Important Terms of Your Credit Card Account

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Fees

| Annual Fee |
| Penalty Fees |
| - Late Payment | Up to $38.00 |
| - Returned Payment | Up to $38.00 |

**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 March 2018. 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 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 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 Rules”), 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.

**Important Statement Concerning Active Duty Military Service:** If you are on active duty military service (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service when you apply for this Account, then so long as such active duty military service continues, the Arbitration Agreement contained in the Credit Card Agreement does not apply to you, nor do any provisions that waive any right to legal recourse under any state or federal law.
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.

In using our account for the first time, you agree to the terms of the agreement as follows:

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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 during the two full Billing Cycles immediately preceding expiration of the special terms period. Otherwise, for purposes of this section only, these balances are combined, and the combined balance has an APR of 0%.
- Then to balances with higher APRs before lower APRs.

Any payment in excess of the Minimum Payment Due is applied based on the balances reflected on your last statement. We post payments in the Billing Cycle they are received.

Other Information

AUTHORIZED USERS. If we permit authorized users on your Account, you may request additional Cards for authorized users. You are responsible for all charges (including related interest and fees) made by or on behalf of any authorized user. If you want to end the authorized user's privilege to use your Account, before we can process the request, you must:

- Recover and destroy that person's Card. If you do not recover and destroy the Card, you will continue to be liable for any charges made after you advised us of your wish to cancel the privileges, unless you tell us to cancel all Cards and establish a new Account for you.
- You must notify us of your request by contacting us at the phone number or address shown on your statement.

In general, an authorized user is not obligated on this Account and is not liable for any Outstanding Balance or any other charges made by you or by any other authorized user. Each authorized user’s privilege ends automatically upon the death of all account holders. If any person uses the Card, such use indicates his or her agreement to pay us, and we may, at our discretion and without notice, revoke the privilege for any Outstanding Balance or any other charges they authorize. You agree to notify each authorized user that they are subject to all applicable sections of this Agreement.

CONTACTING YOU. By providing us with any phone number, you are expressly consenting permission to contact you at that number about all of your Wells Fargo accounts. You give consent to allow us to contact your past, present and future phone service providers to verify the information you have provided against their records. You agree that your phone service providers may verify any phone numbers you have supplied to the name, address, and status on their records. In order for us to service your Account or to collect any amounts you owe, you agree that we may contact you using any contact information related to your Account, including any number (i) you have provided to us, (ii) from which you called us, or (iii) which we reasonably believe we can reach you. We may use any means to contact you. This may include contact from companies working on our behalf to service your accounts. This may include automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages and calls to your mobile, wireless or similar device or Voice over Internet Protocol (VoIP) service, or any other data or voice transmission technology where the call is routed by an automatic device without human intervention. You acknowledge and agree to receive these calls, emails, and text messages at any time day or night, even if the call or message is placed to an emergency number or to a cellular phone.

You agree to promptly notify us if you change any contact information you provide to us. This includes your name, mailing address, e-mail address(es), or phone number(s). If you have a joint account, a notice to one of you will serve as a notice to both of you.

PHONE MONITORING. We may monitor and record your phone calls with us.

DE SU CUENTA EN ESPAÑOL.

ELIGE DISCUTIR CON NOSO TROS O EL COMERCIANTE LOS TÉRMINOS Y CONDICIONES DE SU CUENTA EN ESPAÑOL. AI FIRMAR LA SOLICITUD DE TARJETA DE CRÉDITO, UTILIZAR O DE OTRA

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 in 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 13330, Des Moines, IA 50303-3330 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

SECURITY INTEREST. You grant us a purchase-money security interest under the Uniform Commercial Code in the goods purchased on your Account. We will retain the purchase-money security interest until such goods are paid for in full. You agree to assist us in executing any documents necessary to perfect our security interest.

TERMS APPLICABLE TO SPECIAL TERMS.

