

# AT&T Universal Platinum Card



## CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932  
Billing Period: 11/23/23-12/22/23

**Billing Inquiries and Customer Service**  
PO BOX 6500 SIOUX FALLS, SD 57117-6500  
1-800-423-4343, (TTY: 711)  
[www.universalcards.com](http://www.universalcards.com)

### DECEMBER STATEMENT

**Minimum payment due:** \$91.09  
**New balance as of 12/22/23:** \$371.22  
**Payment due date:** 01/20/24

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)	\$402

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](http://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	\$81.10
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$244.03
Cash advances	+\$0.00
Fees	+\$41.00
Interest	+\$5.09
<b>New balance</b>	<b>\$371.22</b>

### Credit Limit

Credit limit	\$12,400
Includes \$8,000 cash advance limit	
Available credit	\$12,028
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.

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## 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

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

**Minimum payment due** \$91.09  
**New balance** \$371.22  
**Payment due date** 01/20/24

**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

00003532 1 22001256 DTF 00003532



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



15009 0009109 0037122 0004700 05491130053896932 1613

1026201

01294043  
LOB 101 K310



CLAUDE A SIMON

(TTY: 711)

**Account Summary**

Trans. date	Post date	Description	Amount
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**Standard Purchases**

11/30	11/30	SOUVLAKIGR_2 NEW YORK NY	\$97.30
12/01	12/01	DNH*GODADDY.COM 480-505-8855 AZ	\$22.17
12/01	12/01	MTA*METROCARD MACHINE NEW YORK NY	\$29.00
12/01	12/01	MTA*METROCARD MACHINE NEW YORK NY	\$29.00
12/05	12/05	EXXON RACEWAY MART MONTICELLO NY	\$44.39
12/13	12/13	DNH*GODADDY.COM TEMPE AZ	\$22.17

**Fees charged**

Date	Description	Amount
12/22	LATE FEE - NOV PAYMENT PAST DUE	\$41.00

**Total fees charged in this billing period****\$41.00****Interest charged**

Date	Description	Amount
12/22	INTEREST CHARGED TO STANDARD PURCH	\$3.43
12/22	INTEREST CHARGED TO PUR PR-11/13/23.	\$1.66

**Total interest charged in this billing period****\$5.09****2023 totals year-to-date**

<b>Total fees charged in 2023</b>	<b>\$112.39</b>
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<b>Total interest charged in 2023</b>	<b>\$56.14</b>
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**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
<b>PURCHASES</b>			
Standard Purch	24.74% (V)	\$168.57 (D)	\$3.43
Pur Pr 081423	22.24% (V)	\$0.02 (D)	\$0.00
Pur Pr 111323	24.74% (V)	\$81.88 (D)	\$1.66
<b>ADVANCES</b>			
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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