

**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
<b>New balance</b>	<b>\$4,222.09</b>

**Credit Limit**

Credit limit	\$12,400
Includes \$8,000 cash advance limit	
<b>Available credit</b>	<b>\$8,177</b>
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 [citipricerewind.com](http://citipricerewind.com)

\* Based on refunds between January and August 2013

FUCS010513

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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



**Pay online** [www.universalcard.com](http://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.

MW00184699 1 AV 0.360 NA024726 TMN 007554 0959



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

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

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

**Amount enclosed: \$**

Account number ending in 3945

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



15008 0006300 0422209 0113500 05491139388543945 1617



T0546E

Account Summary

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

01/19		PAYMENT THANK YOU	-\$1,135.97
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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	MIDDLETOWN	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
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Interest charged

Total interest charged in this billing period	\$0.00
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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			
Standard Purch	17.14% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	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 Deals



Points transferred to your  
Citi Easy Deals<sup>SM</sup>  
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 [citi.easydeals.universalcard.com](http://citi.easydeals.universalcard.com) to  
redeem points or for complete program  
details.

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with new additions  
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- Search brands like these by zip code



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universalcard.com/local](http://citi.easydeals.universalcard.com/local)

Citi Easy Deals<sup>SM</sup>

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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
+ 1% (1 Pt)/\$1 earned on all purchases	230	example, 2,000 points = \$20 cash back. To review your
+ Bonus points from Ultimate Rewards Mall	0	reward options visit <a href="http://www.chase.com/freedom">www.chase.com/freedom</a>
= 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](http://chase.com/freedom).

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
01/12	Payment Thank You Image Check	-69.19
<b>PURCHASES</b>		
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