

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 3945

Billing Period: 12/24/13-01/22/14

How to reach us

www.universalcard.com

1-800-423-4343

PO BOX 6500 SIOUX FALLS, SD 57117-6500

Minimum payment due:	\$63.00
New balance:	\$4,222.09
Payment due date:	02/20/14

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 \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187. New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

Account Summary

Previous balance	\$1,135.97
Payments	-\$1,135.97
Credits	-\$0.00
Purchases	+\$4,222.09
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
New balance	\$4,222.09

Credit Limit

Credit limit	\$12,400
Includes \$8,000 cash advance limit	
Available credit	\$8,177
Includes \$8,000 available for cash advances	

Buy Now, Save Later with Citi® Price Rewind

Learn how customers have received an average refund of \$80 on eligible purchases.*

» Visit citipricewind.com

* Based on refunds between January and August 2013

FUCS010513

Get less paper



Sort, store, and shred less mail when you go Paperless.

» Learn more at paperless.universalcard.com

FUCS011413

Citi EasyDeals™



Point Balance As of 01/01/2014

3,127

» See page 3 for more information about your rewards.

AT&T Universal Card

P.O. Box 6284
Sioux Falls, SD 57117-6284

Your Statement Is Inside

MW00184699 1 AV 0.360 NA024726 TMN 007554 0959



CLAUDE A SIMON
254 5TH AVE
FL 3
NEW YORK NY 10001-6406



Pay online www.universalcard.com



Pay by phone 1-800-423-4343



Pay by mail Use this coupon

- Enclose a valid check or money order payable to AT&T UNIVERSAL CARD. No cash or foreign currency.
- Write the last four digits of your account number on your check.

Please print **Address Changes** on the reverse side

Minimum payment due **\$63.00**

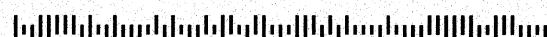
New balance **\$4,222.09**

Payment due date **02/20/14**

Amount enclosed: \$

Account number ending in 3945

AT&T UNIVERSAL CARD
PO Box 183113
Columbus OH 43218-3113



15008 0006300 0422209 0113500 05491139388543945 1617



Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
01/19		PAYMENT THANK YOU	-\$1,135.97
Standard Purchases			
01/02	01/02	ANGIES LIST 8888885478 IN	\$16.90
01/02	01/02	EZPAY FEE NYC WATER 800-766-6616 NJ	\$43.57
01/02	01/02	NYC WATER BOARD/DEP 718-595-7000 NY	\$1,936.39
01/08	01/08	DRI*DBF-TO-MYSQL MINNETONKA MN	\$42.46
01/08	01/08	LOWES #02685* CHESTER NY	\$119.92
01/08	01/08	LOWES #02685* CHESTER NY	\$242.16
01/08	01/08	DRI*SCRIPTCASE V7 MINNETONKA MN	\$543.29
01/08	01/08	THE HOME DEPOT 1242 MIDDLETON NY	\$77.69
01/08	01/08	HILLSTONE 212.689.1090 NEW YORK NY	\$110.37
01/09	01/09	DRI*EXTENDED DOWNLOAD MINNETONKA MN	\$5.39
01/09	01/09	VILLA BERULIA NEW YORK NY	\$50.28
01/10	01/10	WINDSORCOURTGARG456Q10 NEW YORK NY	\$82.00
01/11	01/11	ALLIANCE LOCKSMITHS,IN 09147881414 NY	\$293.96
01/13	01/13	SUNOCO 0374476000 JEFFERSONVILL NY	\$100.00
01/16	01/16	SITECOMPLI, LLC. NEW ROCHELLE NY	\$345.68
01/17	01/17	HILLSTONE 212.689.1090 NEW YORK NY	\$132.79
01/18	01/18	D J*WALL-ST-JOURNAL 8005687625 MA	\$22.99
01/18	01/18	NYC TAXI 2G93 NEW YORK NY	\$11.25
01/18	01/18	PORT IMPERIAL PARKING WEEHAWKEN NJ	\$45.00

Fees charged

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

Interest charged

Total interest charged in this billing period **\$0.00**

2014 totals year-to-date

Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

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	17.14% (V)	\$0.00 (D)	\$0.00
ADVANCES	20.14% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) vary with the market based on the Prime Rate. Balances followed by (D) are determined by the daily balance method (including current transactions).

Citi Easy DealsSM

Points transferred to your
Citi Easy DealsSM
Account: **422**

Citi Easy Deals
Member ID: **8649-7770915**

Earned this period **422**

Adjusted this period **0**

Total Earned this period **422**

Total Earned year to date **422**

» Visit citieasydeals.universalcard.com to
redeem points or for complete program
details.

Start the new year
with new additions
and classic favorites

■ Deals Near You on shopping, dining
and entertainment

■ Redeem from your mobile phone

■ Search brands like these by zip code



» Search Deals Near You
at citieasydeals.universalcard.com/local

Citi Easy DealsSM

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ACCOUNT SUMMARY

Account Number: 4266 8411 0208 2797

Previous Balance	\$69.19
Payment, Credits	-\$69.19
Purchases	+\$229.04
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$229.04

Opening/Closing Date	12/27/13 - 01/26/14
Credit Limit	\$9,600
Available Credit	\$9,370
Cash Access Line	\$1,920
Available for Cash	\$1,920
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$229.04
Payment Due Date	02/23/14
Minimum Payment Due	\$25.00

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 \$35.00 and your APR's will be subject to increase to a maximum 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	10 months	\$245

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	6,230	Redeeming your points for cash back is easy! For example, 2,000 points = \$20 cash back. To review your reward options visit www.chase.com/freedom
+ 1% (1 Pt)/\$1 earned on all purchases	230	
+ Bonus points from Ultimate Rewards Mall	0	
= Total points available for redemption	6,460	

You always earn an unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter, and you'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 spent. Activate for free at chase.com/freedom.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/12	Payment Thank You Image Check	-69.19

PAYMENTS AND OTHER CREDITS

01/12	Payment Thank You Image Check	-69.19
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PURCHASES

12/28	DYN*DYN.COM/CHARGE 603-6684998 NH	19.95
12/29	VOLUSION INC 800-6463517 TX	26.82
01/02	LOOPNET INC 415-243-4200 CA	169.85
01/05	GODADDY.COM 480-5058855 AZ	12.42