

# AT&T Universal Platinum Card



## CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932  
Billing Period: **01/23/25-02/24/25**

**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)

### FEBRUARY STATEMENT

**Minimum payment due:** \$41.00  
**New balance as of 02/24/25:** \$995.34  
**Payment due date:** 03/20/25

**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 year(s)  | \$1,529   |

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](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

### Account Summary

Previous balance \$1,076.04  
Payments -\$200.00  
Credits -\$5.39  
Purchases +\$96.97  
Cash advances +\$0.00  
Fees +\$0.00  
Interest +\$27.72  
**New balance \$995.34**

### Credit Limit

Credit limit \$1,000  
Includes \$0 cash advance limit  
Available credit \$41.00

Pd chk 300 3/8



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

**Minimum payment due** \$41.00  
**New balance** \$995.34  
**Payment due date** 03/20/25

**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

0 XG269483 TMN 021089



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

\*\*\*N0019776



15009 0004100 0099534 0020000 05491130053896932 1617

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CLAUDE A SIMON

**Account Summary**

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

**Payments, Credits and Adjustments**

|       |       |                                   |           |
|-------|-------|-----------------------------------|-----------|
|       | 02/12 | ELECTRONIC PAYMENT-THANK YOU      | -\$200.00 |
| 02/04 | 02/04 | eBay O*09-12515-09973 San Jose CA | -\$5.39   |

**Standard Purchases**

|       |       |                                       |         |
|-------|-------|---------------------------------------|---------|
| 02/13 | 02/13 | ANGI 8888702644 IN                    | \$26.00 |
| 02/13 | 02/13 | APPLE.COM/BILL 866-712-7753 CA        | \$35.92 |
| 02/14 | 02/14 | eBay O*15-12704-29688 San Jose CA     | \$24.83 |
| 02/21 | 02/21 | Amazon.com*ZF4XZORK3 Amzn.com/bill WA | \$10.22 |

**Fees charged**

|  |               |
|--|---------------|
| <b>Total fees charged in this billing period</b> | <b>\$0.00</b> |
|--|---------------|

**Interest charged**

| Date  | Description                        | Amount  |
|-------|------------------------------------|---------|
| 02/24 | INTEREST CHARGED TO STANDARD PURCH | \$27.72 |

|  |                |
|--|----------------|
| <b>Total interest charged in this billing period</b> | <b>\$27.72</b> |
|--|----------------|

**2025 totals year-to-date**

|                                       |                |
|---------------------------------------|----------------|
| <b>Total fees charged in 2025</b>     | <b>\$0.00</b>  |
| <b>Total interest charged in 2025</b> | <b>\$42.85</b> |

**Interest charge calculation**

Days in billing cycle: 33

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   | 29.49% (V)                   | \$1,039.60 (D)                   | \$27.72         |
| <b>ADVANCES</b>  |                              |                                  |                 |
| Standard Adv     | 29.49% (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 Card Agreement describes categories of transactions that may be considered a Cash Advance. We will treat these transactions as Cash Advances, even if we have not done so previously. There is no grace period on Cash Advances, which are subject to a Cash Advance Fee and the Cash Advance Annual Percentage Rate. As a reminder, your Card Agreement contains the following language: Cash Advance- Use of your Card to get cash, including foreign currency, or for what we consider a cash-like transaction. Examples include using your Card for: ATM and teller withdrawals, wire transfers, money orders, traveler's checks, lottery tickets, gaming chips and other methods used for gambling, wagers and other betting transactions. A Citi Flex Loan is not a Cash Advance.

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**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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