

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	09/12/2024
Minimum Payment	\$117.00
New Balance	\$4,040.15

\$0 - \$117.00 will be deducted from your account and credited as your automatic payment on 09/12/24. 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 09/12/2024, 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	17 years	\$11,114
\$161	3 years	\$5,801 (Savings of \$5,313)

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	\$2,489.78	Total Credit Limit	\$13,500
- Payments	\$57.00	Cash Advance Limit	\$2,700
- Other Credits	\$61.06	Total Available Credit	\$9,353
+ Cash Advances	\$0.00	Available for Cash Advances	\$2,700
+ Purchases, Balance Transfers & Other Charges	\$1,592.01		
+ Fees Charged	\$0.00		
+ Interest Charged	\$76.42		
= New Balance	\$4,040.15		

Wells Fargo Rewards Summary

Rewards balance as of:07/31/2024\$51.83

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					
08/12	08/12	F353100KH00CHGDDA	AUTOMATIC PAYMENT - THANK YOU		57.00
TOTAL PAYMENTS FOR THIS PERIOD					\$57.00

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

09/12/2024

Minimum Payment

\$117.00

New Balance

\$4,040.15

00404015000057000001170041471814257142968

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.

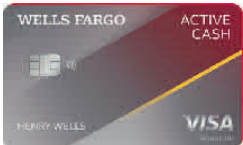


WELLS FARGO ACTIVE CASH VISA SIGNATURE® CARD

Account ending in 4296

Statement Period 07/19/2024 to 08/18/2024

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Transactions (continued from previous page)

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

4296	07/23	07/23	7469216JX35JPM0D9	AMAZON MKTPLACE PMTS Amzn.com/bill WA	9.23	
4296	08/08	08/08	7446539KG7EHZK5V0	CASH BACK REDEMPTION REF 154113882	51.83	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$61.06	

