**Important Terms of Your Credit Card Account**

### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases</th>
<th>12.99%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How to Avoid Paying Interest on Purchases</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
<td>If you are charged interest, the charge will be no less than $1.00.</td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Annual Fee</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Penalty Fees</strong></td>
<td>Up to $38.00</td>
</tr>
<tr>
<td>• Late Payment</td>
<td>Up to $38.00</td>
</tr>
<tr>
<td>• Returned Payment</td>
<td>Up to $38.00</td>
</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Agreement.

**How We Will Calculate Your Penalty Fees:** The fee will be the lesser of the Minimum Payment Due or $27.00. For any subsequent event within a rolling six billing cycle period, the fee will be the lesser of the Minimum Payment Due or $38.00.

The information about the cost of credit described in this Agreement is accurate as of November 2019. This information may have changed after that date. To find out what may have changed, call us at 1-800-459-8451.

### ARBITRATION AGREEMENT

**Binding Arbitration.** You and Wells Fargo Bank, N.A. (the “Bank”), including the Bank's assignees, agents, employees, officers, directors, shareholders, parent companies, subsidiaries, affiliates, predecessors and successors, agree that if a Dispute (as defined below) arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. However, 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 your Credit Card Account (“Account”) or related services. 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.

**Arbitration Procedures, 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 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. No arbitrator or other party to an arbitration proceeding may disclose the existence, content or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation. 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.

**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 Account or any other relationship between you and the Bank.

**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. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.

**Military Lending Act:** 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. Please see The Military Lending Act Notice in the Agreement for more information.
CREDIT CARD AGREEMENT

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.

La sección titulada CERTIFICACIÓN DEL INTERPRETE antes de usar su Cuenta.

在使用信用卡諸事宜之前，請閱讀標題為 "翻譯員確認書" 一節。

군최의 계획을 이용하기 전에 먼저 언어 인증서 제목의 문서를 읽으십시오.

Đọc mục tựa đề CHUNG NHAN THÔNG ĐỊCH VIÊN trước khi quý vị sử dụng Trung Mục của mình.

Basahan ang seksyon na pinamagatang SERTIPIKO NG TAGAPAGSALING-WIKA bago ninyo gamitin ang inyong Account.

These terms apply to your entire Account.

About Your Account

AGREEMENT. This Credit Card Agreement ("Agreement") covers the use of your Credit Card Account ("Account") with us. It includes the Important Terms of Your Credit Card Account. Your signature on your application or solicitation for this Account, including without limitation any electronic or digital signature, as well as your signature on Sales Slips or any Account-related document, represents your signature on this Agreement. You accept the terms of this Agreement by opening or using your Account. If you have a joint Account, each of you is bound by this Agreement. Please read this Agreement carefully and save it for future reference.

PARTIES TO THIS AGREEMENT. This Agreement is made between Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104 ("we," "us" and "our") and each account holder, whether primary or joint ("you" and "your").

CONTACTING US. Unless stated otherwise in this Agreement, you may contact us at the phone number or address shown on your statement. For more information, visit us online at wellsfargo.com/cardholders.

DEFINITIONS.

Billing Cycle
The interval between statements. Each statement shows a closing date. The statement closing date is the last day of the Billing Cycle for that statement.

Card
The credit card we may issue to use your Account.

Credit Access Device
A device, other than your Card, we allow you to use to access credit on your Account.

Important Terms of Your Credit Card Account
A summary of your Account's Annual Percentage Rates ("APRs"), fees and other important information.

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

New Balance
The Outstanding Balance as of a statement closing date.

Outstanding Balance
The sum of all unpaid amounts, including purchases, interest, fees and any other amounts that you may owe us.

Payment Address
The address where you mail your payment. It is located on your Payment Stub.

Payment Due Date
The date the Minimum Payment Due is due to us. It is shown on your statement.

Payment Stub
The portion of your statement that is to be returned with your payment.

Sales Slip
Any document that describes the terms of a purchase on the Account.

OVERVIEW OF ACCOUNT. Your Account may be divided into two or more balances. These balances may also be referred to as subaccounts. Different terms may apply to different balances.

USING YOUR ACCOUNT. You may use your Account for purchases. Purchases will be part of the regular balance unless a Sales Slip shows that special terms apply. If special terms apply, the purchase will be part of a special terms balance. Special terms are described later in this Agreement (see Special Terms section).

You promise that you will use your Account only for lawful personal, family or household purposes. In addition, we reserve the right to deny transactions or authorizations from merchants apparently engaging in the Internet gambling business or identifying themselves through the Card transaction record or otherwise as engaged in such business. We are not responsible if anyone does not allow you to use your Account.

