

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932

Billing Period: 03/23/23-04/24/23

www.universalcard.com

Customer Service 1-800-423-4343

TTY: 711

PO BOX 6500 SIOUX FALLS, SD 57117-6500

APRIL STATEMENT

Minimum payment due: **\$41.00**
New balance as of 04/24/23: **\$1,043.08**
Payment due date: **05/20/23**

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%.

For information about credit counseling services, call 1-877-337-8187. 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.

Account Summary

Previous balance	\$135.24
Payments	-\$135.24
Credits	-\$0.00
Purchases	+\$1,042.69
Cash advances	+\$0.00
Fees	+\$0.39
Interest	+\$0.00

New balance **\$1,043.08**

Credit Limit

Credit limit **\$12,400**

Includes \$8,000 cash advance limit

Available credit **\$11,356**

Includes \$8,000 available for cash advances



Go Paperless

Join the millions of Citi customers who chose digital documents and statements to reduce paper waste and help save some trees.

» Visit paperless.citicards.com

FCOC000121

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

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 **\$41.00**
New balance **\$1,043.08**
Payment due date **05/20/23**

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



00002724 1 22001508 DTF 00002724



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

15009 0004100 0104308 0013500 05491130053896932 1619

01379185
LOB 101 K303



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About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights**What To Do If You Find A Mistake On Your Statement.**

If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us online or in writing at the Customer Service address shown on front of statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at Citi Brands Credit Bureau Disputes, PO Box 6241, Sioux Falls, SD 57117.

Payment Amount

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

IBSCSR.2-0722

Easily manage your contact info in the Citi Mobile® App

It's important we have your current contact info, so if it changes (including your mailing address), use the Citi Mobile App to easily update it.

Email: xxxxxxxxxxxx

Mobile: (***)***-XXXX

» Log in to the Citi Mobile App and access your "Profile" page

» You can also update your contact information on citi.com/contactinformation, or call the number on the back of your card



Don't have the app? Just text "App15" to MyCiti (692484) or visit your app store.

Payments other than by mail

Online. See the front of your statement on how to make a payment.

Phone. For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. You also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the number on the front of your statement within the timeframe disclosed to you on the phone.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

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Important Changes to Your Account Terms

We are making the following changes to your Card Agreement. These changes will take effect on 06/23/2023.

Section 13 - Miscellaneous

The following sub-section has been added:

Correction of Errors. If we incorrectly apply a payment or credit to your Account, make an incorrect payment or transfer of funds to you or an Authorized User or anyone else on your behalf or on behalf of an Authorized User, or make any other error regarding your Account, you agree that we may correct the error. We may correct the error by making adjustments to your Account, requiring you to repay us for any incorrect payments, credits or transfers, or taking other actions we determine are appropriate to correct the error. You agree to cooperate with us to correct any of these errors.

This amends your Card Agreement. Please keep this information for future reference.

Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

04/20		PAYMENT THANK YOU	-\$135.24
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Standard Purchases

04/02	04/02	RACEWAY MART	MONTICELLO NY	\$71.13
04/04	04/04	4036 BLUESTONE	NEWARK NJ	\$29.57
04/13	04/13	CIBO MARKET	MISSISSAUGA CAN	
		17.79 CANADIAN DOLLAR		
		Subject to Foreign Fee		\$13.33
04/15	04/15	USPS PO BOXES ONLINE	800-3447779 DC	\$248.00
04/16	04/16	OLD FOUNDATION RESTAUR	KENOZA LAKE NY	\$167.44
04/16	04/16	NEW MUNSON DINER	LIBERTY NY	\$93.34
04/17	04/17	PEPPINOS FAMILY RESTAU	CALLICOON NY	\$162.24
04/21	04/21	ESPOSITO MEAT MARKET	NEW YORK NY	\$74.66
04/21	04/21	SKECHERS-USA #592	NEW YORK NY	\$182.98

Fees charged

Date	Description	Amount
04/24	FOREIGN TRANSACTION FEE	\$0.39
04/24	ONE-TIME MEMBERSHIP FEE	\$0.00

Total fees charged in this billing period **\$0.39**

Interest charged

Total interest charged in this billing period **\$0.00**

2023 totals year-to-date

Total fees charged in 2023	\$0.39
Total interest charged in 2023	\$0.00

693202



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Interest charge calculation

Days in billing cycle: 33

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	21.74% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	29.74% (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).

Account messages

Your account may soon be eligible to use Citi Flex Pay to set up a fixed payment plan for eligible Purchases with a fixed monthly Plan Fee. The Plan Fee will be disclosed to you prior to Plan creation and will be up to 1.72% of each Transaction moved to a Citi Flex Plan subject to such fee. The Plan Fee will be based on the Plan duration, the APR that would otherwise apply to the Transaction, and other factors. Please see your Cardmember Agreement for more details about Citi Flex Pay.

Your Card(s) provide(s) the convenience of transacting in foreign currencies worldwide wherever Mastercard is accepted without having to exchange and carry more foreign currency than you need for your transaction. Each purchase you make in a foreign currency is subject to a one-time transaction fee.

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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.)

Update or confirm your account information today

Help us evaluate your account for future credit limit increases by providing or confirming your most recent income and housing information. Securely log in to your account at updateincome.universalcard.com, or call us toll-free at 1-855-209-8556 TTY:711