

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932
Billing Period: **03/23/24-04/22/24**

Billing Inquiries and Customer Service
PO BOX 6500 SIOUX FALLS, SD 57117-6500
1-800-423-4343, (TTY: 711)
www.universalcard.com

APRIL STATEMENT

Minimum payment due: \$41.00
New balance as of 04/22/24: \$205.90
Payment due date: 05/20/24

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%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711). 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.

Account Summary

| | |
|--------------------|-----------------|
| Previous balance | -\$95.34 |
| Payments | -\$0.00 |
| Credits | -\$0.00 |
| Purchases | +\$301.24 |
| Cash advances | +\$0.00 |
| Fees | +\$0.00 |
| Interest | +\$0.00 |
| New balance | \$205.90 |

Credit Limit

| | |
|--|----------|
| Credit limit | \$12,400 |
| Includes \$8,000 cash advance limit | |
| Available credit | \$12,194 |
| Includes \$8,000 available for cash advances | |

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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.universalcard.com

| | |
|---------------------|----------|
| Minimum payment due | \$41.00 |
| New balance | \$205.90 |
| Payment due date | 05/20/24 |

Amount Enclosed: \$

00006781 1 22001457 DTF 00006781



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

**N0006781

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 0020590 0033800 05491130053896932 1618



CLAUDE A SIMON

Account Summary

| Trans. date | Post date | Description | Amount |
|-------------|-----------|-------------|--------|
|-------------|-----------|-------------|--------|

Standard Purchases

| | | | |
|-------|-------|-------------------------------------|----------|
| 03/26 | 03/27 | EXXON RACEWAY MART MONTICELLO NY | \$45.24 |
| 04/15 | 04/15 | USPS PO BOXES ONLINE 800-3447779 DC | \$256.00 |

Fees charged

| Date | Description | Amount |
|-------|-------------------------|--------|
| 04/22 | ONE-TIME MEMBERSHIP FEE | \$0.00 |

Total fees charged in this billing period \$0.00

Interest charged

Total interest charged in this billing period \$0.00

2024 totals year-to-date

| | |
|---------------------------------------|----------------|
| Total fees charged in 2024 | \$41.00 |
| Total interest charged in 2024 | \$10.86 |

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 | 29.99% (V) | \$0.00 (D) | \$0.00 |
| 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

We are making the following changes to your Card Agreement.

Section 5 - Payments

The following paragraphs have been revised:

Application of Payments. We decide how to apply your payments, up to the Minimum Payment Due, to the balances on your Account. The Minimum Payment Due is generally applied first to fees, interest and principal in the balance with the lowest APR, then to fees, interest and principal in the balance with the next lowest APR, and so on, until the full Minimum Payment Due has been applied. If you pay more than the Minimum Payment Due, we'll apply the amount over the Minimum Payment Due first to the balance with the highest APR, then to the balance with the next highest APR, and so on, except as otherwise required by applicable law.

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

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 purchases can lead to great rewards

My Deals gives you access to a range of offers, including dining, lifestyle, entertainment and shopping. Find daily deals, gift card offers and local offers in the Citi Mobile® App or Citi® Online.

To access My Deals:

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.

» **Visit universalcard.com** for more information

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FACTS

WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

CRE252
Rev. April 2024

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Citibank share? | Can you limit this sharing? |
|---|----------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For our nonaffiliates to market to you | Yes | Yes |

To limit our sharing

- Call **1-877-640-3983** — our menu will prompt you through your choices. For TTY: We accept **711** or other Relay Service.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing.

Questions?

Call 1-877-640-3983. For TTY: We accept 711 or other Relay Service or call the Customer Service number on the back of your credit card or on your billing statement.

FORM 140-006781-0003-0004

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