

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	07/12/2024
Minimum Payment	\$25.00
New Balance	\$222.28

\$0 - \$25.00 will be deducted from your account and credited as your automatic payment on 07/12/24. 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 07/12/2024, 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	10 month(s)	\$248

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	\$10,240.80	Total Credit Limit	\$13,500
- Payments	\$11,560.03	Cash Advance Limit	\$2,700
- Other Credits	\$15.08	Total Available Credit	\$13,269
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,556.59		
+ Fees Charged	\$0.00		
+ Interest Charged	\$0.00		
= New Balance	\$222.28		

Wells Fargo Rewards Summary

Rewards balance as of: 05/31/2024 \$21.36

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.

Transactions

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

06/06	06/06	7414718HF4MY5NEVF	PAYMENT - THANK YOU		7,200.00	
06/14	06/14	7414718HN0XSLP739	ONLINE ACH PAYMENT	THANK YOU	4,360.03	
TOTAL PAYMENTS FOR THIS PERIOD					\$11,560.03	

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.

WELLS
FARGO

Account Number

4147 1814 2571 4296

Payment Due Date

07/12/2024

Minimum Payment

\$25.00

New Balance

\$222.28

00022228004360030000250041471814257142962

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	06/13	06/13	7469216HM346S4Y57	LESLIES POOL SPLY CHANDLER AZ	15.08	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$15.08	

Purchases, Balance Transfers & Other Charges

4296	05/17	05/18	2427539GWS66K029E	PICAZZOS HEALTHY ITALI TEMPE AZ		43.21
4296	05/18	05/18	2400077GV00069K06	SEATGEEK TICKETS HTTPSSEATGEEK NY		75.08
4296	05/18	05/18	2401134GV0023D57B	SP THE COLLECTIVE MARK 160-27912369 AZ		50.65
4296	05/18	05/18	2444500GW8PRN9XPZ	FRYS-FOOD-DRG #051 CHANDLER AZ		51.70
4296	05/19	05/19	2413746GW2XDSAAW4	TST* O.H.S.O. - GILBERT GILBERT AZ		71.57
4296	05/19	05/19	2413746GW2XDSAAYP	TST* O.H.S.O. - GILBERT GILBERT AZ		7.47
4296	05/21	05/21	2469216GY2YDJJF05	AMZN Mktp US*TC7B87XT3 Amzn.com/bill WA		28.41
4296	05/21	05/21	2475542GZ4ZM5R7WVW	GDP*Taste of china Gilbert AZ		43.58
4296	05/22	05/22	2469216H02XE0WE0K	QT 478 MESA AZ		6.98
4296	05/23	05/23	2442733H1LM8RP20V	SPROUTS FARMERS MAR CHANDLER AZ		47.30
4296	05/23	05/23	2444500H12X82TAWL	FRYS 5051 866-576-4377 AZ		289.99
4296	05/24	05/24	2426979H2012HQ6ZT	ESPOS MEXICAN RESTAURANT CHANDLER AZ		35.64
4296	05/24	05/24	2426979H2012HQ723	ESPOS MEXICAN RESTAURANT CHANDLER AZ		4.33
4296	05/24	05/24	2469216H12YHPXWEM	Amazon.com*4A2OF3SB3 Amzn.com/bill WA		12.93
4296	05/26	05/26	2413746H401QZ9JEX	WHOLEFDS CHR 10272 CHANDLER AZ		13.89
4296	05/26	05/26	2475542H4M97TX0F	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	05/27	05/27	2469216H4308N1JPN	TST* THE HUB BAR & GRILL Phoenix AZ		34.22
4296	05/27	05/27	2469216H5319TKAPF	IN-N-OUT CHANDLER 2 CHANDLER AZ		18.65
4296	05/28	05/28	2470780H60FV9V5W7	TACO'S CHIWAS CHANDLER AZ		19.46
4296	05/29	05/29	2444500H68PR6FA3A	FRYS #658 GILBERT AZ		26.45
4296	05/29	05/29	2444500H68PR6FA5X	FRYS FUEL #7658 GILBERT AZ		30.71
4296	05/29	05/29	2469216H732TF2T6S	QT 478 MESA AZ		6.98
4296	05/31	05/31	2444500H88PTD4L9B	FRYS-FOOD-DRG #051 CHANDLER AZ		26.23
4296	05/31	05/31	2469216H833JRG2P3	Amazon.com*8Z4L76F23 Amzn.com/bill WA		35.03
4296	06/02	06/02	2442733HBLM7RENK6	SPROUTS FARMERS MAR CHANDLER AZ		62.24
4296	06/03	06/03	2480197HQ61NHFD0P	GUS'S FRIED CHICKEN-AHWA PHOENIZ AZ		19.28
4296	06/04	06/04	2475542HDM9ARTKJW	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	06/05	06/05	2444500HD8PR7YEH	FRYS-FOOD-DRG #051 CHANDLER AZ		34.75
4296	06/06	06/06	2408698HES66GGNVV	ESSENTIALLY YOU CHANDLER AZ		35.75
4296	06/06	06/06	2469216HE2ZDVL4NY	AMZN Mktp US*WV3KY16J3 Amzn.com/bill WA		25.86
4296	06/07	06/07	2413746HG01P6VSMT	WHOLEFDS CHR 10272 CHANDLER AZ		47.89
4296	06/08	06/08	2443106HJ01SMFRPZ	COOPERS HAWK CHANDLER CHANDLER AZ		93.00
4296	06/08	06/08	2443106HJ2BNL1X84	HARKINS CHANDLER FASHON CHANDLER AZ		8.00
4296	06/08	06/08	2469216HH314W7YRV	LESLIES POOL SPLY CHANDLER AZ		15.08
4296	06/09	06/09	2475542HJ4D6L3LMM	COCA COLA TEMPE AZ TEMPE AZ		1.75
4296	06/12	06/12	2444500HM00P74J37	WALGREENS #3727 CHANDLER AZ		6.75
4296	06/14	06/14	2469216HN35MZXSNZ	AMAZON MKTPL*3M8W67RS3 Amzn.com/bill WA		9.12
4296	06/15	06/15	2455193HR0W0ABTYR	CHON THAI FOOD CHANDLER AZ		31.85
4296	06/15	06/15	2404048HR045TSVMY	NINJA JAPANESE RESTAU CHANDLER AZ		19.88
4296	06/15	06/15	2413746HP2XQV9KQ9	TST* SNOOZE - AHWATUKEE PHOENIX AZ		61.58
4296	06/15	06/15	2469216HP3636TFV8	AMAZON MKTPL*WW63494G3 Amzn.com/bill WA		43.11
4296	06/15	06/15	2469216HP367DYW68	AMAZON MKTPL*HF2IB2WL3 Amzn.com/bill WA		14.54
4296	06/15	06/15	2469216HP369BV03S	AMAZON MKTPL*J49GH3SR3 Amzn.com/bill WA		25.33
4296	06/16	06/16	2413746HREJK4SLRZ	TST* BOURBON JACKS AMERIC CHANDLER AZ		9.40
4296	06/16	06/16	2449215HRMLL2LQ65	UBER TRIP HELP.UBER.COM CA		7.47
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,556.59

