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

AT&T Universal Platinum Card
Member Since 1991. Account number ending in: 6932

5170HVDZ - 003888 - 0001 - 0002 -

JULY STATEMENT

Billing Period: 06/23/26-07/22/26

New balance as of 07/22/26: $44.11

Minimum payment due: $41.00

Payment due date: 08/20/26

Merchant Offers

Earn statement credits on shopping, dining, entertainment and more when you take advantage of Citi® Merchant Offers at **citi.com/merchantoffers.**

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	2 month(s)	$45

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	$1,590.92
Payments	-$1,590.92
Credits	-$0.00
Purchases	+$35.92
Cash advances	+$0.00
Fees	+$0.00
Interest	+$8.19
New balance	**$44.11**

Credit Limit

Credit limit	$1,500
Includes $0 cash advance limit	
Available credit	$1,455

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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

Minimum payment due	New balance	Payment due date
$41.00	$44.11	08/20/26

Amount Enclosed: $

Account number ending in 6932

Please make check payable to AT&T UNIVERSAL CARD.

0 W6277899 TMN 012519

CLAUDE A SIMON **N0003888
71 TONJES RD
CALLICOON NY 12723-5729

AT&T UNIVERSAL CARD
PO BOX 70166
Philadelphia PA 19176-0166

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AT&T Universal Platinum Card

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CLAUDE A SIMON

5170HVDZ - 003888 - 0002 - 0002 -

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	07/01	ELECTRONIC PAYMENT-THANK YOU	-$1,590.92
Standard Purchases			
07/13	07/13	APPLE.COM/BILL CUPERTINO CA	$35.92

Fees Charged

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

Interest Charged

Date	Description	Amount
07/22	INTEREST CHARGED TO STANDARD PURCH	$0.22
07/22	INTEREST CHARGED TO PUR PR-07/13/26.	$7.97
Total interest charged in this billing period		**$8.19**

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2026 totals year-to-date

Total fees charged in 2026	$71.00
Total interest charged in 2026	$41.60

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	22.49% (V)	$12.01 (D)	$0.22
Pur Pr 071326	22.49% (V)	$430.96 (D)	$7.97
ADVANCES			
Standard Adv	28.74% (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

Effective September 19, 2026, you will not be able to use your Citi credit card to pay installment plans or other products offered by third-party buy now pay later ("BNPL") providers. Payments to such providers using your Citi credit card will be declined. If you are using your Citi credit card for any such payments, update the payment method with the BNPL providers.

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

Update to ThankYou® Rewards Point Sharing
Effective 5/17/2026, Point Sharing will no longer be offered as a ThankYou® Rewards redemption option. Additionally, you will no longer be able to receive shared points. You can share and receive shared points until 5/16/2026.As a reminder, shared points expire 90 days after the date they were shared.