

# AT&T Universal Platinum Card



## CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932  
Billing Period: 10/24/23-11/22/23

### NOVEMBER STATEMENT

Minimum payment due:	\$41.00
New balance as of 11/22/23:	\$81.10
Payment due date:	12/20/23

**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%.

**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	3 month(s)	\$84

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](http://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](http://www.universalcard.com)

### Account Summary

Previous balance	\$360.00
Payments	-\$360.00
Credits	-\$0.00
Purchases	+\$78.61
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$2.49
<b>New balance</b>	<b>\$81.10</b>

### Credit Limit

Credit limit	\$12,400
Includes \$8,000 cash advance limit	
Available credit	\$12,318
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

00003377 1 22001537 DTF 00003377



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

01296759  
LOB 101 R310

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To download:  
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or go to your device's app store.  
Or visit [www.universalcard.com](http://www.universalcard.com)

Minimum payment due \$41.00

New balance \$81.10

Payment due date 12/20/23

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



15009 0004100 0008110 0004700 05491130053896932 1613



CLAUDE A SIMON

**Account Summary**

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

10/30	PAYMENT THANK YOU	-\$312.38
11/10	PAYMENT THANK YOU	-\$47.62

**Purchases Prior to 11/13/23**

11/11	11/11	MTA*METROCARD MACHINE NEW YORK NY	\$23.20
11/11	11/11	EXXON RACEWAY MART MONTICELLO NY	\$55.41

**Fees charged**

Total fees charged in this billing period	\$0.00
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**Interest charged**

Date	Description	Amount
11/22	INTEREST CHARGED TO PUR PR-08/14/23.	\$0.02
11/22	INTEREST CHARGED TO PUR PR-11/13/23.	\$2.47
<b>Total interest charged in this billing period</b>	<b>\$2.49</b>	

**2023 totals year-to-date**

Total fees charged in 2023	\$71.39
Total interest charged in 2023	\$51.05

**Interest charge calculation**

Days in billing cycle: 30

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)	\$0.00 (D)	\$0.00
Pur Pr 081423	22.24% (V)	\$1.10 (D)	\$0.02
Pur Pr 111323	24.74% (V)	\$121.44 (D)	\$2.47
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**

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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](http://updateincome.universalcard.com), or call us toll-free at 1-855-209-8556 TTY:711