These terms apply to Special Terms. SPECIAL TERMS. We may allow you to make purchases at special terms. If a Sales Slip shows that special terms apply, then the purchase will be governed by the special terms and the terms of this Agreement. You accept the special terms by making the purchase. A Sales Slip will state the length of the special terms period, if any. Separate purchases with the same special terms may be included in the same special terms balance. If special terms balances are combined, this may increase the payment for that balance. If a balance is not paid in full before the end of the No Interest or No Interest if Paid in Full period, the balance (and any deferred interest) will be transferred to your regular balance.

SPECIAL INTEREST TERMS. A Sales Slip may indicate that one or more of the following special interest terms applies. Except for No Interest balances, we will use the same method to calculate interest as described above in How We Calculate Interest—Average Daily Balance Method (Including New Purchases). You will not be billed for any interest on the purchase balance until the end of the special terms period. You may avoid interest on the balance by paying it in full before the end of the special terms period.

No Interest If Paid in Full with Noninterest Custom Payments. If the purchase balance is not paid in full within the special terms period, interest will be charged to your Account from the purchase date at a rate of 28.99%. This special terms promotion may be offered for periods of 6-18 months. This special terms promotion will be identified on your statement as “NO INT IF PD IN FULL.” The Special Terms End Date will disclose the duration of the special terms.

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manner accept the tariff or condition related to them that you have omitted, usted certifica ante Wells Fargo Bank, N.A. (nuestros) que: (1) usted ha recibido y discutido este acuerdo con su intérprete y se le ha otorgado a usted y a su intérprete la oportunidad de discutir y negociar con nosotros o el Comerciante los términos y condiciones contenidos en estos documentos actuales. (2) Usted ha leído el documento actuales y domina con fluidez tanto el idioma inglés como el idioma en el cual usted decide discutir con nosotros o el Comerciante los términos y condiciones de su cuenta, y no está empleado o ha sido facilitado por el Comerciante; (3) usted comprende y conviene en los términos y condiciones contenidos en estos documentos adjuntos, según están escritos.

转译员确认指示，如果您通过我们的服务或我们在其他服务上提供的转译服务提供的银行的账户的条款和条件，您已经接受并由您的翻译员讨论过本协议。如果您与我们或商家讨论，除非本文件中包含的条款和条件。且该转译员和商家转译员，亦可由您和商家共同决定。

CHÚNG NHAân TRÔNG DIỆC VIÊN, SU CHỦ NGỊNH NẴÂP ĐƯỢC NỮ QUÝ ĐỊA VÕy ĐỊÂY ĐỊNH BÁO TÔI CHƯNG TÔI HOÀI NGUYÊN BÀN HÀNG VÈ CÁC ĐIỀU KÌ ĐỊÂY KHÔA NGUYÊN CỦA TRƯỜNG MỨC BÀNG TIẾNG VIỆT. Khi ký tên vào đơn xin thẻ tín dụng hoặc sử dụng hàng hóa được chia sẻ bởi hoặc truy cập do một người đã nhận được dấu hiệu của chúng tôi, quý vị đã có cơ hội bàn và thấu hiểu với chúng tôi hay Ngân Bằng Hàng về các điều khoản và điều kiện trong những văn kiện định mình này. (2) Thông dịch viên của quý vị đã nhận ra quá trình này đã có cơ hội bàn và thấu hiểu với chúng tôi hay Ngân Bằng Hàng về các điều khoản và điều kiện trong Trương Mục của quý vị. Thông dịch viên cùng bị loại ra khỏi nhân viên của Ngân Hàng Hàng hoặc do Ngân Hàng cung cấp cho quý vị. (3) Quý vị hiểu và đồng ý với các điều khoản và điều kiện trong những văn kiện định mình này.

SERTIPOK NG Tagapagsaling-wika. Ang Katibayan ito ay malalapat kapag nagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog. Sa pagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog, ito ay pagbabago ng pangalang ng inyong account sa Tagalog. Sa pagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog, ito ay pagbabago ng pangalang ng inyong account sa Tagalog. Sa pagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog, ito ay pagbabago ng pangalang ng inyong account sa Tagalog. Sa pagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog, ito ay pagbabago ng pangalang ng inyong account sa Tagalog. Sa pagpa-kinahanglan o sa mga kakada at kondisyon ng inyong account sa Tagalog, ito ay pagbabago ng pangalang ng inyong account sa Tagalog.