Part 1: Important Terms of Your Credit Card Account

Wells Fargo Bank, N.A. issues and services this credit card.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**29.99%**
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore.**

Fees	
Annual Fee	**None**
Penalty Fees • Late Payment	Up to **$40.00**

How we will calculate your balance

We use a method called "average daily balance (including new purchases)." See your Agreement for more details.

Your billing rights

This Agreement provides information on your rights to dispute transactions and how to exercise those rights.

How we will calculate your penalty fees

The fee will be either the Minimum Payment Due or $29.00, whichever is less. For any other late payment event within six consecutive billing periods, the fee will be either the Minimum Payment Due or $40.00, whichever is less.

Procedures we use to verify your identity when you open an Account

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

To open an Account, you must have an address located within the United States, U.S. territories, U.S. commonwealths, or a U.S. military address.

This Agreement's information about the cost of credit is correct as of February 10, 2026. The information may have changed after that date. To learn about any changes, call us at **1-800-459-8451**. We accommodate telecommunications relay service calls.

Part 2: Credit Card Agreement

These terms apply to your entire Credit Card account (Account).

Notice to California Cardholders

To our California customers who have discussed credit card terms and conditions with us or the Merchant in Spanish, Chinese, Korean, Vietnamese, or Tagalog:

Read the section titled Interpreter Certification before you use your Account.

Lea la sección titulada Certificación del Intérprete antes de utilizar su Cuenta.

請您在使用您的帳戶之前閱讀標題為「口譯員認證」的章節。

계좌를 사용하시기 전에 통역사 증명 항목을 읽으시기 바랍니다.

Hãy đọc phần có tựa đề Chứng Nhận Về Thông Dịch Viên trước khi quý khách sử dụng Trương Mục của mình.

Basahin ang seksiyong may pamagat na Sertipikasyon ng Tagapagsaling-wika bago mo gamitin ang iyong Account.

Introduction to Your Account

In this Agreement, "the Bank," "Wells Fargo," "we," "our," and "us" refer to Wells Fargo Bank, N.A. "You" and "your" mean each account holder who applied for a Credit Card (Card). "Card" means the card we may issue to use your Account.

This Credit Card Agreement (Agreement) covers the use of your Account with us. This Agreement also includes the Important Terms of Your Credit Card Account, which is a summary of your Account's Annual Percentage Rates (APRs), fees, and other important information. Please read this Agreement carefully and save it for future reference. You accept the terms of this Agreement by opening or using your Account.

This Agreement is made between Wells Fargo Bank, N.A., 3201 N 4th Ave., Sioux Falls, SD 57104, and each account holder, whether primary or joint.

Section 1: Using Your Account

1. **What type of address do you need to open an Account?**

   To open an Account, you must have a physical address within one of the following locations:

   - United States
   - U.S. commonwealths
   - U.S. territories
   - U.S. military address

   Please note: If you move to an address that is not within one of those locations, we reserve the right to close your account.

2. **What does your signature mean?**

   Your signature on your application and any transaction Invoices represents your signature on this Agreement. Signatures include electronic or digital signatures. This signature includes:

   - Any electronic or digital signature
   - Your signature on Invoices, which is any document that describes the terms of a purchase on the Account
   - Your signature on any Account-related document

3. **Who is responsible for joint Accounts?**

   If you have a joint Account, each of you is responsible for this Account and are bound by the terms of this Agreement.

4. **How can you use your Account?**

   You can use your Account for purchases of goods and services from the retail merchant where you applied for credit or other participating merchants. Purchases are part of the regular balance unless an Invoice shows that special terms apply. If special terms apply, the purchase will be part of a special terms balance. We describe special terms in this Agreement's section, *Part 2 – Section 6: Understanding Your Account's Special Terms*.

   You promise that you will use your Account only for lawful personal, family, or household purposes.

   Using Credit Access Devices

   We may provide you with Credit Access Device(s) to use with your Account. "Credit Access Device" means a device other than your Card that we allow you to use for accessing your Account to obtain credit, like mobile devices. We will give you the related interest and fee terms when you receive the Credit Access Device(s).

   Knowing Your Responsibility to Pay

   When you use your Account or let someone else use it, you promise to pay the total amount of the purchases. You also promise to pay all interest, fees, and other amounts that you may owe us.

   Having Authorized Users

   If we allow authorized users, you may be able to add them, and you are responsible for their Account use. You can also stop an authorized user from using your Account.

   Can you end an authorized user's ability to use your Account?

   Yes. You can stop an authorized user from being able to use your Account. To do so, take these steps:

   - Recover that person's Credit Card.
   - Destroy the Credit Card.
   - Contact us with your request to remove them at the number on the back of your Credit Card or by mail at:

     Wells Fargo Bank, N.A.
     PO Box 10347
     Des Moines, IA 50306-0347

   Please note: If you do not recover and destroy their Credit Card, and the authorized user continues to use the Account, we have the right to cancel all Credit Cards and establish a new Account for you. However, until you contact us requesting to remove the authorized user, you continue to be liable for any charges the authorized user makes.