PROMISE TO PAY. When you use your Account, or let someone else use it, you promise to pay the total amount of the purchase, as well as any interest, fees or other amounts that you may owe us. We may limit or close your Account, but the terms of this Agreement will apply until you pay the Account in full.

CREDIT LIMIT. We will assign a Credit Limit to your Account. A Credit Limit is the amount of credit we will extend to your Account. Your Credit Limit is provided with your Card and on each of your statements. You promise to use your Account only to the Credit Limit. If you exceed your Credit Limit, we may authorize the transaction without increasing your Credit Limit. If you exceed your Credit Limit, you may remain liable for all amounts payable under this Agreement. We can adjust your Credit Limit at any time.

CREDIT ACCESS DEVICE. We may provide you with Credit Access Device(s) to access your Account. The related interest and fee terms will be given to you when you receive the Credit Access Device(s).

FEES AND INTEREST.
Field. You are agreeing to pay the following fees. You will find the fee amounts in the Important Terms of Your Credit Card Account. These fees will be charged to your regular balance unless stated otherwise below.

• Late Payment Fee. This fee may be charged each time we do not receive the Minimum Payment Due by the Payment Due Date.

• Returned Payment Fee. This fee may be charged when a payment is dishonored the first time or is returned unpaid.

INTEREST RATES. We use daily periodic rates and corresponding APRs to figure interest on balances on your Account. The daily periodic rate is 0.035588%, which is calculated by dividing the APR by 365.

WHEN WE CHARGE INTEREST. Unless stated otherwise below, we begin charging interest on a purchase or interest charge on the date the purchase or interest charge posts to your Account. We begin charging interest on a fee on the first day of the Billing Cycle following the Billing Cycle in which the fee posts to your Account. However, if a late payment fee is posted to your Account in the current Billing Cycle, but is related to a late payment in the prior Billing Cycle, we will begin charging interest on the fee on the first day of the current Billing Cycle. HOW TO AVOID PAYING INTEREST ON PURCHASES. Unless described differently in the Special Interest Terms section below, you can avoid interest on any portion of a purchase balance shown on your current statement that you pay by the Payment Due Date if the balance shown on your previous statement was zero or was paid in full by the Payment Due Date.

HOW WE CALCULATE INTEREST—AVERAGE DAILY BALANCE METHOD (INCLUDING NEW PURCHASES). The total interest charge is the sum of interest charges (excluding deferred interest charges) for each type of balance on your Account (e.g., regular, each special terms balance, etc.). We figure the interest charge for each type of balance on your Account by applying the daily periodic rate to the average daily balance ("ADB"). Then, we multiply this amount by the number of days in the Billing Cycle.

Interest charge = daily periodic rate x ADB x number of days in the Billing Cycle.

ABDs for each type of balance are calculated separately, starting with the beginning balance on the first day of each Billing Cycle. The beginning balance on the first day of the Billing Cycle includes the following:

• The prior Billing Cycle’s ending balance, which includes any unpaid fees posted to your Account in the prior Billing Cycle.

• Any late payment fees posted in the current Billing Cycle that are related to a late payment in the prior Billing Cycle.

To get the ADB for each type of balance, we take the beginning balance each day and add any new purchases. Each day for the first day of each Billing Cycle, we add interest equal to the previous day’s balance multiplied by the daily periodic rate. This means interest is compounded daily. Then, we subtract any payments or credits. This gives us the daily balance. Any daily balance that is a credit balance will be treated as zero. Then, we add up all the daily balances for the Billing Cycle. We divide this amount by the number of days in the Billing Cycle. This gives us the ADB.

MINIMUM INTEREST CHARGE. If you are charged interest in a Billing Cycle, the charge will be no less than $1.00.

Payments

MINIMUM PAYMENT DUE. You promise to pay the Minimum Payment Due by the Payment Due Date. The Minimum Payment Due is the sum of:

• Any past due amounts; plus

• The payment for Regular Payment Terms (see Regular Payment Terms below); plus

• The payment(s) for any balances with Payment in Full/’Equal Payments’ or Custom Payments (see Special Payment Terms below).

You may at any time pay, in whole or in part, the Outstanding Balance without any additional charge for prepayment. If you pay more than the Minimum Payment Due but less than the Outstanding Balance, you are still required to pay the Minimum Payment Due in the next Billing Cycle.

REGULAR PAYMENT TERMS. All balances will have Regular Payment Terms unless a Sales Slip shows that special terms apply. We use the Payment in Full/’Equal Payments’ or Custom Payments apply. We combine balances with Regular Payment Terms (the "Combined Balance") to figure the payment for these balances. A new Combined Balance is figured on the first statement closing date after any balance with Regular Payment Terms is established. The Combined Balance does not change unless balances with Regular Payment Terms increase above the current Combined Balance.

