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)
November 1, 2026

World Financial Network Credit Card Master Note Trust

(Exact Name of Issuing Entity as Specified in its Charter)

Commission File Number of Issuing Entity: 333-113669
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 Number of Issuer of the Collateral Certificate: 333-60418-01
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 Number of Depositor: 333-60418
Central Index Key Number of Depositor: 0001139552

Comenity Capital Bank
(Successor to Comenity Bank)

(Exact Name of Sponsor as Specified in its Charter)

Central Index Key Number of Sponsor: 0002142858

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	**43219**
(Address of Principal Executive Offices of Registrant)	*(Zip Code)*

(614) 729-4000

(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 November 1, 2026, Comenity Capital Bank ("Bank") and Comenity Servicing LLC ("CSERV") entered into the First Addendum ("First Addendum") to that certain Seventh Amended and Restated Service Agreement, dated as of October 1, 2026, pursuant to which CSERV provides certain services to Bank (the "Seventh Amended and Restated Service Agreement"), by and between Bank and CSERV. A copy of the First 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	First Addendum to Seventh 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: November 4, 2026

Exhibit 99.1

FIRST ADDENDUM TO
SEVENTH AMENDED AND RESTATED SERVICE AGREEMENT

This First Addendum to that certain Seventh Amended and Restated Service Agreement (the "Addendum") effective as of the 1st day of November, 2026 (the "Effective Date"), is entered into by and between Comenity Servicing LLC ("Servicer"), a Texas limited liability company with its principal place of business at 3095 Loyalty Circle, Columbus, Ohio 43219 and Comenity Capital Bank ("Bank"), a Utah industrial bank, with its principal place of business at 12921 South Vista Station Boulevard, Suite 100, Draper, UT 84020.

RECITALS

WHEREAS, Bank and Servicer entered into that certain Seventh Amended and Restated Service Agreement as of October 1, 2026 (the "Agreement") to outsource certain services to Servicer; and

WHEREAS, Bank and Servicer desire to modify certain Services and Performance Standards set forth in Appendix A and Appendix B 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. **Services.** Bank and Servicer agree to amend the Services set forth in Appendix A to the Agreement, such that certain Services are hereby amended as set forth in further detail in Exhibit A hereto.

1. **Performance Standards.** Bank and Servicer agree to amend the Performance Standards set forth in Appendix B to the Agreement, such that certain Performance Standards are hereby amended, added, or deleted as set forth in further detail in Exhibit B hereto.

1. **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 and Exhibit B 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 SERVICING LLC

By: /s/ Tammy McConnaughey
Name: Tammy McConnaughey
Title: President

COMENITY CAPITAL BANK

By: /s/ Bruce Bowman
Name: Bruce Bowman
Title: Chief Operating Officer, Comenity Capital Bank

EXHIBIT A

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

Service Category	Service Description	Amended/ Added
Enterprise Architecture	• Provide enterprise technology architecture strategy, governance, standards, and design oversight to ensure technology solutions, platforms, and investments align with business objectives, risk management expectations, regulatory requirements, and the target-state technology architecture.	Amended
Issues Management	• Assignment of issue ownership, risk pillar, and issue reviewer. • Validation of completeness and accuracy of issue description. • Verification of root cause accuracy. • Establishment of remediation plans and ownership. • Identify applicable risk(s) and control(s) to assign to issue. • Responsible for remediation and issue validation by the issue owner. • Participate in Awareness and Escalation Meetings. • Escalate remediation roadblocks and service standard non-adherence to the Awareness and Escalation meeting.	Amended

EXHIBIT B

1. Amendments and Additions. Set forth below are additional Performance Standards and a revision to an existing Performance Standard, all of which shall be incorporated into Appendix B to the Agreement.

Service Category	Performance Standard	Measuring Period	Amended/ Added
Issues Management	Ensure 90% of issues are closed within 250 days, and any issue open beyond 250 days is monitored in accordance with the Issues Management framework.	M	Amended
Operations Engineering	99.5% of Priority Level 1 Incident Service Restoration within 2 clock hours (Mainframe Service Provider).	M	Added
	99% of Priority Level 2 Incident Service Restoration within 4 clock hours (Mainframe Service Provider).	M	Added

1. Deletions. Set forth below are Performance Standards which shall be deleted from Appendix B to the Agreement.

Service Category	Performance Standard	Measuring Period	Deleted
Marketing	Supply quarterly Batch Prescreen Circulation Reporting to the Bank, demonstrating Marketing Services' support of Bank brand partners and their card programs, through prescreen marketing efforts.	Q	Deleted
Servicing and Core Processing Engineering	Maintain 99.99% availability of Five9 IVA.	M	Deleted