5. **Can we limit your Account use?**

   Yes. We may limit or close your Account. If we do so, the terms of this Agreement will apply until you pay your Account in full.

6. **What are subaccounts?**

   Your Account may be divided into two or more balances, called subaccounts. Different terms may apply to each balance.

7. **What is your Credit Limit?**

   "Credit Limit" means the amount of credit that is available for you to use with your Account. We will assign a Credit Limit to your Account. We provide this amount to you with your Card, and it shows on each of your billing statements. You promise not to exceed the limit on your Account.

   We can adjust your Credit Limit at any time, including automatically increasing your Credit Limit if you qualify.

   Using More Than Your Available Credit Limit

   If you use more than your available Credit Limit, we may either allow the transaction without increasing your Credit Limit or deny the transaction.

8. What can cause your Account to be in default?

Your Account is in default if any of the following happen:

- You do not make a Minimum Payment Due by the Payment Due Date. "Minimum Payment Due" means the total of:
  - Any past due amounts
  - The payment for Regular Payment Terms (see *Part 2 – Section 3 – Question 2: What are the Regular Payment Terms?*)
  - The payment(s) for any balances with special payment terms (see *Part 2 – Section 6 – Question 6: What are the special payment terms?*) or custom payments

  "Payment Due Date" means the date by which we must receive your Minimum Payment Due. You can find this date on your statement.
- Your payment returns to Wells Fargo unpaid.
- You do not honor this Agreement's terms.
- Your application includes a false statement.
- You file for bankruptcy.

In any of these scenarios, we may require you to immediately pay your Account total. We also may not allow future transactions on your Account and may close your Account.

Paying Our Costs When Your Account Is in Default

You agree to pay our collection costs, attorney's fees, and court costs if your Account is in default.

Managing Defaults with Joint Accounts

We consider a default by one Account holder to be a default by all of them.

9. What should you do if your Credit Card is lost or stolen, or Account is compromised?

Notify us immediately if:

- Your Credit Card or Account information is lost or stolen or
- You believe someone is using your Credit Card or Account information without your permission.

Contact us at:

Contact Method	Details
By Phone	**1-800-459-8451**
By Mail	Wells Fargo Bank, N.A. PO Box 10347 Des Moines, IA 50306-0347

Investigations and Liability for Unauthorized Use and Zero Liability Protection

You agree to assist us in our investigation of your claim. If we find that you are not responsible, then we will not hold you liable for your Account's unauthorized use.

10. Who can close your Account?

Entity	Details
You	You may close your Account at any time.
Wells Fargo Bank, N.A.	We may close your Account for any reason at any time.
Joint Account	Any Account holder can cancel the Account. If we close the joint Account, then we may notify only one Account holder.

When your Account closes, you must still pay the balance that you owe us according to this Agreement's terms.

11. Can we deny transactions on your Card?

Yes. We may decline any transaction at any time for any reason, such as:

- Account default
- Insufficient credit limit
- Suspected fraudulent or unlawful activity
- Any indication of a transaction's increased risk

We may also limit the number of authorizations we allow during a period of time. In addition, we can deny authorizations from merchants who may be engaging in the internet gambling business.

"Merchant" means any merchant who has a merchant agreement with us to participate in this credit card program.

Please note: We are not responsible if any merchant does not allow you to use your Account.

Section 2: Understanding Fees and Interest

1. What are the Account's fees?

You agree to pay a late payment fee. We may charge this fee each time we do not receive the Minimum Payment Due by the Payment Due Date.

We charge this fee to your regular balance. You will find the fee amounts in this Agreement's section, *Part 1: Important Terms of Your Credit Card Account*.

2. When do we charge interest to your Account?

- **For most purchases and interest charges:** We charge interest beginning on the date you make the purchase and when interest charges post to your Account.
- **For fees:** We charge interest beginning on the Billing Cycle's first day after the previous Billing Cycle in which the fee posted to your Account. "Billing Cycle" means the interval between statements. Each statement shows a closing date, which is the last day of that statement's Billing Cycle. However, if a late payment fee for a payment in a prior Billing Cycle posts to your Account in the current Billing Cycle, we charge interest differently. We will begin charging interest on that fee on the first day of the current Billing Cycle.

3. Which rates do we use for interest charges?

We use daily periodic rates and corresponding annual percentage rates (APRs) to calculate interest on your Account balances. The daily periodic rate is a daily interest rate, which is 0.08216%. We calculate it by dividing the APR by 365.

4. What is the minimum interest charge?

If we charge you interest in a Billing Cycle, the minimum amount is $1.00.

