

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)  
April 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 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 April 1, 2026, Comenity Bank (“Bank”) and Comenity Servicing LLC (“CSERV”) entered into the Sixth Addendum (“Sixth Addendum”) to that certain Sixth Amended and Restated Service Agreement, dated as of January 1, 2025, pursuant to which CSERV provides certain services to Bank (the “Sixth Amended and Restated Service Agreement”), by and between Bank and CSERV. A copy of the Sixth 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

Sixth Addendum to Sixth 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: April 1, 2026

SIXTH ADDENDUM TO SIXTH AMENDED AND RESTATED SERVICE AGREEMENT

This Sixth Addendum to that certain Sixth Amended and Restated Service Agreement (the “Addendum”) effective as of the 1st day of April, 2026 (the “Effective Date”), is entered into 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 Sixth Amended and Restated Service Agreement as of January 1, 2025, (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 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.

Sixth Addendum to  
Sixth Amended and Restated Service Agreement  
Comenity Servicing LLC / Comenity Bank

**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: President, Comenity Bank

**COMENITY SERVICING LLC**

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

Sixth Addendum to  
Sixth Amended and Restated Service Agreement  
Comenity Servicing LLC / Comenity 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.

**SECTION I: SERVICES APPLICABLE TO ALL COMENITY BANK PRODUCTS**

Service Category	Service Description	Amended/ Added
<b>Digital Engineering</b>	<ul style="list-style-type: none"><li>Oversee &amp; manage digital engineering for Omnichannel Platform and customer facing digital assets, including the Mobile App and Account Center, Apply &amp; Buy, Fraud, Credit Risk, Marketing, Capability Enablement, New Business and Brand Integration and Solutions value streams, and Loyalty and Rewards platforms, including API integrations and operational processing.</li></ul>	Amended
<b>Servicing and Core Processing Engineering</b>	<ul style="list-style-type: none"><li><b>Associate &amp; Care Technologies:</b> Deliver and maintain tools such as VCARS, IVR, Collections systems, and other operational technologies to support Care and Collections associates.</li><li><b>Core Processing &amp; Engineering:</b> Operate and engineer the Jack Henry, Fiserv, and in-house lending platforms, including parameter management, APIs, regression testing, and modernization efforts.</li><li><b>Payments &amp; Financial Servicing Engineering:</b> Oversee secure, accurate card and lending payment processing and financial servicing flows across all relevant systems.</li><li>Servicing AI Assistant: Provide AI-driven servicing capabilities and knowledge-management solutions to improve efficiency and customer outcomes.</li><li><b>Telephony Infrastructure &amp; Communications:</b> Deliver reliable voice infrastructure, communications platforms, and operational support for Care and Collections environments.</li></ul>	Amended

**EXHIBIT B**

1. Additions. Set forth below are additional Performance Standards, all of which shall be incorporated into Appendix B to the Agreement.

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

Service Category	Performance Standard	Measuring Period	Amended/ Added
<b>Digital Engineering</b>	PLP Services - Maintain 99.9% Rewards Website Fulfillment availability.	M	Added
	Maintain 99.9% availability of PLP (Rewards).	M	Added

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

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

Service Category	Performance Standard	Measuring Period	Deleted
<b>Servicing and Core Processing Engineering</b>	PLP Services - Maintain 99.9% Rewards Website Fulfillment availability.	M	Deleted
	Maintain 99.9% availability of PLP (Rewards).	M	Deleted

Sixth Addendum to  
Sixth Amended and Restated Service Agreement  
Comenity Servicing LLC/Comenity Bank