

MONTHLY NOTEHOLDERS STATEMENT
WORLD FINANCIAL NETWORK CREDIT CARD
MASTER NOTE TRUST
SERIES 2015-B, 2016-A, 2017-A, 2018-A, 2019-A, 2019-B, 2019-C, 2019-D, 2019-E, AND 2019-F

Presented as of August 1, 2014, (as amended and supplemented, the "Indenture") between World Financial Network, Card Card Master Note Trust (the "Trust") and WFCB Union Bank, N.A., as indenture trustee (the "Indenture Trustee"), and the 2015-B Indenture Supplement, dated as of August 21, 2015, the 2016-A Indenture Supplement, dated as of July 27, 2016, the 2017-A Indenture Supplement, dated as of November 15, 2017, the 2018-A Indenture Supplement, dated as of February 28, 2018, the 2019-B Indenture Supplement, dated as of September 27, 2018, the 2019-C Indenture Supplement, dated as of November 15, 2019, the 2019-D Indenture Supplement, dated as of June 26, 2019, and the 2019-E Indenture Supplement, dated as of September 18, 2019 (each, an "Indenture Supplement"). Commonly Bank, as Servicer (the "Servicer") under the Trust and Servicing Agreement, dated as of August 1, 2011 (as amended, the "Trustee and Servicing Agreement") between the Servicer, WFCB Credit Company, LLC, as Trustee and the Issuer, is required to prepare certain information each month regarding current distributions to the Noteholders and the performance of the Trust during the previous month.

The information required to be prepared with respect to the Distribution Date of February 18, 2020 and with respect to the performance of the Trust during the month of January 2020 is set forth below. Capitalized terms herein are defined in the Indenture and the Indenture Supplements.

Monthly Period:	2019/2020		No. of Days in Period:	31
	Determination Date:	2/18/2020		
Distribution Date:	2/18/2020		Record Date:	1/31/2020

IDEAL PARAMETERS	Series 2015-B	Series 2016-A	Series 2017-A	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C	Series 2019-A	Series 2019-B	Series 2019-C
(a) Class A Initial Note Principal Balance	\$473,000,000.00	\$950,000,000.00	\$400,000,000.00	\$950,000,000.00	\$225,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00
(b) Class B Initial Note Principal Balance	\$26,592,000.00	\$32,500,000.00	\$30,687,000.00	\$42,167,000.00	\$40,250,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00
(c) Class M Initial Note Principal Balance	\$26,592,000.00	\$41,168,000.00	\$20,000,000.00	\$27,500,000.00	\$26,250,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00
(d) Class D Initial Note Principal Balance	\$71,877,000.00	\$108,334,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Total Initial Note Principal Balance	\$625,002,000.00	\$986,867,000.00	\$450,687,000.00	\$989,867,000.00	\$391,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00
(f) Total Excess Collateral Amount	\$21,260,000.00	\$23,750,000.00	\$83,557,000.00	\$133,767,000.00	\$127,700,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00
(g) Class A Initial Note Principal Balance %	73.50%	73.00%	73.50%	73.00%	73.00%	74.00%	74.00%	74.00%	73.00%	73.00%
(h) Class M Initial Note Principal Balance %	4.11%	3.85%	5.83%	5.60%	5.60%	5.50%	5.50%	5.50%	6.50%	6.50%
(i) Class B Initial Note Principal Balance %	4.11%	4.82%	3.67%	3.65%	3.65%	3.75%	3.75%	3.75%	3.75%	3.75%
(j) Class C Initial Note Principal Balance %	11.12%	12.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(k) Class D Initial Note Principal Balance %	3.87%	3.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(l) Excess Collateral Amount %	3.29%	2.87%	17.19%	17.75%	17.75%	16.75%	16.75%	16.75%	16.75%	16.75%
(m) Required Retained Transferor Percentage	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
(n) Additional Minimum Transferor % (2% Nov-Jan, 0% otherwise)	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
(o) LIBOR rate as of most recent test day, if applicable	2.55%	2.03%	2.12%	2.31%	3.07%	3.46%	3.55%	3.14%	2.45%	2.21%
(p) Class A Note Interest Rate	0.00%	2.33%	2.30%	2.65%	3.17%	3.61%	3.95%	3.61%	3.04%	2.71%
(q) Class B Note Interest Rate	0.00%	2.53%	2.50%	2.85%	3.27%	3.61%	3.95%	3.61%	3.04%	2.71%
(r) Class C Note Interest Rate	0.00%	2.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(s) Class D Note Interest Rate	0.00%	2.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(t) Class A Swap Rate, if applicable										
(u) Class B Swap Rate, if applicable										
(v) Class C Swap Rate, if applicable										
(w) Class D Swap Rate, if applicable										
(x) Class A Margin, if applicable										
(y) Class B Margin, if applicable										
(z) Class C Margin, if applicable										
(aa) Class D Margin, if applicable										
(ab) Class D Note Interest Rate, if applicable										
(ac) Class D Swap Rate, if applicable										
(ad) Servicing Fee Percentage	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

II. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2015-B	Series 2016-A	Series 2017-A	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C	Series 2019-A	Series 2019-B	Series 2019-C
(a) Initial Collateral Amount	\$616,282,000.00	\$930,417,000.00	\$644,224,000.00	\$753,434,000.00	\$719,200,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00
(b) Principal Payments made to Noteholders	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Principal Accumulation Account Balances	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Unretained Investor Charge-offs and Reallocated Principal Collections	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Collateral Amount - End of Current Monthly Period	\$616,282,000.00	\$930,417,000.00	\$644,224,000.00	\$753,434,000.00	\$719,200,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00
(f) Excess Collateral Amount - End of Current Monthly Period	\$21,260,000.00	\$23,750,000.00	\$83,557,000.00	\$133,767,000.00	\$127,700,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00
(g) Required Excess Collateral Amount	\$21,260,000.00	\$23,750,000.00	\$83,557,000.00	\$133,767,000.00	\$127,700,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00	\$87,906,000.00
(h) Beginning Class A Note Principal Balance	\$473,000,000.00	\$950,000,000.00	\$400,000,000.00	\$950,000,000.00	\$225,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00
(i) Beginning Class B Note Principal Balance	\$26,592,000.00	\$32,500,000.00	\$30,687,000.00	\$42,167,000.00	\$40,250,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00
(j) Beginning Class C Note Principal Balance, if applicable	\$71,877,000.00	\$108,334,000.00	\$0.00	\$27,500,000.00	\$26,250,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00
(k) Beginning Class D Note Principal Balance, if applicable	\$26,000,000.00	\$34,667,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(l) Total Beginning Note Principal Balance	\$525,002,000.00	\$986,867,000.00	\$450,687,000.00	\$989,867,000.00	\$391,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00
(m) Ending Class A Note Principal Balance	\$475,000,000.00	\$950,000,000.00	\$400,000,000.00	\$950,000,000.00	\$225,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00
(n) Ending Class B Note Principal Balance	\$26,592,000.00	\$32,500,000.00	\$30,687,000.00	\$42,167,000.00	\$40,250,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00	\$22,297,000.00
(o) Ending Class C Note Principal Balance, if applicable	\$71,877,000.00	\$108,334,000.00	\$0.00	\$27,500,000.00	\$26,250,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00	\$15,203,000.00
(p) Ending Class D Note Principal Balance, if applicable	\$26,000,000.00	\$34,667,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(q) Total Ending Note Principal Balance	\$525,002,000.00	\$986,867,000.00	\$450,687,000.00	\$989,867,000.00	\$391,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00	\$337,500,000.00
(r) Allocation Percentage- Finance Charges Collections and Default Amounts	8.03%	11.07%	6.77%	9.37%	8.94%	5.04%	5.04%	5.04%	5.96%	5.96%
(s) Allocation Percentage- Principal Collections	6.03%	11.07%	6.77%	9.37%	8.94%	5.04%	5.04%	5.04%	5.96%	5.96%

