542L9MA65DDV3 | AKCHIN PAVILION AMPHI PHOENIX AZ         |  | 39.01      |
| 4296   | 09/05 | 09/05 | 2416407L92LRAMBS1 | TARGET 00018382 CHANDLER AZ              |  | 16.78      |
| 4296   | 09/05 | 09/05 | 2449215L9MLLHDRJ1 | UBER *TRIP HELP.UBER.COM CA              |  | 41.15      |
| 4296   | 09/06 | 09/06 | 2469216LB31YXNQG9 | QT 478 MESA AZ                           |  | 9.97       |
| 4296   | 09/07 | 09/07 | 2475542LQMA70GT1L | SCOTTSDALE ARTS 480-9942787 AZ           |  | 20.00      |
| 4296   | 09/08 | 09/08 | 2444500LD2X7WMJTP | FRYS 5051 866-576-4377 AZ                |  | 297.75     |
| 4296   | 09/08 | 09/08 | 2469216LQ33D75DPJ | AMAZON MKTPL*ZT8AP12A1 Amzn.com/bill WA  |  | 22.41      |
| 4296   | 09/11 | 09/11 | 2444500LF8PNY1MFG | FRYS FUEL #7658 GILBERT AZ               |  | 30.49      |
| 4296   | 09/11 | 09/11 | 2444500LF8PNY1MQW | FRYS FUEL #7658 GILBERT AZ               |  | 4.04       |
| 4296   | 09/13 | 09/13 | 2442733LJLM8VG4A2 | SPROUTS FARMERS MAR CHANDLER AZ          |  | 63.19      |
| 4296   | 09/15 | 09/15 | 2416407LK2LR7H613 | TARGET 00018382 CHANDLER AZ              |  | 48.90      |
| 4296   | 09/15 | 09/15 | 2469216LL305DERQ9 | IN-N-OUT CHANDLER 2 CHANDLER AZ          |  | 13.89      |
| 4296   | 09/16 | 09/16 | 2423168LM2M403GEF | PETSMART # 1017 CHANDLER AZ              |  | 169.19     |
| 4296   | 09/16 | 09/16 | 2444500LL8PNZN3AS | FRYS-FOOD-DRG #051 CHANDLER AZ           |  | 40.39      |
| TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD |       |       |                   |  |  | \$2,505.35 |

Fees Charged

|                                    |  |  |  |  |        |
|------------------------------------|--|--|--|--|--------|
| TOTAL FEES CHARGED FOR THIS PERIOD |  |  |  |  | \$0.00 |
|------------------------------------|--|--|--|--|--------|

Interest Charged

|  |       |                                  |          |
|--|-------|----------------------------------|----------|
| 09/17                                  | 09/17 | INTEREST CHARGE ON PURCHASES     | 108.20   |
|  |       | INTEREST CHARGE ON CASH ADVANCES | 0.00     |
| TOTAL INTEREST CHARGED FOR THIS PERIOD |       |                                  | \$108.20 |

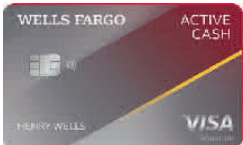
2024 Totals Year-to-Date

|                                |          |
|--------------------------------|----------|
| TOTAL FEES CHARGED IN 2024     | \$0.00   |
| TOTAL INTEREST CHARGED IN 2024 | \$216.70 |

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 09/17/2024 |
|-----------------|------------------------------|----------------------------------|-----------------------|-----------------|--------------------------|
| PURCHASES       | 25.24% variable              | \$5,216.15                       | 30                    | \$108.20        | \$5,239.72               |



Interest Charge Calculation (continued from previous page)

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 09/17/2024 |
|-----------------|------------------------------|----------------------------------|-----------------------|-----------------|--------------------------|
| CASH ADVANCES   | 29.99% variable              | \$0.00                           | 30                    | \$0.00          | \$0.00                   |

Wells Fargo News

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