

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	02/12/2025
Minimum Payment	\$175.00
New Balance	\$6,181.99

\$0 - \$175.00 will be deducted from your account and credited as your automatic payment on 02/12/25. 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 02/12/2025, 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	21 years	\$17,161
\$243	3 years	\$8,760 (Savings of \$8,401)

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	\$4,629.74	Total Credit Limit	\$13,500
- Payments	\$161.00	Cash Advance Limit	\$2,700
- Other Credits	\$27.53	Total Available Credit	\$7,318
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,627.71		
+ Fees Charged	\$0.00		
+ Interest Charged	\$113.07		
= New Balance	\$6,181.99		

Wells Fargo Rewards Summary

Rewards balance as of: 12/31/2024 \$42.39

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

Transactions

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

01/12	01/12	F3531000C00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	161.00
TOTAL PAYMENTS FOR THIS PERIOD				\$161.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

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



Account Number4147 1814 2571 4296

Payment Due Date02/12/2025

Minimum Payment\$175.00

New Balance\$6,181.99

00618199000161000001750041471814257142960

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	01/03	01/03	74692160331MY Y6HA	AMAZON MKTPLACE PMTS Amzn.com/bill WA	8.14	
4296	01/06	01/06	74692160634686KS0	AMAZON MKTPLACE PMTS Amzn.com/bill WA	19.39	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$27.53	

Purchases, Balance Transfers & Other Charges

4296	12/18	12/19	2469216PJ2ZJR7YXH	IN-N-OUT MESA (POWER) MESA AZ		10.56
4296	12/19	12/19	2400077PK000010PV	PAMPERED PAWS GROOMING 183-36144647 AZ		96.00
4296	12/19	12/19	2423168PK5EVB8LN3	BASHAS' #048 TEMPE AZ		26.10
4296	12/19	12/19	2469216PJ2YZEQ6S1	AMAZON MKTPL *Z97621VB2 Amzn.com/bill WA		25.53
4296	12/19	12/19	2469216PK2ZVDS5BD	SQ *GATHER MERCANTILE LLC Tempe AZ		28.00
4296	12/19	12/19	2469216PK2ZZRKDMZ	CERRETA CANDY CO INC GLENDALE AZ		20.60
4296	12/20	12/20	2424760PK8R358ADT	LITTLE SZECHUAN TEMPE AZ		85.45
4296	12/20	12/20	2469216PL30VGTN01	CHEVRON 0209999 CHANDLER AZ		34.96
4296	12/20	12/20	2494300PK3BVG1HWN	FLOWER CHILD INSTORE GILBERT AZ		21.24
4296	12/21	12/21	2444500PL8PR9EV42	FRYS-FOOD-DRG #051 CHANDLER AZ		104.28
4296	12/21	12/21	2480197PM5GM9T8AN	GUS'S FRIED CHICKEN-AHWA PHOENIX AZ		71.95
4296	12/24	12/24	2405522PR5KM2AH91	BOBBY Q MESA AZ		72.37
4296	12/26	12/26	2475542PS4F2EJ5FW	COCA COLA TEMPE AZ TEMPE AZ		4.00
4296	12/26	12/26	2475542PS4F2EJ5S7	COCA COLA TEMPE AZ TEMPE AZ		2.00
4296	12/27	12/27	2444500PV2X8TL9M4	FRYS 5051 866-576-4377 AZ		36.80
4296	12/28	12/28	2469216PW2Y1BHW71	TST*BLACK SHEEP WINE BAR Chandler AZ		37.25
4296	12/28	12/28	2469216PW2Y6B2B4X	TST*STONE & VINE URBAN I Chandler AZ		17.14
4296	12/30	12/30	2416407PX2LRANB11	TARGET 00018382 CHANDLER AZ		23.33
4296	12/30	12/30	2416407PX2LRFRLXG	TARGET 00018382 CHANDLER AZ		44.63
4296	12/31	12/31	2405522PY5T7ED460	PETS BEST INSURANCE SERV 877-738-7237 NC		62.31
4296	12/31	12/31	244450001BLLV2DDZ	WM SUPERCENTER #6480 CHANDLER AZ		73.12
4296	12/31	12/31	2490641PY6B4Z64RS	DSW. 866-3797463 OH		41.21
4296	12/31	12/31	2490641PY6B58KVVV	DSW. 866-3797463 OH		28.84
4296	01/01	01/01	24692160130JZ71JE	AMAZON MKTPL *ZE02A2S61 Amzn.com/bill WA		30.16
4296	01/01	01/01	2469216023110KN0E	TST*SNEAKY BIRD- GATEWAY Scottsdale AZ		9.72
4296	01/01	01/01	246921602317HN511	IN-N-OUT CHANDLER 2 CHANDLER AZ		16.97
4296	01/02	01/02	2424760028PYX23Y1	NATURAL NAILS SPA BY CIND CHANDLER AZ		30.00
4296	01/02	01/02	2443106033KJA3JS7	COOPER'S HAWK SCOTTSDALE SCOTTSDALE AZ		50.00
4296	01/02	01/02	2444500032X84HJK6	PAR*MR. PICKLES SANDWICH CHANDLER AZ		20.40
4296	01/03	01/03	244450004EJ380Z95	PY *HOPDODDY SCOTTSDALE SCOTTSDALE AZ		59.70
4296	01/04	01/04	2444500058PP87EAX	FRYS-FOOD-DRG #051 CHANDLER AZ		37.17
4296	01/06	01/06	2444500068PM9LA44	FRYS-FOOD-DRG #051 CHANDLER AZ		40.46
4296	01/08	01/08	240113408001B2EF3	AMAZON RETA* Z59CK4NJ2 WWW.AMAZON.CO WA		37.96
4296	01/09	01/09	2444500098PNY5S0B	FRYS FUEL #7658 GILBERT AZ		21.45
4296	01/09	01/09	2444500098PNY5TXR	FRYS #658 GILBERT AZ		24.46
4296	01/09	01/09	2475542094YD33R5W	GDP*Against the Grain glu Mesa AZ		25.89
4296	01/11	01/11	24013390B022Y0586	INTENTIONAL FOODS CAFE & MESA AZ		57.18
4296	01/11	01/11	24116410Q63NLPYH8	TOTAL WINE AND MORE GILBERT AZ		58.44
4296	01/11	01/11	24692160B2Z5ZDNXQ	SQ *SONORAN SCAVANGERS Chandler AZ		8.00
4296	01/11	01/11	24801970B63BN17MX	BLACK ORCHARD FARMS INC PHOENIX AZ		8.32
4296	01/12	01/12	24692160Q2ZTK3L8E	AMAZON MKTPL *ZD01811X1 Amzn.com/bill WA		39.82
4296	01/14	01/14	24137460F01DXZJ63	WHOLEFDS CHR 10272 CHANDLER AZ		16.23
4296	01/14	01/14	24692160E31QP5H77	AMAZON MKTPL *ZD8TK7DX1 Amzn.com/bill WA		54.39
4296	01/15	01/15	24692160G32XN7FS2	IN-N-OUT MESA (POWER) MESA AZ		13.32
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,627.71

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

01/17	01/17	INTEREST CHARGE ON PURCHASES	113.07
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$113.07

2025 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2025	\$0.00
TOTAL INTEREST CHARGED IN 2025	\$113.07

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 01/17/2025
PURCHASES	24.24% variable	\$5,675.36	30	\$113.07	\$6,181.99
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.