III. RECEIVABLES IN THE TRUST

(a) Beginning of the Month Principal Receivables	\$0,044,074,351.16
(b) Collection of Principal Receivables	\$1,050,920,257.34
(c) Detailed Receivables (principal charge-offs)	\$69,927,736.58
(d) Ddition (Principal net of Debt Adjustments)	\$101,028,259.59
(e) Sales (principal receivables generated)	\$663,571,050.34
(f) Net (Removal)/Addition of Principal Receivables:	\$0.00
(g) End of Month Principal Receivables (a - b - c - d + e + f)	\$7,686,771,145.99
(h) Recoveries of previously Charged-off Receivables:	\$10,573,164.32
(i) Beginning of the Month Finance Charge Receivables	\$370,143,353.82
(j) End of the Month Finance Charge Receivables	\$370,340,898.02

IV. RECEIVABLES PERFORMANCE SUMMARY

COLLECTIONS:	
(a) Collections of Principal Receivables	\$1,050,920,257.34
(b) Collections of Finance Charge Receivables	\$241,381,942.88
(c) Total Collections (a+b)	\$1,292,302,100.22
(d) Monthly Payment Rate (% of Beginning Principal Receivables)	16.07%

DELINQUENCIES AND LOSSES:

End of the month delinquencies:		PRINCIPAL RECEIVABLES	% OF PRINCIPAL RECEIVABLES	ACCOUNTS	% OF ACCOUNTS
(e) 1-30 days delinquent (CA1)	\$449,748,801.69	5.46%	775,685	1.37%	
(f) 31-60 days delinquent (CA2)	\$152,669,673.39	1.99%	280,209	0.46%	
(g) 61-90 days delinquent (CA3)	\$172,871,579.82	1.47%	191,319	0.34%	
(h) 91-120 days delinquent (CA4)	\$92,911,672.78	1.21%	154,926	0.27%	
(i) 121-150 days delinquent (CA5)	\$78,829,869.41	1.03%	135,727	0.24%	
(j) 151+ days delinquent (CA6)	\$85,739,480.73	0.87%	118,372	0.21%	
(k) Total delinquencies (e + f + g + h + i + j)	\$923,725,947.81	12.02%	1,639,238	2.89%	
(l) Total 60+ days delinquent	\$561,307,372.74	4.57%			
(m) Lowest Delinquency Trigger (all series)		9.90%			
(n) Investor Requests for Communications		None			

CHARGE-OFFS:

(o) Number of Charged-Off Accounts	124,000
(p) Gross Charge-Offs (principal charge-offs)	\$69,927,736.58
(q) Number of Charged-Off Accounts with Recoveries	104,732
(r) Recoveries (includes principal, finance charges and fees)	\$10,573,164.32
(s) Gross Principal Charge-Off Rate	
(% of Total Principal Receivables - End of Monthly Period) - annualized	
(i) Current	10.52%
(ii) Prior Monthly Period	10.54%
(iii) Two Months Prior Monthly Period	10.58%
(iv) Three Months Prior Monthly Period	10.57%
(v) Three-Month Average	10.71%
(vi) Four-Month Average	10.77%
(u) Net Principal Charge-Offs (Gross Charge-Offs - recoveries)	\$59,254,574.26
(% of Total Principal Receivables - End of Monthly Period) - annualized	
(i) Current	9.25%
(ii) Prior Monthly Period	8.71%
(iii) Two Months Prior Monthly Period	9.02%
(iv) Three Months Prior Monthly Period	9.39%
(v) Three-Month Average	9.00%
(vi) Four-Month Average	9.09%
(v) Average Net Charge Off (net principal charge-off/number of charged-off accounts)	\$477.89