5. How do we calculate interest on your Account?

We take the following steps to calculate your Account's interest:

- **Step 1: Calculate the daily balance.**

  We calculate your daily balance separately for each transaction category. We take the following actions:

  1. Start with the daily balance from the end of the previous day.
  2. Add any new transactions and other charges, including interest that accrued on the previous day's balance (interest compounds daily).
  3. We then subtract any payments or credits.

  For example:

Calculation	Amount
Daily balance for Purchases from the previous day	$1,000
Add new Purchases	+ $500
Add Fees and interest accrued on the previous day's transaction category balance	+ $50
Subtract Payments, credits, and adjustments that posted that day	– $250
= New daily balance for Purchases	= $1300

- **Step 2: Calculate the Average Daily Balance (ADB).**

  We add together all the daily balances for the Billing Cycle, starting with the beginning balance on the Billing Cycle's first day. This beginning balance includes any unpaid fees from the previous Billing Cycle and any late fees that we charged you during the current Billing Cycle. We treat any daily balance that has a credit as zero. We then divide this amount by the number of days in the Billing Cycle.

  For example:

Calculation	Amount
Sum of daily balances	$4,000
Divide by number of days in the Billing Cycle	÷ 30
= ADB	= $133.33

- **Step 3: Calculate the interest.**

  We calculate the interest we will charge for each balance type by doing the following:

  1. Multiply the daily periodic rate by the ADB.
  2. Multiply the total from the previous bullet by the number of days in the Billing Cycle.

  For example:

Calculation	Amount
Daily periodic rate	0.05%
Multiply by the ADB	x 133.33
Multiply by number of days in Billing Cycle	x 30
= Charged interest	= $2.00

6. Can you avoid paying interest on your Account?

Yes, you can avoid paying interest on any portion of your current statement's purchase balance. To do so, you must either pay your balance in full by the Payment Due Date or have a zero balance.

Your ability to avoid paying interest may be different if you have special terms, as outlined in *Part 2 – Section 6: Understanding Your Account's Special Terms*.

Section 3: Making and Processing Payments

1. How much do you need to pay by the Payment Due Date?

Amount You Must Pay By the Payment Due Date

You must pay your Minimum Payment Due by the Payment Due Date. You can find this amount and the date on your billing statement.

Amount You Can Pay at Any Time

You can pay all or part of your Account's Outstanding Balance at any time without any additional charge for paying ahead of time. "Outstanding Balance" means the total of all unpaid amounts, including:

- Purchases
- Interest
- Fees
- Any other amounts you may owe

If you pay more than the Minimum Payment Due but less than the Outstanding Balance, you must still pay the Minimum Payment Due in the next Billing Cycle.

2. What are Regular Payment Terms?

All balances will be subject to Regular Payment Terms unless a transaction Invoice shows a plan with custom payments or equal payments.

To calculate the payment for balances with Regular Payment Terms, we combine these balances (collectively called "Combined Balance"). We then create a new Combined Balance on the first statement closing date after establishing any balance with Regular Payment Terms. The Combined Balance does not change unless Regular Payment Terms balances increase higher than the current Combined Balance.

The Minimum Payment for balances with Regular Payment Terms is whichever of the following is greater:

- $40.00 (if less than $40.00, then the sum of balances with Regular Payment Terms),
- 3.5% of the Combined Balance, or
- Total amount of interest charges for Regular Payment Terms balances, assessed fees during current Billing Cycle, and 1% of Combined Balance.

3. How can you make a payment?

You must pay in U.S. dollars. Do not mail cash.

You can either mail your payment to us or pay electronically.

- **If you mail your payment:** Include the Payment Stub, which is the portion of your statement that you return with your payment, and use the enclosed envelope (if you receive printed statements). Mail your payment to the Payment Address, which is the address where you mail your payment that you can find on your Payment Stub.
- **If you pay online:** You must make your payment through our website using the Internet address that shows on your statement.

Paying With a Check

When you pay with a check, you allow us to either:

- Use information from your check to make a one-time electronic fund transfer from your Account or
- Process the payment as a check transaction.

When we use your check information to make an electronic fund transfer, we may withdraw funds from your Account as soon as the same day we receive your payment. You also will not receive your check back from your financial institution. Your statement also explains how we use your check information.

4. When do we process payments?

How You Make a Payment	When We Credit Payments to Your Account
Mailed payments we receive by 5:00 p.m. at the time zone where we receive it	The day we receive the payment
Mailed payments we receive after 5:00 p.m. at the time zone where we receive it	The day after we receive the payment
Electronic payments received through Wells Fargo Online Banking	The cutoff time that we share with you when you make your payment

Making Payments that Do Not Follow Our Instructions

We may credit your payment up to five days after we receive it if you do not follow our instructions for how to make a payment.