The payment for balances with Regular Payment Terms will be the greater of:

• $40.00 (or the sum of balances with Regular Payment Terms if it is less than $40.00); or

• 3.5% of the Combined Balance; or

• The sum of interest charges for balances with Custom Payment Terms, fees assessed during the current Billing Cycle, and 1% of the Combined Balance.

PAYMENT INSTRUCTIONS. Follow these instructions when making a payment:

• Make your payment in U.S. dollars, but do not send cash.

• If you make a payment by mail, please include the Payment Stub with your payment. Use the Payment Due Date shown on your statement as the first day of the next Billing Cycle. Payments received by 5:00 p.m. local time at the Payment Address will be credited as of the date of receipt. Payments received after the 5:00 p.m. cut-off time will be credited as of the next day. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your Account to process the payment as a check transaction. When we use information from your check, we do not authorize future use of this information for future or recurring transactions unless you specifically indicate otherwise on your payment Information page or if you order a recurring electronic fund transfer from your Account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your statement also explains how information on your check is used.

• If you make a payment online, it must be made via our website, which is shown on your statement. The cut-off time for online payments will be disclosed at the time of the transaction.

If you do not follow these instructions, your payments may not receive credit for up to five days after we receive it.

Some of your available line of credit may be held, at our discretion, until your payment is honored.
INFORMATION SHARING. We will share information about you to our service providers that help process your transactions, as well as federal and state government agencies and other parties authorized to obtain it by law. We may provide information to nonaffiliates for marketing purposes, but we disclose your personal information only to service providers on a need-to-know basis. You may opt out of having your personal information shared with nonaffiliates. We also may disclose information as permitted by law. Nonaffiliates include Merchants, their affiliates, their service providers, and program sponsors (“sponsors”). A sponsor is a franchisor, manufacturer, distributor of goods or an association of retail sellers. 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 have given us this authorization. We comply with these laws. To opt out of having your personal information shared with nonaffiliates, please call us at 1-800-459-8451 or write to us at P.O. Box 10347, Des Moines, IA 50306.

GOVERNING LAW. This Agreement and any claim, controversy, or dispute arising out of or relating to this Agreement or the access, use, or disclosure of your personal information will be governed by the laws of the state in which you reside, except that (1) if you are a Wells Fargo customer, the laws of the state in which you reside will apply; and (2) if any provision or clause of this Agreement is found to be invalid, it will be deemed amended to conform to law. In addition, any action or proceeding against us for the enforcement of our rights against you under this Agreement will be subject to the exclusive jurisdiction of the state courts of the state in which you reside or, if such court subject matter jurisdiction is non-existent, in the federal court for the state court service area in which you reside, and you agree to submit to the personal jurisdiction of such state court in any such action or proceeding.

APPLICATION OF PAYMENTS. We apply payment amounts equal to or less than the Minimum Payment Due at our discretion. We apply any payment amounts in excess of the Minimum Payment Due as follows:

• First, to balances with No Interest if Paid in Full terms during the two full Billing Cycles immediately preceding the due date of the payment amount in excess of the Minimum Payment Due if any of the balances increased above the highest balance during the term of the No Interest if Paid in Full period.
• Second, to balances with Special Terms during the two full Billing Cycles immediately preceding the due date of the payment amount in excess of the Minimum Payment Due if any of the balances increased above the highest balance during the term of the Special Terms period.
• Third, to the portion of the outstanding balance that is due on your statement according to 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.

INFORMATION REPORTING. You agree that we may report your performance, status, and history under this Agreement to consumer reporting agencies. If you request additional Cards on your Account for others, you understand that we may report Account information about your name as well as in the names of those additional cardholders. If you fail to comply with the terms of the Account as defined in this Agreement, it will be furnished to the credit reporting agencies and it could cause a negative reference on your credit report and the credit reports of any additional cardholders. You have the right to dispute the accuracy of information that we have reported by writing to us at Wells Fargo Bank, N.A., P.O. Box 14517, Des Moines, IA 50306.

TERMS OF ABBREVIATION OF UNLAWFUL PROVISIONS. If any provision of this Agreement is determined to be unlawful, the rest of the Agreement will stand and the unlawful provision will be deemed amended to conform to law.

INFORMATION SHARING. You authorize us to share your personal and/or Account information with nonaffiliates. Nonaffiliates include Merchants, their affiliates, their service providers, and program sponsors (“sponsors”). A sponsor is a franchisor, manufacturer, distributor of goods or an association of retail sellers. 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 have given us this authorization. We comply with these laws. To opt out of having your personal information shared with nonaffiliates, please call us at 1-800-459-8451 or write to us at P.O. Box 10347, Des Moines, IA 50306.

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