

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

Current Report Pursuant  
to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported)  
January 31, 2024

**World Financial Network Credit Card Master Note Trust**  
*(Exact Name of Issuing Entity as Specified in its Charter)*

Commission File Numbers of Issuing Entity: 333-208463 and 333-230197-02  
Central Index Key Number of Issuing Entity: 0001282663

**World Financial Network Credit Card Master Trust**  
*(Exact Name of Issuer of Collateral Certificate as Specified in its Charter)*

Commission File Numbers of Issuer of the Collateral Certificate: 333-208463-02 and 333-230197-01  
Central Index Key Number of Issuer of the Collateral Certificate: 0001140096

**WFN Credit Company, LLC**

*(Exact Name of Depositor/Registrant as Specified in its Charter)*

Commission File Numbers of Depositor: 333-208463-01 and 333-230197  
Central Index Key Number of Depositor: 0001139552

**Comenity Bank**

*(Exact Name of Sponsor as Specified in its Charter)*

Central Index Key Number of Sponsor: 0001007254

**Delaware**

*(State or Other Jurisdiction of Incorporation of Issuing Entity and Registrant)*

**31-1772814**

*(I.R.S. Employer Identification No. of Registrant)*

**3095 Loyalty Circle, Columbus, Ohio**  
*(Address of Principal Executive Offices of Registrant)*

**43219**  
*(Zip Code)*

**(614) 729-5044**  
*(Registrant's Telephone Number, Including Area Code)*

**N/A**  
*(Former Name or Former Address, if Changed Since Last Report)*

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
N/A	N/A	N/A

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 1.01. Entry into a Material Definitive Agreement**

On January 31, 2024, Comenity Bank (“Bank”) and Comenity Servicing LLC (“Servicer”) entered into the Twentieth Addendum to Appendix A (“Nineteenth Addendum”) to that certain Fourth Amended and Restated Service Agreement, dated as of June 1, 2022 (the “Service Agreement”), by and between Bank and Servicer, which Service Agreement was filed as Exhibit 99.2 of the report on Form 10-D on June 15, 2022. A copy of the Twentieth Addendum is filed with this Form 8-K as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits.**

(a) Not applicable.

(b) Not applicable.

(c) Not applicable.

(d) Exhibits.

**Exhibit No.****Document Description**

Exhibit 99.1

Twentieth Addendum to Appendix A of Fourth Amended and Restated Service Agreement.

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**WFN CREDIT COMPANY, LLC as depositor**

By: /s/ Wai Chung  
Name: Wai Chung  
Title: Treasurer

Dated: February 1, 2024

**TWENTIETH ADDENDUM TO APPENDIX A OF  
FOURTH AMENDED AND RESTATED SERVICE AGREEMENT**

This Twentieth Addendum to Appendix A of that certain Fourth Amended and Restated Service Agreement (the "Addendum") is entered into as of this 31<sup>st</sup> day of January, 2024, by and between Comenity Bank ("Bank"), a Delaware state bank, with its principal place of business at One Righter Parkway, Suite 100, Wilmington, Delaware 19803 and Comenity Servicing LLC ("Servicer"), a Texas limited liability company with its principal place of business at 3095 Loyalty Circle, Columbus, OH 43219.

**RECITALS**

WHEREAS, Bank and Servicer entered into that certain Fourth Amended and Restated Service Agreement as of June 1, 2022 (the "Agreement") to outsource certain services to Servicer; and

WHEREAS, Bank and Servicer desire to modify certain Performance Standards set forth in Exhibit A to the Agreement.

NOW, THEREFORE, in consideration of the mutual agreements hereinafter set forth, and for other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, Bank and Servicer agree as follows:

1. **Performance Standards.** Bank and Servicer agree to amend the Performance Standards set forth in Appendix A to the Agreement, such that certain Performance Standards are hereby amended as set forth in further detail in Exhibit A hereto.
2. **Effective Date:** The amendments to the Performance Standards, as set forth in Exhibit A hereto, shall be effective as of the first day of the month following the month in which this Addendum is executed.
3. **Miscellaneous.** Capitalized terms not otherwise defined in this Addendum shall have the meanings assigned to them in the Agreement. Other than as set forth above and in Exhibit A hereto, the parties agree that the Agreement, as amended by this Addendum, shall continue in full force and effect. The parties may execute this Addendum in one or more counterparts, each of which shall be deemed an original, but all of which shall constitute but one and the same instrument.

**IN WITNESS WHEREOF**, the parties have caused this Addendum to be executed by their authorized officers effective as of the date first written above.

**Comenity Bank**

By: /s/ Baron Schlachter  
Name: Baron Schlachter  
Title: Comenity Bank President

**Comenity Servicing LLC**

By: /s/ Tammy McConnaughey  
Name: Tammy McConnaughey  
Title: EVP, Chief Credit Risk and Operations Officer

Twentieth Addendum to Appendix A of  
Fourth Amended and Restated Service Agreement  
Comenity Servicing LLC / Comenity Bank

**EXHIBIT A**

**SECTION I: SERVICES AND PERFORMANCE STANDARDS APPLICABLE TO ALL COMENITY BANK PRODUCTS**

1. Amendments. Set forth below are revisions to existing Performance Standards, all of which shall be incorporated into Appendix A to the Agreement.

Service	Performance Standard	Measuring Period	Amended/Added
<b>BSA/AML (CMSRV-CB)</b> <ul style="list-style-type: none"> <li>• Support day-to-day functions of the Compliance function in the areas of BSA/AML/OFAC, to ensure all regulatory requirements are met.</li> <li>• Initiate review of Watch List Filtering, Suspicious Activity Monitoring, and OFAC alerts.</li> <li>• Support reporting for senior Bank management, committees and boards as requested.</li> <li>• Analyze account and customer activity to determine if Currency Transaction Reports (CTRs) are warranted.</li> <li>• Prepare and support CTRs reporting to senior bank management, committees, and boards.</li> </ul>	N/A	N/A	Added Service Description
	1st Level Watch List Filtering (WLF) Alerts: <ul style="list-style-type: none"> <li>• 100% of Watch List Filtering Alerts completed within 75 calendar days of alert generation.</li> </ul>	M	Amended
	1st Level Suspicious Activity Monitoring (SAM) Alerts: <ul style="list-style-type: none"> <li>• 100% of Transaction Monitoring Alerts completed within 30 calendar days of alert generation.</li> </ul>	M	Amended
	OFAC Real Time Alerts: <ul style="list-style-type: none"> <li>• 100% of OFAC Real Time Alerts completed within 6 calendar days of alert generation.</li> </ul>	M	Amended

Twentieth Addendum to Appendix A of  
Fourth Amended and Restated Service Agreement  
Comenity Servicing LLC / Comenity Bank