

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932

Billing Period: 09/23/23-10/23/23

OCTOBER STATEMENT

Minimum payment due:	\$92.62
New balance as of 10/23/23:	\$360.00
Payment due date:	11/20/23

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	9 month(s)	\$391

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

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

00010853 1 22001384 DTF 00010853



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 \$92.62

New balance \$360.00

Payment due date 11/20/23

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



01299920
LOB 101 K310



15009 0009262 0036000 0063900 05491130053896932 1619

CLAUDE A SIMON

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.

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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.

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.

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 autipay.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

Credit 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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NOTICE OF CHANGES TO YOUR INTEREST RATES

You have triggered the Penalty APR of 29.990% by making a late payment and due to your credit performance. This change will impact your account as follows:

Transactions made on or after 11/13/2023: As of 12/23/2023, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Transactions made before 11/13/2023: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to these transactions as well.

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Date	Description	Amount
10/23	LATE FEE - SEP PAYMENT PAST DUE	\$41.00
Total fees charged in this billing period		\$41.00

Interest charged

Date	Description	Amount
10/23	INTEREST CHARGED TO STANDARD PURCH	\$6.52
10/23	INTEREST CHARGED TO PUR PR-08/14/23.	\$0.10
Total interest charged in this billing period		\$6.62

2023 totals year-to-date

Total fees charged in 2023	\$71.39
Total interest charged in 2023	\$48.56

Interest charge calculation

Days in billing cycle: 31

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	24.74% (V)	\$310.22 (D)	\$6.52
Pur Pr 081423	22.24% (V)	\$5.35 (D)	\$0.10
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.



CLAUDE A SIMON

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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.)

Privacy Notice:

Please see the enclosed Privacy Notice for important information. Any choices you have made previously will continue to apply until you tell us to make a change.

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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