V. TRANSFEROR INTEREST AND SELLERS INTEREST

(a) Revised/Revised Transferor Percentages	4.00%
(b) Additional Minimum Transferor Percentage (2% Non-Inv, 0% otherwise)	2.00%
(c) Beginning Transferor's Amount	\$310,739,851.12
(d) Ending Transferor's Amount (including Excess Funding/Principal Accounts)	\$1,128,155,812.85
(e) Minimum Transferor's Amount	\$467,146,288.76
(f) Excess Funding Account Balance at end of Monthly Period	\$0.00
(g) Principal Accounts Balance at end of Monthly Period	\$7,686,771,145.99
(h) Sum of Principal Receivables, Excess Funding and Principal Accounts	\$292,242,300.00
(i) Required Seller's Interest (as of the most recent RR measurement date)	\$1,398,042,812.65
(j) Seller's Interest (as of the most recent RR measurement date)	\$1,398,042,812.65

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 MASTER NOTE TRUST
 SERIES 2015-B, 2016-A, 2017-A, 2017-C, 2018-A, 2018-B, 2018-C, 2019-A, 2019-B, AND 2019-C

VI. TRUST ACCOUNT BALANCES AND EARNINGS	BEGINNING ACCOUNT BALANCES:										
	Series 2015-B	Series 2016-A	Series 2017-A	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C	Series 2019-A	Series 2019-B	Series 2019-C	
(a) Finance Charge Account	9,875,235.76	13,720,311.60	8,273,146.98	11,533,691.89	11,397,457.07	6,497,427.65	6,522,528.97	10,699,511.00	7,362,676.72	12,501,294.17	
(b) Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(c) Spread Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(d) Reserve Account	-	-	-	-	-	-	-	-	-	-	-
(e) Principal Account	-	-	-	-	-	-	-	-	-	-	-
(f) Principal Accumulation Account	-	-	-	-	-	-	-	-	-	-	-
ENDING ACCOUNT BALANCES:											
(g) Finance Charge Account	9,773,205.75	13,579,735.08	10,440,550.41	11,434,701.88	11,273,911.82	6,433,423.31	6,458,524.62	10,582,837.17	7,306,961.89	12,371,531.94	
(h) Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(i) Spread Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(j) Reserve Account	-	-	-	-	-	-	-	-	-	-	-
(k) Principal Account	-	-	-	-	-	-	-	-	-	-	-
(l) Principal Accumulation Account	-	-	-	-	-	-	-	-	-	-	-
INTEREST AND EARNINGS:											
(m) Interest and Earnings on Finance Charge Account	14,427.09	19,997.25	13,132.94	16,892.25	16,471.94	9,367.25	9,393.55	15,465.86	10,762.29	18,287.52	
(n) Interest and Earnings on Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(o) Interest and Earnings on Spread Account, if applicable	-	-	-	-	-	-	-	-	-	-	-
(p) Interest and Earnings on Reserve Account	-	-	-	-	-	-	-	-	-	-	-
(q) Interest and Earnings on Principal Account	-	-	-	-	-	-	-	-	-	-	-
(r) Interest and Earnings on Principal Accumulation Account	-	-	-	-	-	-	-	-	-	-	-
(s) Interest and Earnings on Collection Account (allocated)	289.93	388.09	243.31	338.95	321.54	181.25	181.25	302.08	214.36	367.47	