Please note: We may choose to hold some of your available Credit Limit until we honor your payment. If we accept payments that are less than the full amount you owe, we do not consider it as a full payment. You can send those payments to:

Wells Fargo Bank, N.A.
PO Box 14453
Des Moines, IA 50306

5. How do we apply your payments?

We post payments in the Billing Cycle that we receive them and use the following process:

Minimum Payment Due

We choose how we process payments that are equal to or less than your Minimum Payment Due.

Amounts in Excess of the Minimum Payment

If you pay more than your required Minimum Payment, then we apply the excess in the following order:

1. Balances with No Interest, if Paid in Full terms during the two full Billing Cycles immediately before the special terms period expires (ends). Otherwise, we consider these balances to have an APR of 0% (for this section only).
2. Balances with higher APRs.
3. Balances with lower APRs.

We apply payments based on the balances in your last billing statement.

6. How do we treat irregular or partial payments?

We may accept late payments, partial payments or payments that reflect "paid in full" (or other restrictive language), without losing our rights to receive full payment.

If you intend to claim to pay your Account in full with an amount less than the Outstanding Balance, payments must be sent to us at:

Wells Fargo Bank, N.A.
PO Box 14453
Des Moines, IA 50306

Section 4: Managing Contact Details and Your Information

1. How can you contact us?

Unless this Agreement says otherwise, you can contact us at the phone number or address on your statement. For more information, visit us online at: Wellsfargo.com/cardholders.

2. How may we contact you?

In order to service your Account or collect any money you may owe us, you agree that we have your consent to contact you in any of the following ways:

- Any contact information that relates to your Account
- Any phone number that:
  - You provide us.
  - You contact us from.
  - We obtain in any other way and reasonably believe we can reach you at.

By giving us a phone number, you agree that:

- We can contact you at that number about all of your Wells Fargo accounts.
- We can contact your past, present, and future phone service providers to verify information you gave us against their records.
- Your phone service providers may verify any phone numbers that you gave them to the name, address, and status on their records.

By agreeing that we can contact you, you allow us and any companies working on our behalf who service your Account to contact you in any way, including:

- The use of any automated system for selecting, dialing, or storing telephone numbers
- Calls to cell, mobile, or wireless phone numbers
- Email
- Mail
- Prerecorded or artificial voice messages
- Push notifications
- Text or SMS messages
- Any other data or voice transmission technology

You are responsible to pay any service provider charges that result from us contacting you in any way. These charges include but are not limited to:

- Data
- Equipment
- Text
- Or other plans

3. How do we use your credit information?

We rely on any information you give us to open your Account and offer you credit. You promise that this information is true and complete.

You authorize us to:

- Investigate your credit, employment, assets, and income records
- Verify your credit references
- Obtain credit reports on you from time to time

4. Can we monitor phone calls you have with us?

Yes. Your calls with Wells Fargo may be recorded, monitored and analyzed by us and our service providers.

In addition, we may use voice recognition technology to verify your identity when you call us. We may capture and store your voiceprint for this purpose.

5. Can we share your information with nonaffiliates?

You authorize us to share your personal and/or Account information with nonaffiliates. Nonaffiliates include:

- Merchants
- Merchant affiliates
- Merchant service providers
- Program sponsors (sponsors)

A sponsor is a:

- Association of retail sellers
- Distributor of goods
- Franchisor
- Manufacturer

Sponsors have arrangements with us to make credit card programs available to Merchants associated with the sponsor. Federal or state laws may limit our ability to share your personal and/or Account information with nonaffiliates even though you authorized us to do so. We comply with these federal and state laws. Please review *Part 4: Wells Fargo Retail Services Privacy Notice* for more information about how:

- We collect, share, and protect your information
- You may limit some (but not all) information sharing

6. What information can we report about you to consumer reporting agencies?

We may report the following information about you and any additional authorized user to consumer reporting agencies:

- Account history
- Account performance
- Account status
- Account violations
- Agreement terms violations

If you do not comply with the Account terms of the Agreement, including making late payments, missing payments, or other defaults will be reported and could negatively affect your and any additional cardholder's credit reports.

Disputing Reported Information

- **By Mail**

  You can dispute the accuracy of the information that we report to consumer reporting agencies by writing to us at:

  Wells Fargo Bank, N.A.
  PO Box 393
  Minneapolis, MN 55480-0393

  When contacting us, do the following:

  - Describe in detail the information that you believe is not accurate.
  - Provide any supporting documents with your dispute.
  - Provide us with an identity theft report if you are disputing identity theft.

- **By Phone**

  You can also contact us at the phone number that lists on the back of your Credit Card.

7. What should you do if your contact information changes?

You must promptly contact us if you change any of the contact information you provided us. This information includes your:

- Name
- Mailing address
- Email addresses
- Phone numbers

If you have a joint Account, a notice to one of you serves as a notice to both of you.

