

# AT&T Universal Platinum Card



**CLAUDE A SIMON**

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

**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)

## NOVEMBER STATEMENT

**Minimum payment due:** \$65.55  
**New balance as of 11/22/24:** \$65.55  
**Payment due date:** 12/20/24

**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	1 month(s)	\$66

For information about credit counseling services, call 1-877-337-8188 (TTY: 711). 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 \$23.81. Please pay at least the minimum payment due, which includes a past due amount.

### Account Summary

Previous balance	\$47.06
Payments	-\$23.25
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$41.00
Interest	+\$0.74
<b>New balance</b>	<b>\$65.55</b>

### Credit Limit

Credit limit	\$1,000
Includes \$0 cash advance limit	
<b>Available credit</b>	<b>\$934</b>

### Your account is past due

Make a minimum payment this billing period to avoid additional fees.  
Avoid missed payments with AutoPay and alerts.

» For payment options, see 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

0 MJ267914 TMN 023598

CLAUDE A SIMON  
 534 W 42ND ST  
 APT 8  
 NEW YORK NY 10036-6221  
 \*\*N0020392

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

**Minimum payment due** \$65.55  
**New balance** \$65.55  
**Payment due date** 12/20/24

**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 0006555 0006555 0002300 05491130053896932 1614



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CLAUDE A SIMON

### Account Summary

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

	10/30	PAYMENT THANK YOU	-\$23.25
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#### Fees charged

Date	Description	Amount
11/22	LATE FEE - OCT PAYMENT PAST DUE	\$41.00

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

#### Interest charged

Date	Description	Amount
11/22	INTEREST CHARGED TO STANDARD PURCH	\$0.74

**Total interest charged in this billing period \$0.74**

2024 totals year-to-date	
Total fees charged in 2024	\$146.25
Total interest charged in 2024	\$50.26

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	29.74% (V)	\$29.47 (D)	\$0.74
ADVANCES			
Standard Adv	29.74% (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 \$23.81. 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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#### Important Information

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call the number on the back of your card. (TTY: We accept 711 or other Relay Service).

### 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](http://universalcard.com) for more information

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