

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932

Billing Period: **06/23/23-07/24/23**

www.universalcards.com

Customer Service 1-800-423-4343

TTY: 711

PO BOX 6500 SIOUX FALLS, SD 57117-6500

JULY STATEMENT

Minimum payment due:

\$106.59

New balance as of 07/24/23:

\$1,415.70

Payment due date:

08/20/23

See the back of this statement for important information about how to avoid paying interest on purchases.

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	4 year(s)	\$2,147

For information about credit counseling services, call 1-877-337-8188. 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 \$41.00. Please pay at least the minimum payment due, which includes a past due amount.

Account Summary

Previous balance	\$1,022.44
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$341.67
Cash advances	+\$0.00
Fees	+\$30.00
Interest	+\$21.59

New balance \$1,415.70

Credit Limit

Credit limit \$12,400

Includes \$8,000 cash advance limit

Available credit \$10,984

Includes \$8,000 available for cash advances

Your account is past due

Please make at least your minimum payment within this billing period to avoid any additional fees that may apply. You can avoid missing payments with automatic payments and stay on top of your account activity by setting up alerts. To make a payment, please visit us online or call us using the toll free or TTY numbers listed at the top of this statement.

FGEN001722

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.universalcards.com

Minimum payment due \$106.59
New balance \$1,415.70
Payment due date 08/20/23

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



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

15009 0010659 0141570 0041900 05491130053896932 1618

693201

01077616
LOB 101 R307



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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

The following is a summary of changes being made to your account terms.

Your APR for Purchases and Balance Transfers and Citi Flex Plans are below the APR(s) we offer consumers with the same credit score who apply for the same or a similar card product today. Your APR for Cash Advances and Penalty are below the lowest APR(s) we offer on the same or similar accounts. As a result, we are increasing your APR(s).

Transactions made on or after 08/14/2023: As of 09/23/2023, any changes to APRs described below will apply to these transactions.

Transactions made before 08/14/2023: Your current APRs will continue to apply to these transactions.

If you are already being charged a higher Penalty APR: The changes to APRs described below will not take effect until the Penalty APR no longer applies to your account.

The current *Interest Rates and Interest Charges* section of the Fact Sheet (Pricing Information Table) will be revised as follows:

Revised Terms, as of 09/23/2023	
Annual Percentage Rate (APR) for Purchases	24.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	24.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.
APR for Citi Flex Plan	24.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.

The current *Details About Your Interest Rates* section of the Fact Sheet (Facts About Interest and Fees) will be revised as follows:

Changes are continued on next page.

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Details About Your Interest Rates	Periodic Rate as of 09/23/2023	For variable rates: U.S. Prime Rate Plus
Purchases	0.06710% (D)	16.24%
Balance Transfers	0.06710% (D)	16.24%
Cash Advances	0.08216% (D)	21.99%
Citi Flex Plan	0.06710% (D)	16.24%
Penalty	0.08216% (D)	26.74%
(D) = Daily periodic rate. A daily periodic rate is the APR divided by 365. Variable APRs will not exceed 29.99%.		

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

Note: Balance Transfers and Citi Flex Plans are made available at our discretion.

The Annual Percentage Rate (APR) for Purchases and Balance Transfers and Citi Flex Plans applicable to your Account is increasing to the rates shown above.

Why we made our decision

We used a credit scoring system in our review, which assigns a numerical value to different items on your credit report. The scoring of the information has led us to our decision to increase your APR for Purchases and Balance Transfers and Citi Flex Plans. We are making these changes due to the following reasons:

- Your current APR is lower than the APR we offer consumers with the same credit score who apply for the same or a similar credit card product today.
- Your credit score.

Changes are continued on next page.

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Important Information about your credit report

Our credit decision was based, in whole or in part, on information obtained in a credit report from the following consumer reporting agency:

Equifax Credit Information Services
5505 Peachtree Dunwoody Road, Suite 600
PO Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

Even though the reporting agency provided the information, it had no part in our decision and will not be able to provide specific reasons why we increased the APR for new Purchases and Balance Transfers and Citi Flex Plans on your account.

Under the Fair Credit Reporting Act, you have a right to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your credit report if you request it from the consumer reporting agency no later than 60 days after you receive this communication.

If you find any information in your credit report that is inaccurate or incomplete, you have the right to dispute the matter by contacting the reporting agency at the address or phone number above.

Information about your credit score

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

As of 06/27/2023, your credit score is 761. Credit scores range from a low of 250 to a high of 900. The key factors that adversely affected your credit score are:

- Number of accounts with delinquency
- Proportion of loan balances to loan amounts is too high
- Time since delinquency is too recent or unknown
- Too many accounts with balances

If you have any questions regarding your credit score, you should contact the consumer reporting agency identified above.

Changes are continued on next page.

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The Annual Percentage Rate (APR) for Cash Advances and Penalty applicable to your account is increasing to the rates shown above.

Why we made our decision

Our decision to increase your APR for Cash Advances and Penalty was based on the following reasons:

- Your APR(s) are lower than the APR(s) we currently offer on the same or similar credit cards

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street, N.W., Washington, DC 20006.

The creditor is Citibank, N.A., 5800 South Corporate Place, Sioux Falls, SD 57108. Please direct any questions related to this notice to the address on the top of this statement.

Account Summary

Trans. date	Post date	Description	Amount
Standard Purchases			
07/02	07/02	EXXON RACEWAY MART MONTICELLO NY	\$45.82
07/19	07/19	Spectrum 855-707-7328 MO	\$282.59
07/21	07/21	DOF/PROPERTY TAX SERV BROOKLYN NY	\$0.26
07/21	07/21	DOF PROPERTY TAX CHARG NEW YORK CITY NY	\$13.00

Fees charged

Date	Description	Amount
07/24	LATE FEE - JUN PAYMENT PAST DUE	\$30.00
Total fees charged in this billing period		\$30.00

Interest charged

Date	Description	Amount
07/24	INTEREST CHARGED TO STANDARD PURCH	\$21.59
Total interest charged in this billing period		\$21.59

2023 totals year-to-date

Total fees charged in 2023	\$30.39
Total interest charged in 2023	\$21.59

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Interest charge calculation			Days in billing cycle: 32
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	21.99% (V)	\$1,119.92 (D)	\$21.59
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).

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 \$41.00. 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.)

IMPORTANT INFORMATION

YOU MAY REQUEST TO RECEIVE WRITTEN COMMUNICATIONS IN BRAILLE OR LARGE-PRINT FORMAT BY CALLING THE TOLL FREE OR TTY NUMBER LISTED AT THE TOP OF THIS STATEMENT.

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

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