Section 5: Knowing the Account's Legal Terms

1. **Can we change this Agreement?**

   Yes. We may change this Agreement at any time. These changes may apply to existing and future balances. We will notify you in writing of any changes, and you will have a right to reject the changes, if the law requires. If you reject changes, we may require you to close your Account or take other actions.

2. **What happens if any part of this Agreement is unenforceable?**

   If any part of this Agreement is unenforceable, then all the Agreement's other provisions will remain in effect. We will revise the provision to meet the law.

3. **Can our Agreement rights change?**

   No. We may waive or delay enforcing any of our rights without losing them. We also may waive or delay enforcing a right against one of you without waiving it to the other. A court decree for divorce or separation or an out-of-court mutual agreement does not affect any of our rights to enforce this Agreement.

4. **What is this Agreement's governing law?**

   Federal law and South Dakota laws govern this Agreement and your Account.

5. **Who can assign your Agreement to others?**

   You may not assign your Account or any of your Agreement obligations.

   We may assign your Account and any or all of this Agreement's rights and obligations to another creditor. The other creditor is entitled to any rights we assign to them.

6. **What is our security interest?**

   You grant us a purchase-money security interest under the Uniform Commercial Code in purchases on your Account. We will retain the purchase-money security interest until you pay for your purchases in full. You agree to assist us in executing any documents necessary that might affect our security interest.

Section 6: Understanding Your Account's Special Terms

1. **How do we handle special terms?**

   We may allow you to make purchases with special terms. If an Invoice shows that special terms apply, then the special terms and this Agreement's terms govern your purchase. By making a purchase, you accept the special terms.

   An Invoice will state the length of the special terms period, if any.

2. **Do we combine separate purchases with the same special terms into one balance?**

   We may combine separate purchases with the same special terms into one balance. Your payment may increase if we combine them.

3. **What happens if you do not pay your balance in full before the No Interest or No Interest If Paid in Full period ends?**

   We will transfer the balance (and any deferred interest) to your regular balance.

4. **Which special interest terms may apply to your Account?**

   An Invoice may indicate that one or more of the following special interest terms applies:

   - **No Interest**

     You will have no interest charge on the purchase balance until the special-terms period ends. You may avoid interest charges by paying your balance in full before the special-terms period ends.

   - **No Interest If Paid in Full**

     We calculate interest on the purchase balance, called the deferred interest charge. We only add the deferred interest charge to the balance if you do not pay the balance in full by the end of the special-terms period. You may avoid interest on the balance by paying it in full before the special-terms period ends.

     You may be offered the following "No Interest If Paid in Full" special terms promotion:

No Interest If Paid in Full with monthly payments	• **Duration:** We may offer this special terms promotion for periods of 6 – 18 months. The Special Terms End Date will state how long the special terms promotion lasts. • **Statement Listing:** Your statement will identify this promotion as "NO INT IF PD IN FULL." • **Interest APR:** We will charge a 29.99% APR to your Account from the purchase date if you do not pay your purchase balance in full within the special terms period.

   - **Special Rate**

     We use the APR shown on the Invoice to calculate interest on the purchase balance. A special rate of 0% APR may be advertised as a "no interest" special terms promotion.

   Calculating Interest

   To calculate interest, we use the same method as we describe in this Agreement's section, *Part 2 – Section 2 – Question 5: How do we calculate interest on your Account?* The only exception is for No Interest balances.

5. **Where can you find the special payment terms?**

   You can find the special payment terms on your Invoice if they apply.

6. **What are the special payment terms?**

   One or more of the following special payment terms may apply:

   - **Payment in Full/Equal Payment**

     You must pay the initial purchase balance that your statement shows in full during the special-terms period. The special payment terms are an estimate that assumes you:

     - Pay the required monthly payments on the payment due date,
     - Are not carrying or will not carry any other balances on the account, and
     - Have not or will not add any other additional charges to the account.

     Please note: The number of payments or the final payment amount could be different. This could happen because your actual account activity may be different than these assumptions or due to rounding the numbers.

   - **Custom Payments**

     Your payment is a set dollar amount or a fraction or percent of the highest balance of this type on any statement closing date. The payment will not change. The only exception is if the balance increases above the highest balance on a future statement closing date.

Section 7: Interpreter Certification

Interpreter Certification. This certification applies if you chose to discuss with us or the Merchant the terms and conditions of Your Account in Spanish, Chinese, Korean, Vietnamese, or Tagalog.

By signing the credit card application, using or otherwise accepting the Card or related Account issued to you, you certify to Wells Fargo Bank, N.A. (us) that: (1) You have received and discussed this Agreement with your interpreter and that you and your interpreter have been given an opportunity to discuss and negotiate with us or the Merchant the terms and conditions contained in these enclosed documents; (2) Your interpreter is at least 18 years old and is fluent both in English and in the language in which you chose to discuss with us or the Merchant the terms and conditions of your Account, and is not employed by or made available through the Merchant; (3) You understand and agree to the terms and conditions contained in these enclosed documents as written.

