

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	11/12/2024
Minimum Payment	\$176.00
New Balance	\$4,251.24

\$0 - \$176.00 will be deducted from your account and credited as your automatic payment on 11/12/24. 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 11/12/2024, 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	18 years	\$11,487

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	\$5,239.72	Total Credit Limit	\$13,500
- Payments	\$3,161.00	Cash Advance Limit	\$2,700
- Other Credits	\$106.53	Total Available Credit	\$9,200
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$2,146.43		
+ Fees Charged	\$0.00		
+ Interest Charged	\$132.62		
= New Balance	\$4,251.24		

Wells Fargo Rewards Summary

Rewards balance as of: 09/30/2024 \$42.61

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
----------------	------------	-----------	------------------	-------------	---------	---------

Payments

10/11	10/11	F353100MD00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	161.00	
10/17	10/17	7414718ML0XSLZ84E	ONLINE ACH PAYMENT THANK YOU	3,000.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$3,161.00	

WELLS
FARGO

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

Account Number

4147 1814 2571 4296

Payment Due Date

11/12/2024

Minimum Payment

\$176.00

New Balance

\$4,251.24

00425124003000000001760041471814257142966

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

YKG

514

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
----------------	------------	-----------	------------------	-------------	---------	---------

Other Credits

4296	09/16	09/18	7446539LN7EJ28Z5Y	CASH BACK REDEMPTION REF 156925112	31.77	
4296	09/28	09/28	7416407M12LRQ5S74	TARGET 00018382 CHANDLER AZ	32.76	
4296	10/01	10/01	7446539M47EJ36V8X	CASH BACK REDEMPTION REF 157904158	42.00	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$106.53	

Purchases, Balance Transfers & Other Charges

4296	09/18	09/18	2469216LN31HJ5K77	AMAZON MKTPL*YC0N479G3 Amzn.com/bill WA		29.10
4296	09/21	09/21	2401134LT000LJKJF	VCA ANIMAL HOSPITALS HTTPSVCAHOSPI CA		540.05
4296	09/21	09/21	2416407LS2LR7BPG5	TARGET 00018382 CHANDLER AZ		5.39
4296	09/21	09/21	2469216LT3428ME5E	TST*SNEAKY BIRD-COOLEY S 480-300-3315 AZ		26.14
4296	09/21	09/21	2476501LS2SQKKTXX	PHO CHANDLER CHANDLER AZ		34.00
4296	09/23	09/23	2479338LV017V611B	StubHub Event Tickets Wilmington DE		236.60
4296	09/24	09/24	2444500LW8PNLDR0Z	FRYS-FOOD-DRG #051 CHANDLER AZ		42.34
4296	09/24	09/24	2469216LX2XVJJYH3	QT 478 MESA AZ		2.99
4296	09/25	09/25	2405522LY2XPL80N4	BOBBY Q MESA AZ		88.73
4296	09/25	09/25	2444500LX8PP1J4E9	FRYS FUEL #7658 GILBERT AZ		28.22
4296	09/25	09/25	2469216LX2XSWQXTV	AMAZON MKTPL*UW9ZK4473 Amzn.com/bill WA		26.94
4296	09/25	09/25	2469216LX2Y6L8HRX	AMAZON MKTPL*BP2YO8963 Amzn.com/bill WA		30.49
4296	09/26	09/26	2442733LZLM8MGS5J	SPROUTS FARMERS MAR CHANDLER AZ		43.60
4296	09/27	09/27	2469216LZ2ZNXXPLG	AMAZON MKTPL*6N2DS7LN3 Amzn.com/bill WA		29.09
4296	09/29	09/29	2455193M20VZ030TQ	CHON THAI FOOD CHANDLER AZ		36.33
4296	09/29	09/29	2444500M18PPMQ72V	FRYS-FOOD-DRG #051 CHANDLER AZ		1.00
4296	09/29	09/29	2469216M131DHLNFZ	SQ *SPOOKY'S SWIRLS CHANDLER AZ		11.33
4296	09/29	09/29	2478930M2Q34VSXTP	ZIA RECORD EXCHANGE CHAND CHANDLER AZ		14.00
4296	09/30	09/30	2405522M231ROVFLM	PETS BEST INSURANCE SERV 877-738-7237 NC		62.31
4296	09/30	09/30	2442733M3LM8M2B60	SPROUTS FARMERS MAR CHANDLER AZ		12.50
4296	10/01	10/01	2401134M3002251FQ	AMAZON RETA* 5Z0UV3PP3 WWW.AMAZON.CO WA		8.37
4296	10/01	10/01	2443106M41X55VNXN	HARKINS SANTAN VILLAGE GILBERT AZ		9.00
4296	10/01	10/01	2469216M332SFWG4A	AMAZON MKTPL*VJ2T39SG3 Amzn.com/bill WA		10.98
4296	10/03	10/03	2416407M52LRAMKB7	TARGET 00018382 CHANDLER AZ		41.57
4296	10/05	10/05	2443106M81ZG1PBMV	HARKINS AZ MILLS TEMPE AZ		14.75
4296	10/05	10/05	2444500M800MBQ9AG	WALGREENS #3727 CHANDLER AZ		1.00
4296	10/06	10/06	2423168M9382VL2BE	SAFEWAY #2032 SCOTTSDALE AZ		84.07
4296	10/06	10/06	2443106M92015194W	HARKINS AZ MILLS TEMPE AZ		27.00
4296	10/06	10/06	2444500M9EJ1X3YNZ	PY *HOPDODDY SCOTTSDALE SCOTTSDALE AZ		57.46
4296	10/08	10/08	2444500MA8PNXFF1Q	FRYS FUEL #7658 GILBERT AZ		4.04
4296	10/08	10/08	2444500MA8PNXFF3M	FRYS FUEL #7658 GILBERT AZ		31.89
4296	10/09	10/09	2408698MBS66H30SP	ESSENTIALLY YOU CHANDLER AZ		33.75
4296	10/09	10/09	2442733MQLM8M20T4	SPROUTS FARMERS MAR CHANDLER AZ		81.42
4296	10/12	10/12	2401134ME002531FW	SP GODDESS GARAGE BOUT 152-07776155 AZ		94.02
4296	10/12	10/12	2474455MG6ZGHWBKY	Gourmet Girls Gluten Free Tucson AZ		52.90
4296	10/13	10/13	2413746MG01QHWLTD	WHOLEFDS CHR 10272 CHANDLER AZ		54.89
4296	10/15	10/15	2403629MHLSZV86JK	BLIZZARD *US740603771 949-955-1380 CA		64.25
4296	10/15	10/15	2444500MJ2X8MMB8Q	FRYS 5051 866-576-4377 AZ		40.82
4296	10/15	10/15	2480197MH3FZWNZD6	PAMPERED PETS LLC TEMPE AZ		90.00
4296	10/17	10/17	2420429MJ021FSVMH	DicksSportingGoods.com Coraopolis PA		43.10
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$2,146.43

Fees Charged

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

Interest Charged

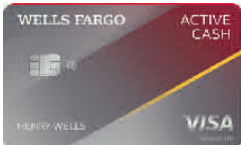
10/18	10/18	INTEREST CHARGE ON PURCHASES	132.62
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$132.62

2024 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$349.32

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 10/18/2024
PURCHASES	24.74% variable	\$6,311.90	31	\$132.62	\$4,251.24
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.