Our experienced credit staff have encountered common road blocks in reviewing credit card applications and offer the following advice.

**Avoid common processing errors**
- Make sure the name and physical address are entered correctly and completely. There should be no special characters, symbols, or extra punctuation marks.
- If it is a joint application, confirm that the information is complete for the co-applicant.
- Enter the correct date of birth. Do not enter the day the application is being submitted.
- Do not enter the joint applicant’s name on the same line as the primary, i.e., Doe, John/Jane.
- Do not enter cents on the purchase price; instead, round to the nearest dollar.

**Eliminate pending decisions**
- When entering the application, make sure that all fields are completely filled out. You will receive a quicker response with a more accurate decision.
- Review the information prior to submitting the application to make sure there are no misspellings or errors.
- Include all employment information such as net annual income and business phone number.
- Be sure a home telephone number is listed.
- Confirm that net annual income is listed. Income may include all sources. (The customer does not need to disclose alimony, child support, or separate maintenance income if they do not wish to have it considered.) If the applicant is over 21, they may also include accessible income, meaning income not earned or owned by them, but regularly accessed or used to pay their expenses.

**Requesting large limits**
- We may require two years of complete tax returns, including all schedules and supporting documents such as W-2s and 1099s. We may also need a personal financial statement.
- Complete employment information is required, including employer, position, time at current job, and previous employment. If the applicant is in business for himself or herself, include the full name of the business, the business address, the type of business, how long it has been owned by current owner, and percentage of ownership or number of partners.

**Contact us**
Thank you for choosing Wells Fargo. If you have questions about processing credit applications, please call our Client Processing Department.

**Client Processing Department**
1-800-551-5111
Monday through Saturday
8:00 a.m. – 10:00 p.m. Central Time
Sunday
10:00 a.m. – 10:00 p.m. Central Time