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	Series 2015-B	Series 2016-A	Series 2017-A	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C	Series 2019-A	Series 2019-B	Series 2019-C
(a) Investor Details and Unlevered Dilution	\$5,618,003.79	\$7,740,461.42	\$4,730,979.84	\$6,549,657.98	\$6,252,059.27	\$3,524,224.61	\$3,524,224.61	\$5,873,701.89	\$4,167,529.40	\$7,145,003.20
(b) Reimbursed from Available Funds	\$5,618,003.79	\$7,740,461.42	\$4,730,979.84	\$6,549,657.98	\$6,252,059.27	\$3,524,224.61	\$3,524,224.61	\$5,873,701.89	\$4,167,529.40	\$7,145,003.20
(c) Reimbursed from Cash Collateral Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Total Reimbursed in respect of Investor Details and Dilution	\$5,618,003.79	\$7,740,461.42	\$4,730,979.84	\$6,549,657.98	\$6,252,059.27	\$3,524,224.61	\$3,524,224.61	\$5,873,701.89	\$4,167,529.40	\$7,145,003.20
(e) Investor Charge-off (a - d)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

IX. YIELD AND BASE RATE

Base Rate

(Monthly interest, any net swap payments and monthly servicing fees divided by collateral amounts, plus amounts on deposit in the principal accumulation account)

(a) Base Rate (current month)	3.87%	4.03%	3.76%	3.94%	4.59%	4.77%	4.84%	4.52%	4.02%	3.79%
(b) Base Rate (prior month)	3.87%	4.03%	3.76%	3.94%	4.59%	4.77%	4.84%	4.52%	4.02%	3.79%
(c) Base Rate (2 months prior)	3.87%	4.03%	3.76%	3.94%	4.59%	4.77%	4.84%	4.52%	4.02%	3.79%
(d) 3 Month Average Base Rate	3.87%	4.03%	3.78%	3.94%	4.54%	4.77%	4.84%	4.52%	4.02%	3.79%

Gross Portfolio Yield

(Finance charge collections allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(a) Gross Portfolio Yield (current month)	36.04%	36.04%	36.04%	36.04%	36.04%	36.04%	36.04%	36.04%	36.04%	36.04%
(b) Gross Portfolio Yield (prior month)	33.62%	33.62%	33.62%	33.62%	33.62%	33.62%	33.62%	33.62%	33.62%	33.62%
(c) Gross Portfolio Yield (2 months prior)	36.88%	36.88%	36.88%	36.88%	36.88%	36.88%	36.88%	36.88%	36.88%	36.88%
(d) 3 Month Average Gross Portfolio Yield	35.51%	35.51%	35.51%	35.51%	35.51%	35.51%	35.51%	35.51%	35.51%	35.51%

Net Portfolio Yield

(Finance charge collections less defaults allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(a) Net Portfolio Yield (current month)	25.60%	25.60%	25.61%	25.60%	25.61%	25.61%	25.61%	25.61%	25.60%	25.60%
(b) Net Portfolio Yield (prior month)	22.77%	22.77%	22.77%	22.77%	22.77%	22.77%	22.77%	22.77%	22.77%	22.77%
(c) Net Portfolio Yield (2 months prior)	25.90%	25.90%	25.90%	25.90%	25.90%	25.90%	25.90%	25.90%	25.90%	25.90%
(d) 3 Month Average Net Portfolio Yield	24.75%	24.75%	24.76%	24.75%	24.75%	24.75%	24.76%	24.75%	24.75%	24.75%

Excess Spread Percentage

(Net Portfolio Yield less Base Rate)

(l) Net Portfolio Adjusted Yield (current month)	21.73%	21.58%	21.83%	21.67%	21.07%	20.84%	20.76%	21.08%	21.59%	21.81%
(m) Net Portfolio Adjusted Yield (prior month)	18.99%	18.74%	18.89%	18.83%	18.24%	18.00%	17.93%	18.25%	18.89%	18.98%
(n) Net Portfolio Adjusted Yield (2 months prior)	22.03%	21.87%	22.12%	21.95%	21.35%	21.13%	21.06%	21.38%	21.89%	22.11%
(o) Net Portfolio Adjusted Yield (3 month average)	20.89%	20.73%	20.98%	20.82%	20.22%	19.99%	19.92%	20.24%	20.74%	20.97%