Certificación del Intérprete. Esta certificación se aplica si usted eligió conversar con nosotros o con el Comercio sobre los términos y condiciones de Su Cuenta en español, chino, coreano, vietnamita o tagalo.

Al firmar la solicitud de tarjeta de crédito, utilizar o aceptar de otro modo la Tarjeta o la Cuenta relacionada emitida a su nombre, usted certifica a Wells Fargo Bank, N.A. (nosotros) que: (1) Usted ha recibido y analizado este Contrato con su intérprete, y que usted y su intérprete han tenido la oportunidad de analizar y negociar con nosotros o con el Comercio los términos y condiciones contenidos en estos documentos adjuntos; (2) Su intérprete tiene por lo menos 18 años y habla con fluidez en inglés y en el idioma en el que usted haya elegido analizar con nosotros o con el Comercio los términos y condiciones de su Cuenta, y no es un empleado del Comercio ni ofrece sus servicios a través de este; (3) Usted entiende y acepta los términos y condiciones contenidos en estos documentos adjuntos tal como se encuentran redactados.

口譯員認證。本認證於當您選擇以西班牙語、中文、韓語、越南語或塔加拉族語與我們或商家討論您的帳戶條款和條件之時適用。

一旦您簽署信用卡申請表，使用或以其他方式接受核發給您的信用卡或相關帳戶，即表示您向富國銀行 (Wells Fargo Bank, N.A.)（我們）證明：(1) 您已經收到並與您的口譯員討論過本協議，並且您和您的口譯員都有機會與我們或商家討論和協商這些所附文件中的條款和條件；(2) 您的口譯員至少年滿 18 歲，並具有流利的英語能力且深諳您所選與我們或商家討論您的帳戶條款和條件的語言，且其並未受僱於商家或由商家提供；(3) 您理解並同意遵守這些所附文件中的書面條款和條件。

통역사 증명. 귀하 계좌의 이용 약관을 당사 또는 가맹점과 스페인어, 중국어, 한국어, 베트남어 또는 타갈로그어로 논의하기로 하신 경우 본 증명이 적용됩니다.

귀하께서 신용카드 신청서에 서명하시고, 귀하께 발급된 카드 또는 관련 계좌를 사용하거나 수락하시는 것은 귀하께서 (1) 본 계약서를 수령하고 담당 통역사와 함께 논의했으며 귀하와 담당 통역사는 동봉된 문서에 기재된 약관의 내용을 당사 또는 가맹점과 함께 논의하고 협상할 기회를 부여받았고, (2) 담당 통역사는 18세 이상이며 귀하 계좌의 약관에 관해 당사 또는 가맹점과 논의할 때 귀하께서 사용하기로 선택하신 언어와 영어 모두에 능통한 사람이고 가맹점에서 채용하거나 알선한 인력이 아니며, (3) 귀하는 이 동봉된 문서에 포함된 약관을 명시된 대로 이해하고 그에 동의함을 Wells Fargo Bank, N.A.(당사) 측에 증명하신다는 의미입니다.

Chứng Nhận về Thông Dịch Viên. Chứng nhận này áp dụng nếu quý khách chọn thảo luận với chúng tôi hoặc Bên Bán về các điều khoản và điều kiện của Trương Mục của Quý Khách bằng Tiếng Tây Ban Nha, Tiếng Trung, Tiếng Hàn, Tiếng Việt hoặc Tiếng Tagalog.

Bằng việc ký tên vào đơn đăng ký mở thẻ tín dụng, sử dụng hoặc chấp nhận Thẻ hoặc Trương Mục liên quan được cấp cho quý khách, quý khách chứng nhận với Wells Fargo Bank, N.A. (chúng tôi) rằng: (1) Quý khách đã nhận được và thảo luận về Thỏa Thuận này với thông dịch viên của mình, và quý khách cũng như thông dịch viên đều đã có cơ hội thảo luận và trao đổi với chúng tôi hoặc Bên Bán về các điều khoản và điều kiện có trong những tài liệu đính kèm này; (2) Thông dịch viên của quý khách từ 18 tuổi trở lên và thông thạo cả tiếng Anh cũng như ngôn ngữ mà quý khách chọn sử dụng để trao đổi với chúng tôi hoặc Bên Bán về các điều khoản và điều kiện của Trương Mục của quý khách, đồng thời họ không phải là nhân viên của Bên Bán hoặc do Bên Bán cung cấp; (3) Quý khách hiểu và đồng ý với các điều khoản và điều kiện được nêu trong những tài liệu đính kèm như đã viết.

Sertipikasyon ng Tagapagsaling-wika. Ilalapat ang sertipikasyong ito kung pinili mong talakayin sa amin o ang Mangangalakal (o "Merchant") ang mga tuntunin at kundisyon ng Iyong Account sa Spanish, Chinese, Korean, Vietnamese, o Tagalog.

