

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	08/12/2024
Minimum Payment	\$57.00
New Balance	\$2,489.78

\$0 - \$57.00 will be deducted from your account and credited as your automatic payment on 08/12/24. 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 08/12/2024, 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	14 years	\$6,445
\$99	3 years	\$3,575 (Savings of \$2,870)

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	\$222.28	Total Credit Limit	\$13,500
- Payments	\$248.00	Cash Advance Limit	\$2,700
- Other Credits	\$53.16	Total Available Credit	\$10,908
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$2,536.58		
+ Fees Charged	\$0.00		
+ Interest Charged	\$32.08		
= New Balance	\$2,489.78		

Wells Fargo Rewards Summary

Rewards balance as of 06/30/2024 is 0

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

Payments						
	07/12	07/12	F353100JJ00CHGDDA	AUTOMATIC PAYMENT - THANK YOU		25.00
	07/16	07/16	7414718JP0XSM192S	ONLINE ACH PAYMENT	THANK YOU	223.00
TOTAL PAYMENTS FOR THIS PERIOD						\$248.00

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

WELLS
FARGO

Account Number
Payment Due Date
Minimum Payment
New Balance

4147 1814 2571 4296
08/12/2024
\$57.00
\$2,489.78

00248978000223000000570041471814257142963

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	06/20	06/20	7446539HZ7EHWHDD1	CASH BACK REDEMPTION REF 150910362	53.16	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$53.16	

Purchases, Balance Transfers & Other Charges

4296	06/16	06/18	2469216HT2YB16VB3	CARLOS OBRIENS MEXICAN PHOENIX AZ		9.69
4296	06/17	06/18	2403454HT03G9KVB	76 - GOOD 2 GO 555 PRESCOTT AZ		38.08
4296	06/18	06/18	2444500HS8PPNYGSN	FRYS-FOOD-DRG #051 CHANDLER AZ		95.98
4296	06/20	06/20	2469216HW30KQ59G1	Amazon.com*9V4F13KH3 Amzn.com/bill WA		23.73
4296	06/21	06/21	2443565HY01VJ2YWQ	IKEA TEMPE TEMPE AZ		73.42
4296	06/21	06/21	2469216HY325QZ408	TST* ISLAND FIN POKE - GI Gilbert AZ		32.36
4296	06/21	06/21	2475542HYM9FRT5X1	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	06/23	06/23	2444500HZ00LPQ4XP	SPO*REBELWINELOUNGE MESA AZ		24.57
4296	06/23	06/23	2469216J033REPXHW	TST* THE HUB BAR & GRILL Phoenix AZ		81.10
4296	06/25	06/25	2401339J205FK33VM	INTENTIONAL FOODS CAFE & MESA AZ		12.28
4296	06/25	06/25	2444500J22X7XSFFZ	FRYS 5051 866-576-4377 AZ		224.66
4296	06/26	06/26	2413746J3EJKHT84Z	WHOLEFDS CHR#10272 CHANDLER AZ		25.94
4296	06/26	06/26	2413746J3EJKHT87J	WHOLEFDS CHR#10272 CHANDLER AZ		5.83
4296	06/26	06/26	2469216J235QXQahr	AMAZON MKTPL*RC0JI9O12 Amzn.com/bill WA		31.83
4296	06/27	06/27	2442733J4LM8T8BAJ	SPROUTS FARMERS MAR PHOENIX AZ		31.11
4296	06/27	06/27	2480197J40QQDDAMY	GUS'S FRIED CHICKEN-AHWA PHOENIZ AZ		62.60
4296	06/29	06/29	2494300J609QD3Z2V	HYATT REG PHOENIX F&B PHOENIX AZ		3.26
4296	06/30	06/30	2413746J700ZMGVM0	HOMEGOODS #0780 PHOENIX AZ		35.81
4296	06/30	06/30	2469216J62ZMFFGN1	AMAZON MKTPL*RC9UP2S91 Amzn.com/bill WA		39.56
4296	07/01	07/01	2400097J8S8GK9Y2L	MY PET MARKET #15 480-8214500 AZ		130.91
4296	07/01	07/01	2469216J730H28LE4	AMAZON MKTPL*R70P09EI0 Amzn.com/bill WA		34.48
4296	07/01	07/01	2469216J730QRP634	AMAZON MKTPL*RC2YK5UR1 Amzn.com/bill WA		57.53
4296	07/01	07/01	2469216J73012F1HJ	AMAZON MKTPL*RC6HM2702 Amzn.com/bill WA		9.69
4296	07/02	07/02	2469216J831D3P43A	AMZN Mktp US*R73H30FU1 Amzn.com/bill WA		10.72
4296	07/02	07/02	2469216J8318TP3LK	AMAZON MKTPL*R748S8GE0 Amzn.com/bill WA		19.10
4296	07/03	07/03	2476519JA0VYWY86S	PET DOCTOR OF CHANDLER CHANDLER AZ		376.28
4296	07/03	07/03	2413746J92XQ7VJF7	TST* POSTINO SOUTH TEMPE TEMPE AZ		41.84
4296	07/04	07/04	2444500JA8PPZHJVP	FRYS-FOOD-DRG #051 CHANDLER AZ		102.89
4296	07/06	07/06	2411641JD0LADDM63	TOTAL WINE AND MORE PHOENIX AZ		80.62
4296	07/06	07/06	2443106JQ0QS4GR7X	AMAZON.COM*R711E4QJ2 SEATTLE WA		30.17
4296	07/07	07/07	2469216JE35SLKQSZ	IN-N-OUT PRESCOTT PRESCOTT AZ		11.59
4296	07/08	07/08	2494144JF030TWMW5	AMTRAK MOBIL1900710219973 WASHINGTON DC		54.00
			07/26/24	GINSBERG/JORDYN		
			1 2V Y	CHICAGO IL MILWAUKEE,WI		
4296	07/09	07/09	2416407JF2LRFTPJ6	TARGET 00018382 CHANDLER AZ		66.03
4296	07/09	07/09	2444500JG2X7MM1KD	FRYS 5051 866-576-4377 AZ		244.38
4296	07/11	07/11	2475542JJ4NSEB4DT	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	07/13	07/13	2475542JL504XPVQE	COCA COLA TEMPE AZ TEMPE AZ		2.00
4296	07/14	07/14	2413746JL2XF55LSQ	TST* O.H.S.O. - GILBERT GILBERT AZ		118.85
4296	07/14	07/14	2469216JL2Y86N9QN	AMAZON MKTPL*RY2RM8762 Amzn.com/bill WA		17.14
4296	07/14	07/14	2480197JM0V2DWF0J	UNPHOGETTABLE CHANDLER CHANDLER AZ		46.78
4296	07/15	07/15	2400097JNWH8D5X2N	MY PET MARKET #15 480-8214500 AZ		131.50
4296	07/16	07/16	2442733JPLM8LS973	SPROUTS FARMERS MAR CHANDLER AZ		47.19
4296	07/16	07/16	2469216JN2ZP7Y7EW	AMAZON MKTPL*RS14F6ZM2 Amzn.com/bill WA		31.64
4296	07/17	07/17	2494300JP0JMJZPRLE	FLOWER CHILD CHANDLER AZ		15.94
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$2,536.58

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

07/18	07/18	INTEREST CHARGE ON PURCHASES	32.08
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$32.08

2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$32.08

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 07/18/2024
PURCHASES	25.24% variable	\$1,496.36	31	\$32.08	\$2,489.78
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.