

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932
Billing Period: 09/24/24-10/22/24

OCTOBER STATEMENT

| | |
|-----------------------------|-----------------|
| Minimum payment due: | \$47.06 |
| New balance as of 10/22/24: | \$47.06 |
| Payment due date: | 11/20/24 |

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|---|
| Only the minimum payment | 1 month(s) | \$47 |

For information about credit counseling services, call 1-877-337-8188 (TTY: 711). New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Your account is past due

Make a minimum payment this billing period to avoid additional fees.
Avoid missed payments with AutoPay and alerts.

» **For payment options, see the top of this statement.**

FGEN003124

Billing Inquiries and Customer Service
PO BOX 6500 SIOUX FALLS, SD 57117-6500
1-800-423-4343, (TTY: 711)
www.universalcard.com

Your account is past due \$23.25. Please pay at least the minimum payment due, which includes a past due amount.

Account Summary

| | |
|--------------------|----------------|
| Previous balance | \$23.25 |
| Payments | -\$0.00 |
| Credits | -\$0.00 |
| Purchases | +\$0.00 |
| Cash advances | +\$0.00 |
| Fees | +\$23.25 |
| Interest | +\$0.56 |
| New balance | \$47.06 |

Credit Limit

| | |
|---------------------------------|--------------|
| Credit limit | \$1,000 |
| Includes \$0 cash advance limit | |
| Available credit | \$952 |



MY DEALS

Get access to a range of savings on gift cards, local offers and daily deals, all through the Citi Mobile® App or online.

For Payments, send check to: AT&T UNIVERSAL CARD, PO BOX 70166, Philadelphia PA, 19176-0166



P.O. Box 6284
Sioux Falls, SD 57117-6284

Your Monthly Statement
is Enclosed

0 NY267415 TMN 023024

CLAUDE A SIMON
534 W 42ND ST
APT 8
NEW YORK NY 10036-6221

Pay your bill from virtually anywhere
with the Citi Mobile® App and Citi® Online



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.universalcard.com

Minimum payment due \$47.06

New balance \$47.06

Payment due date 11/20/24

Amount Enclosed: \$

Account number ending in 6932

Please make check payable to AT&T UNIVERSAL CARD.

AT&T UNIVERSAL CARD
PO BOX 70166
Philadelphia PA 19176-0166



15009 0004706 0004706 0033000 05491130053896932 1616

CLAUDE A SIMON

Account Summary

| Trans. date | Post date | Description | Amount |
|-------------|-----------|-------------|--------|
|-------------|-----------|-------------|--------|

Fees charged

| Date | Description | Amount |
|--|---------------------------------|----------------|
| 10/22 | LATE FEE - SEP PAYMENT PAST DUE | \$23.25 |
| Total fees charged in this billing period | | \$23.25 |

Interest charged

| Date | Description | Amount |
|--|------------------------------------|---------------|
| 10/22 | INTEREST CHARGED TO STANDARD PURCH | \$0.56 |
| Total interest charged in this billing period | | \$0.56 |

2024 totals year-to-date

| | |
|---------------------------------------|-----------------|
| Total fees charged in 2024 | \$105.25 |
| Total interest charged in 2024 | \$49.52 |

Interest charge calculation

Days in billing cycle: 29

| Balance type | Annual percentage rate (APR) | Balance subject to interest rate | Interest charge |
|----------------|------------------------------|----------------------------------|-----------------|
| PURCHASES | | | |
| Standard Purch | 29.99% (V) | \$23.52 (D) | \$0.56 |
| ADVANCES | | | |
| Standard Adv | 29.99% (V) | \$0.00 (D) | \$0.00 |

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment was credited as of the date of receipt, but will not be reflected until your next statement.

Your account is past due \$23.25. Please pay at least the Minimum Payment Due, which includes a past due amount. If you have already sent us this payment, thank you.

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Important Information

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service).

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1. Log in to your account on the **Citi Mobile App** or **online**.
2. Scroll down and tap or select **Explore All Products & Offers**.
3. Tap or select the **My Deals** tab. Then browse daily deals, gift card offers, local offers and more.

» Visit universalcard.com for more information

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