Sa paglagda ng aplikasyon sa credit card, paggamit o kundi man ay pagtanggap ng Card o kaugnay na Account na ibinigay sa iyo, pinatototohanan mo sa Wells Fargo Bank, N.A. (sa amin) na: (1) Nataanggap mo at tinalakay ang Kasunduang ito sa iyong tagapagsaling-wika at ikaw at ang iyong tagapagsaling-wika ay nabigyan ng pagkakataong talakayin at makipag-ayos sa amin o ang Mangangalakal ang mga tuntunin at kundisyon na matatagpuan sa mga nakalakip na dokumentong ito; (2) Ang iyong tagapagsaling-wika ay hindi mas bata sa 18 taong gulang at lubos na marunong sa Ingles at sa wikang napili mo para talakayin sa amin o ang Mangangalakal ang mga tuntunin at kundisyon ng iyong Account, at hindi naka-empleyo sa o nakuha sa pamamagitan ng Mangangalakal; (3) Nauunawaan at sinasang-ayunan mo ang mga tuntunin at kundisyong nakasaad sa mga nakalakip na dokumentong ito ayon sa nakasulat.

Section 8: Notices

The Military Lending Act Notice: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the costs of consumer credit to a member of the Armed Forces and his or her spouse or dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction

or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please Note: There are NO credit insurance premiums, fees for ancillary products, or application fees with this Account.

You may contact us at **1-800-338-3273** for information about the Military Annual Percentage Rate and a description of your payment obligation. We accommodate telecommunications relay service calls.

The Arbitration Agreement does not apply to you if you are covered by the Military Lending Act nor do any provisions that waive any right to legal recourse under any state or federal law to the extent required by the Military Lending Act.

In California: A married applicant may apply for a separate account. After credit approval, each applicant will have the right to use this Account to the extent of any limit set by us, and may be liable for all amounts extended under this Account to any joint applicant.

In New Jersey: Certain provisions of this Agreement are subject to applicable law. As a result, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

In New York, Rhode Island & Vermont: A consumer report may be requested in connection with your application or any update, renewal or extension of any credit granted as a result of your application. Upon your request, you will be informed whether a report was obtained, and if so, the name and address of the consumer report agency. You consent to our obtaining of such reports by signing or otherwise submitting a credit application.

In Ohio: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

In Wisconsin: If you are applying either individually or jointly with someone other than your spouse, please contact us immediately at: **1-855-412-2787** and provide us with the name and address of your spouse. We are required by law to inform your spouse that you have opened an account with us. Also, please note that no provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stat.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

Section 9: Understanding Your Billing Rights – Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
Wells Fargo Bank, N.A.
PO Box 522
Des Moines, IA 50306

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After We Finish Our Investigation, One Of Two Things Will Happen

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Wells Fargo Bank, N.A.
PO Box 522
Des Moines, IA 50306

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Part 3: Arbitration Agreement

a. Binding Arbitration. You and Wells Fargo Bank, N.A. (the "Bank") agree that if a Dispute arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. The foregoing notwithstanding, the Bank shall not initiate an arbitration to collect a consumer debt, but reserves the right to arbitrate all other disputes with its consumer customers. A "Dispute" is any unresolved disagreement between you and the Bank. It includes any disagreement relating in any way to the Card or related services, Accounts, or matters; to your use of any of the Bank's banking locations or facilities; or to any means you may use to access the Bank. It includes claims based on broken promises or contracts, torts, or other wrongful actions. It also includes statutory, common law, and equitable claims. A Dispute also includes any disagreements about the meaning or application of this Arbitration Agreement. This Arbitration Agreement shall survive the payment or closure of your Account. **YOU UNDERSTAND AND AGREE THAT YOU AND THE BANK ARE WAIVING THE RIGHT TO A JURY TRIAL OR TRIAL BEFORE A JUDGE IN A PUBLIC COURT.** As the sole exception to this Arbitration Agreement, you and the Bank retain the right to pursue in small claims court any Dispute that is within that court's jurisdiction. If either you or the Bank fails to submit to binding arbitration following lawful demand, the party so failing bears all costs and expenses incurred by the other in compelling arbitration.

b. Arbitration Procedure; Severability. Either you or the Bank may submit a Dispute to binding arbitration at any time notwithstanding that a lawsuit or other proceeding has been previously commenced. **NEITHER YOU NOR THE BANK SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY ARBITRATION, OR TO INCLUDE IN ANY ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.** Each arbitration, including the selection of the arbitrator(s), shall be administered by the American Arbitration Association (AAA), or such other administrator as you and the Bank may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes ("AAA Rules"). To the extent that there is any variance between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement shall control. Arbitrator(s) must be members of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Dispute. You and the Bank (the "Parties") agree that in this relationship: (1) The Parties are participating in transactions involving interstate commerce; and (2) This Arbitration Agreement and any resulting arbitration are governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code), and, to the extent any provision of that Act is inapplicable, unenforceable or invalid, the laws of the state of South Dakota. If any of the provisions of this Arbitration Agreement dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, that invalid provision shall not be severable and this entire Arbitration Agreement shall be unenforceable.

