INFORMATION REDACTED PURSUANT TO THE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)

WELLS FARGO AUTO

Wells Fargo Auto
For Return Mail Only
PO Box 5265
Sioux Falls, SD 57117-5265

[redacted]

Account Statement

Statement date	05/25/20
Account number	[redacted]
Vehicle	2019 Jeep Wrangler
Interest rate	3.750 %
Monthly payment	$613.65
Maturity date	11/14/24
Daily interest	$3.12
Payoff as of 05/26/20	‡$30,480.71

‡ This payoff quote is valid provided no additional transactions are posted to your account. Please include the daily interest amount of $3.12 for each additional day after 05/26/20 and call us for payoff instructions.

Please see reverse side for important information regarding your account.

Payment summary

Payment due date	**06/14/20**
Current payment due	$613.65
After 06/29/20, a late charge may apply.	
Total amount due	**$613.65**

Activity since your last statement on 04/24/20

Date	Description	Amount
05/13/20	Online payment	$613.65
	Principal	$518.49
	Interest	$95.16

Customer Service

Telephone
1-800-289-8004
We accept telecommunications relay service calls.

Hours of operation
Monday – Friday
5:00 a.m. – 7:00 p.m.
Pacific Time

Saturday
6:00 a.m. – 12:00 p.m.
Pacific Time

Online
wellsfargoauto.com

Payments
Wells Fargo Auto
PO Box 17900
Denver, CO 80217-0900

Correspondence
Wells Fargo Auto
MAC T9017-026
PO Box 168048
Irving, TX 75016-8048

After 06/29/20, a late charge may apply.
Please write your account number on your check or money order and make payable to Wells Fargo Auto. Send this coupon and your payment prior to the due date.

☐ **Check box for address correction and list changes on reverse side.**

[redacted]
SHERWOOD OR [redacted]

WELLS FARGO AUTO
PO BOX 17900
DENVER, CO 80217-0900

Account number	[redacted]
Payment due date	06/14/20
Total amount due	$ 613.65
Additional amount to be applied to principal balance *(See reverse side)*	$
Total amount enclosed (Please do not send cash)	$

[redacted]

Payment Options

Please mail your check or money order and payment coupon in the enclosed envelope. Do not send cash. We cannot accommodate postdated checks at the address provided. If you mail a postdated check, it will be processed on the date received.

Payments can be made online at wellsfargo.com, at any Wells Fargo branch, or through our Automatic Loan Payment (ALP) program. Automated telephone payments or agent-assisted telephone payments can be made from your checking or savings account to your loan account by calling 1-800-289-8004.

For additional payment options, payoff instructions, and 24-hour self-service, please visit our website at wellsfargo.com or call 1-800-289-8004.

Paying more than Total amount due

When you pay more than the **Total amount due** on or before your **Payment due date**, we will apply the additional amount to your principal balance, which may reduce the amount you pay in interest charges over the life of your loan.

If the additional amount paid is large enough, it will advance your due date up to three months. However, any ALP payment that is greater than the **Total amount due** will be applied to the principal balance and will not advance the **Payment due date.**

Advancing a due date means pushing out your next payment due to the next month or a future month, depending on how much more you pay than the **Total amount due**. Alternatively, you may request that the additional amount be applied as a principal-only payment subject to the requirements below.

Principal-only payments

A principal-only payment reduces your principal balance, which may reduce the amount of interest charges you will pay over the life of your loan. A principal-only payment will not change your next **Payment due date**. You still need to make your next scheduled payment by the **Payment due date**.

We will honor your request for a principal-only payment when your **Amount past due** is $0.00. Otherwise, your payment will be applied to your **Amount past due** and any excess will then be applied to the principal as requested. Here's how to make a principal-only payment:

- By mail: designate an additional principal amount using the payment stub attached to your statement.
- By visiting a branch: ask a Wells Fargo team member to apply the additional payment amount to the principal balance.
- By enrolling in the Automatic Loan Payments program: when completing the Automatic Loan Payments Authorization Agreement, designate an extra principal-only payment amount.

We're here to help: If you have questions, or would like your payment applied in a different way than those stated above, please contact us at 1-800-289-8004.

Payments in full for less than the account balance

If you intend to pay your account in full with an amount less than the total owed on your account, you must send your payments to: Wells Fargo Auto, PO Box 17900 Denver, CO 80217-0900. Such payments will not discharge your full debt.

Fees and charges

If a payment is returned unpaid, we may attempt to present the payment one additional time to your depository bank. Your depository bank may charge a fee each time the payment is returned. We may charge a returned payment fee if the depository bank ultimately does not honor the payment. Please refer to your loan contract for additional information regarding late fees, finance charges, and other charges applicable to your loan account.

Insurance requirement

As stated in your loan contract, you are required to maintain insurance on your vehicle throughout the duration of the loan. Your insurance policy must name **Wells Fargo Auto** as the loss payee.

Credit information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

You have the right to dispute the accuracy of information that we have reported to the consumer reporting agencies by writing to us. Please provide your name, address, and Wells Fargo Auto account number and describe 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. Please mail this information to:

Wells Fargo Auto
PO Box 10709
Raleigh, NC 27605

California residents

You are hereby notified that a negative credit report history may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

Utah residents

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military, their spouses, partners, and dependents. If you have been called to active military service, or are the spouse, partner in civil union, domestic partner, or financial dependent of a person who has been called to active military service, and you haven't yet made us aware of your status, please contact us as follows:

Wells Fargo Auto military customers: Fax your Active Military Service Documentation to 1-855-872-6262, attention SCRA. If you have questions or want to learn about additional options to send in your military documentations, please call us at 1-877-254-9687, Monday – Friday, 5:00 a.m. to 6:00 p.m. Pacific Time.

In addition, please be aware that prior to seeking a refinance of your existing auto loan, you should consult with your legal advisor regarding the potential loss of any benefits and applicable protections you are entitled to under the SCRA or applicable state law.

Address and phone number change. Please enter your new information below. By providing Wells Fargo Auto with your phone number, you are confirming you are the owner or are otherwise authorized to provide that number. We may call or text you for any non-marketing related purposes using an auto dialer and artificial or pre-recorded voice messages. If a cell number is provided, standard carrier mobile and data fees may apply.

BORROWER FIRST NAME		BORROWER LAST NAME	
NEW MAILING ADDRESS			
CITY/ STATE/ZIP			
HOME PHONE		CELL PHONE	
WORK PHONE			
NEW EMAIL ADDRESS			