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

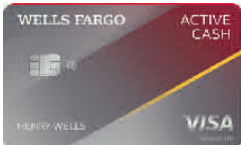
INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00

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 06/17/2024
PURCHASES PROMOTIONAL RATE EXPIRES 06/17/24	0.00%	\$0.00	31	\$0.00	\$222.28
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.





Notice of Guide to Benefits Updates

This notice includes important information about changes to your Wells Fargo credit card benefits. A summary of the clarifications and changes is included below. Please read this notice carefully and keep a copy for your reference.

Effective September 1, 2024

Changes to the Guide to Benefits for Wells Fargo Advisors Premium Rewards Visa Signature®, Wells Fargo Cash Back Visa Signature®, Wells Fargo Cash Wise Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards credit cards:

1. In Definitions, **We**, **Us**, or **Our**, the words “or administrator” have been deleted for the following benefits:
 - Purchase Security
 - Lost Baggage Reimbursement
 - Trip Cancellation and Interruption Protection
2. The language “We may reimburse You” has been changed to “You are eligible for reimbursement for” for the following benefits:
 - Purchase Security
 - Lost Baggage Reimbursement
3. **In the Trip Cancellation and Interruption Protection section**, the following language has been modified:
 - “You may be reimbursed” has been replaced with “You are eligible for reimbursement for”
 - “Reimbursement of fee may be eligible at time of loss.” has been replaced with: “You are eligible for reimbursement of the fee at time of loss.”

Changes to the Guide to Benefits for Wells Fargo Active Cash® Visa, Wells Fargo Advisors Premium Rewards Visa Signature®, Wells Fargo Autograph Visa®, Wells Fargo Cash Back Visa Signature®, Wells Fargo Cash Wise Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards credit cards:

1. **In the Travel and Emergency Assistance Services, Emergency Message Service section**, the following language has been deleted: “*All costs are Your responsibility.*”
2. **In the Additional Terms section**, the following language has been modified:
 - In the third paragraph, the sentence “Benefits not listed above and described in this Guide may be provided by a third party provider.” has been deleted.
 - In the Cancellation section, the sentence “In the event a benefit is cancelled or non-renewed, You may be notified as required by law.” has been replaced with: “In the event a benefit is cancelled or non-renewed, You will be notified as required by law.”

As of September 1, 2024, your updated Guide to Benefits can be located at:

- Wells Fargo Active Cash® Visa card: **wellsfargo.com/activecashbenefits**
- Wells Fargo Advisors Premium Rewards Visa Signature® card: **wellsfargo.com/wfaprvsguide**
- Wells Fargo Autograph Visa® card: **wellsfargo.com/autographbenefits**
- Wells Fargo Cash Wise Visa Signature® card: **wellsfargo.com/cashwisesignaturebenefits**
- Wells Fargo Cash Back Visa Signature®, Wells Fargo Home Rebate Visa Signature®, and Wells Fargo Visa Signature® Points Rewards cards: **wellsfargo.com/signaturebenefitsguide**

You can also call the number on the back of your card to request a paper copy of the updated terms. We accept relay calls, including 711.