c. Rights Preserved. This Arbitration Agreement does not prohibit the Parties from exercising any lawful rights or using other available remedies to preserve, foreclose, or obtain possession of real or personal property; exercise self-help remedies, including setoff and repossession rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or the appointment of a receiver by a court of competent jurisdiction. Any statute of limitations applicable to any Dispute applies to any arbitration between the Parties. The provisions of this Arbitration Agreement shall survive termination, amendment, or expiration of the Card or any other relationship between you and the Bank.

d. Fees and Expenses of Arbitration. Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees applicable to any arbitration you may file. If the applicable law of the state in which you opened your Account limits the amount of fees and expenses to be paid by you, then no allocation of fees and expenses to you shall exceed this limitation. Bank will pay any costs that are required to be paid by it under the Arbitration Administrator's rules and procedures, and subject to applicable law. If the arbitrator rules in your favor on any claim presented, the Bank will reimburse you for arbitration filing fees you have paid up to $700.00. Unless applicable law states otherwise, each party will pay their own attorney, expert, and witness fees. This rule applies no matter which party wins arbitration.

e. Military Lending Act. The Arbitration Agreement may not apply to you if you are a covered borrower. Please see The Military Lending Act Notice in the Agreement for more information.

FACTS	WHAT DOES WELLS FARGO BANK, N.A. DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR WELLS FARGO RETAIL SERVICES ACCOUNT?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security Number and employment information • account balances and transaction history • credit history and income
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Wells Fargo Retail Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Fargo Retail Services share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	**Yes**	**No**
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways in which we contact you)	**Yes**	**No**
For joint marketing with other financial companies	**No**	**We don't share**
For our affiliates' everyday business purposes — information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes — information about your creditworthiness	**Yes**	**Yes**
For our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**Yes**	**Yes**

To limit our sharing	• Call **1-855-257-8709** — our menu will prompt you through your choices. • Online and mobile banking customers — sign on and from the My Profile or Profile menu, select Change Privacy Preferences or Privacy Preferences. **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	• To limit our direct marketing to you by mail or telephone, call **1-855-257-8709** — our menu will prompt you through your choices. • Online and mobile banking customers — sign on and from the My Profile or Profile menu, select Change Privacy Preferences or Privacy Preferences. **Please note:** A Do Not Call election is effective for five years (or while you are an active consumer customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements, when you visit us online or at an ATM. You may also be contacted to service your account or participate in surveys.
Questions?	Call **1-800-459-8451**, Monday through Friday, 8:00 a.m. - 6:00 p.m. Central Time or go to wellsfargo.com/privacy_security

Who we are	
Who is providing this notice?	Wells Fargo Bank, N.A. This notice applies solely to your Wells Fargo Retail Services account(s). Other Wells Fargo accounts are covered by a different privacy notice received in connection with those accounts.

What we do	
How does Wells Fargo Retail Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information visit wellsfargo.com/privacy_security.
How does Wells Fargo Retail Services collect my personal information?	We collect your personal information, for example, when you: • open an account or provide employment information • apply for a loan or use your credit or debit card • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	• If you limit sharing with affiliates, your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders • If you limit sharing with nonaffiliates, your choices will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *Our affiliates include financial companies with Wells Fargo in their name such as Wells Fargo Clearing Services, LLC*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Nonaffiliates we share with can include merchants participating in our credit card programs, their affiliates, their service providers, and program sponsors*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Wells Fargo Retail Services doesn't jointly market*

Other important information
Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.
Do Not Call Policy: This Privacy Notice constitutes Wells Fargo's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Wells Fargo maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 10 business days and will be effective for at least five years from the date of request. Marketing calls/texts or artificial or prerecorded voice message calls may be made to residential or cellular phone numbers that appear on the Wells Fargo Do Not Call list with the appropriate consent. If you do not have an account with Wells Fargo & Company, call **1-800-869-3557 (1-800-TO-WELLS)** to be placed on the Wells Fargo & Company's Do Not Call list.
Nevada Residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing* section. For more information regarding our telemarketing practices, contact us at **1-800-869-3557**; PrivacyCenter@wellsfargo.com, or Wells Fargo, PO Box 5110, Sioux Falls, SD 57117-5110. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 North Carson Street, Carson City, NV 89701; **775-684-1100**; AgInfo@ag.nv.gov.
Vermont Residents: We will not disclose information about your creditworthiness to our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures.
State Law: We follow state law if state law provides you with additional privacy protections.

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