

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932

Billing Period: 12/23/23-01/22/24

JANUARY STATEMENT

Minimum payment due:	\$61.43
New balance as of 01/22/24:	\$338.56
Payment due date:	02/20/24

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	9 month(s)	\$370

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.

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 \$9.99. Please pay at least the minimum payment due, which includes a past due amount.

Account Summary

Previous balance	\$371.22
Payments	-\$81.10
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$41.00
Interest	+\$7.44
New balance	\$338.56

Credit Limit

Credit limit	\$12,400
Includes \$8,000 cash advance limit	
Available credit	\$12,061
Includes \$8,000 available for cash advances	



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.

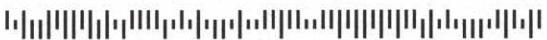
For Payments, send check to: AT&T UNIVERSAL CARD, PO BOX 70166, Philadelphia PA, 19176-0166



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

Your Monthly Statement
is Enclosed

00003443 1 22001727 DTF 00003443



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	\$61.43
New balance	\$338.56
Payment due date	02/20/24
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 0006143 0033856 0008100 05491130053896932 1611



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 02/12/2024: As of 03/23/2024, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Transactions made before 02/12/2024: 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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Payments, Credits and Adjustments

01/15	PAYMENT THANK YOU	-\$81.10
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Fees charged

Date	Description	Amount
01/22	LATE FEE - DEC PAYMENT PAST DUE	\$41.00
Total fees charged in this billing period		\$41.00

Interest charged

Date	Description	Amount
01/22	INTEREST CHARGED TO STANDARD PURCH	\$6.12
01/22	INTEREST CHARGED TO PUR PR-02/12/24.	\$1.32
Total interest charged in this billing period		\$7.44

2024 totals year-to-date

Total fees charged in 2024	\$41.00
Total interest charged in 2024	\$7.44

Interest charge calculation

Days in billing cycle: 31

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	24.74% (V)	\$291.41 (D)	\$6.12
Pur Pr 081423	22.24% (V)	\$0.02 (D)	\$0.00
Pur Pr 111323	24.74% (V)	\$62.61 (D)	\$1.32
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

Your account is past due \$9.99. Please pay at least the Minimum Payment Due, which includes a past due amount. If you have already sent us this payment, thank you.

Your purchases can lead to great rewards

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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.

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