Purchases, Balance Transfers & Other Charges

4296	07/18	07/19	2469216JR31T43B09	AMAZON MKTPL*RS9DW6DT2 Amzn.com/bill WA		102.22
4296	07/19	07/19	2427539JVS66KYJXJ	PICAZZOS HEALTHY ITALI TEMPE AZ		50.16
4296	07/21	07/21	2476147JV0VYGDQ9B	MANUEL'S #7 TEMPE AZ		78.00
4296	07/23	07/23	2416407JX2LRANM91	TARGET 00018382 CHANDLER AZ		10.19
4296	07/23	07/23	2416407JX2LR7VY4D	TARGET 00018382 CHANDLER AZ		137.12
4296	07/23	07/23	2469216JX35YSMB3J	AMAZON MKTPL*RJ9FA2KA0 Amzn.com/bill WA		26.56
4296	07/25	07/25	2413746K0015Z6X7Q	TST* SIP WINE BAR PHOENIX AZ		33.47
4296	07/25	07/25	2469216K02YV8PHLX	SOUTHWESTAIR INFLIGHT DALLAS TX		52.00
4296	07/25	07/25	2494168K00G2A0VF5	PEDAL HAUS BREWERY PHOENIX AZ		38.76
4296	07/26	07/26	2443106K00PFS82Q0	EVOLVE BY HUDSON ST236 DES PLAINES IL		8.51
4296	07/26	07/26	2444500K100PVDJR5	WALGREENS #12304 CHICAGO IL		4.09
4296	07/26	07/26	2449215K0LXVSR1AW	UBER TRIP HELP.UBER.COM CA		36.90
4296	07/26	07/26	2469216K12ZBKZSMD	ACCENTS PLUS EVANSTON IL		30.32
4296	07/26	07/26	2469216K12ZG4P7ML	TST* ONESTO Milwaukee WI		136.99
4296	07/26	07/26	2494300K10R3Y48DD	HILTON HOTELS RESTAURANT MILWAUKEE WI		44.02
4296	07/27	07/27	2433322K116H7MYFT	SWEET DREAMS HARTLAND WI		5.78
4296	07/27	07/27	2444500K200LW84M4	WALGREENS #9365 HARTLAND WI		2.30
4296	07/27	07/27	2469216K230F58H8K	TST* ANYTIME AREPA - 140 Milwaukee WI		15.17
4296	07/27	07/27	2469216K2308LLXK0	TST* 3RD STREET MARKET HA Milwaukee WI		12.84
4296	07/28	07/28	2400322K301QXAG48	EXXON W-P-P MOBIL MILWAUKEE WI		5.58
4296	07/28	07/28	2444500K28PPTPKR6	PICK N SAVE #882 MILWAUKEE WI		8.07
4296	07/28	07/28	2449215K2LW93NKEG	UBER TRIP HELP.UBER.COM CA		51.97
4296	07/28	07/28	2449215K2MLGDZXV3	UBER TRIP HELP.UBER.COM CA		9.97
4296	07/28	07/28	2469216K331FA9P6R	SWA*UPGBOARD5264249060334800-435-9792 TX		80.00
4296	07/28	07/28	2469216K3315JHKYP	SOUTHWESTAIR INFLIGHT DALLAS TX		8.00
4296	07/28	07/28	2494300K30T3P22FP	CULVERS OF CHANDLER CHANDLER AZ		21.80
4296	07/28	07/28	2494300K30T5K4EQP	HILTON HOTELS MILWAUKEE WI		76.00
4296	07/29	07/29	2405523K418Q646HQ	FRONTLINE FOOD SERVIC PHOENIX AZ		4.70
4296	07/29	07/29	2405523K418Q646H4	FRONTLINE FOOD SERVIC PHOENIX AZ		4.70
4296	07/30	07/30	2401134K4000SM919	AMAZON RETA* RV99E2V01 WWW.AMAZON.CO WA		18.33
4296	07/31	07/31	2442733K6LM8P2TS8	SPROUTS FARMERS MAR CHANDLER AZ		38.27
4296	08/01	08/01	2401134K6000VLGVS	AMAZON RETA* RV7ZW3YQ0 WWW.AMAZON.CO WA		8.88
4296	08/02	08/02	2469216K734EF9SQ4	Amazon.com*RV8N53YJ1 Amzn.com/bill WA		5.34
4296	08/02	08/02	2469216K734E9WN4S	AMAZON MKTPL*RF3027Z70 Amzn.com/bill WA		10.77
4296	08/02	08/02	2469216K734TW9PA9	SQ *SPOOKY'S SWIRLS CHANDLER AZ		33.49
4296	08/03	08/03	2444500K900MBH5HD	WALGREENS #3727 CHANDLER AZ		10.55
4296	08/05	08/05	2444500KA8PPH6LYY	FRYS-FOOD-DRG #051 CHANDLER AZ		94.29
4296	08/06	08/06	2444500KB8PPDW6Q8	FRYS-FOOD-DRG #051 CHANDLER AZ		7.86
4296	08/11	08/11	2444500KH2X93278Z	FRYS 5051 866-576-4377 AZ		194.88
4296	08/13	08/13	2442733KKLM8MAWL3	SPROUTS FARMERS MAR CHANDLER AZ		31.71
4296	08/13	08/13	2444500KK00NMMRZ1	WALGREENS #2056 CHANDLER AZ		15.68
4296	08/14	08/14	2444500KK8PPKFAXW	FRYS FUEL #7658 GILBERT AZ		25.77
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,592.01

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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Interest Charged

08/18	08/18	INTEREST CHARGE ON PURCHASES	76.42
		INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD			\$76.42

2024 Totals Year-to-Date

TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$108.50

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 08/18/2024
PURCHASES	25.24% variable	\$3,564.94	31	\$76.42	\$4,040.15
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.

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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.

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300WF



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at **tempurpedic.com/cloud**

SHOP BY PHONE

Call a Sleep Expert at
(888) 811-5053

[†]As a Wells Fargo cardholder, you are receiving this advertisement because Wells Fargo has a consumer financing relationship with Tempur-Pedic®.

⁺ For more J.D. Power award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

^{*} Accessories include pillows, sheets, protectors, and blankets. Offer good for orders placed directly with Tempur-Pedic from tempurpedic.com or from our direct-order telephone sales. Offer not valid in stores or on previous purchases or pending orders. Additional restrictions may apply. Offer expires 9/30/24.

¹The Tempur-Pedic credit card is issued by Wells Fargo Bank, N.A. Special terms for 36 months apply to qualifying purchase of \$1,000 or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. The information is accurate as of 6/1/24 and is subject to change. For current information, call us at 1-800-431-5921. Financing offer expires 12/31/24.

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