

AT&T Universal Platinum Card



CLAUDE A SIMON

Member Since 1991 Account number ending in: 6932

Billing Period: **03/25/25-04/22/25**

Billing Inquiries and Customer Service

PO BOX 6500 SIOUX FALLS, SD 57117-6500

1-800-423-4343, (TTY: 711)

www.universalcard.com

APRIL STATEMENT

Minimum payment due:

\$41.00

New balance as of 04/22/25:

\$591.58

Payment due date:

05/20/25

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	18 month(s)	\$737

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	\$799.75
Payments	-\$400.00
Credits	-\$0.00
Purchases	+\$173.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$18.83
New balance	\$591.58

Credit Limit

Credit limit	\$1,000
Includes \$0 cash advance limit	
Available credit	\$408



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

Minimum payment due \$41.00
New balance \$591.58
Payment due date 05/20/25

Amount Enclosed: \$

Account number ending in 6932

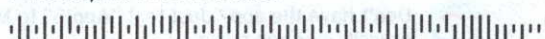
Please make check payable to AT&T UNIVERSAL CARD.

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

0 S7270460 TMN 003182



CLAUDE A SIMON **N0002967
534 W 42ND ST
APT 8
NEW YORK NY 10036-6221



15009 0004100 0059158 0020000 05491130053896932 1613

1022669



CLAUDE A SIMON

Account Summary

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

04/08		ELECTRONIC PAYMENT-THANK YOU	-\$200.00
04/12		ELECTRONIC PAYMENT-THANK YOU	-\$200.00

Standard Purchases

03/25	03/25	PIECE OF CAKE MOVING TEL2126517273 NY	\$173.00
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Fees charged

Date	Description	Amount
04/22	ONE-TIME MEMBERSHIP FEE	\$0.00
Total fees charged in this billing period		\$0.00

Interest charged

Date	Description	Amount
04/22	INTEREST CHARGED TO STANDARD PURCH	\$18.83
Total interest charged in this billing period		\$18.83

2025 totals year-to-date

Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$82.33

Interest charge calculation

Days in billing cycle: 29

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	29.49% (V)	\$803.63 (D)	\$18.83
ADVANCES			
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

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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).

Privacy Notice:

Please see the enclosed Privacy Notice for important information. Any choices you have made previously will continue to apply until you tell us to make a change.

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

3UCS000523



FACTS

WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

CRE252
Rev. April 2024

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **1-877-640-3983** — our menu will prompt you through your choices. For TTY: We accept **711** or other Relay Service.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing.

Questions?

Call 1-877-640-3983. For TTY: We accept 711 or other Relay Service or call the Customer Service number on the back of your credit card or on your billing statement.



Language Practices at Citibank

English	Please be advised that verbal and written communication from Citi may be in English as we may not be able to provide servicing related communications in all languages. These communications may include, but are not limited to, account agreements, statements and disclosures, change in terms or fees, or any servicing of your account. If you need assistance in a language other than English, please contact us as we have language services that may be of assistance to you.
Spanish	Por favor, tenga en cuenta que las comunicaciones verbales y escritas de Citi podrían estar únicamente en inglés, ya que, tal vez, no podamos proporcionar comunicaciones relacionadas con los servicios en todos los idiomas. Estas comunicaciones podrían incluir, entre otras, contratos, divulgaciones y estados de cuenta, cambios en los términos o en los cargos, así como cualquier documento de mantenimiento de su cuenta. Si necesita ayuda en un idioma distinto al inglés, por favor, comuníquese con nosotros, ya que tenemos servicios de idiomas que podrían serle útiles.
Arabic	السلامة ان الاتصالات المكتوبة من Citi قد تكون باللغة الإنجليزية، إذ ربما لا يكون بمقدورنا تقديم خدمات باللغة العربية، لذلك، قد تشمل هذه الاتصالات، على سبيل المثال لا الحصر، اتفاقيات الحساب وكتوب الحسابات والقرارات والتغيير في الشروط والأحكام أو الرسوم؛ أو أي خدمات أخرى، إذا كنت بحاجة إلى مساعدة أخرى غير اللغة الإنجليزية، يرجى الاتصال بنا حيث نوجد لدينا لغات لغوية قد تكون مفيدة بالنسبة لك.
Armenian	Ցանկանալով նրա ծախսերը և գրքերը, Citi-ի կողմից բանկային և գրքային հաճախորդները կարող են լինել անգլերենով, բանկի որոշումները, հարկային հաշիվները և հաշվառման հաշիվները կարող են լինել անգլերենով, բանկային հաշիվները կարող են լինել անգլերենով: Այս հաճախորդները կարող են ստանալ հաշիվներ և հաշվառման հաշիվներ անգլերենով, պայմանների կառուցվածքը հաշվառման հաշիվները կարող են լինել անգլերենով, բանկային հաշիվները կարող են լինել անգլերենով, բանկային հաշիվները կարող են լինել անգլերենով:
Chinese Simplified	请注意，Citi 可能使用英文进行口头和书面通信，因为我们可能无法以所有语言提供服务相关的通信。这些通信可能包括但不限于账户协议、账单与披露声明、条款或费用变更，或为用户提供提供的任何服务。如果您需要英文以外的其他语言的帮助，请与我们联系，因为我们会为您提供帮助。我们可能无法以所有语言提供服务。如果您需要以英文以外的其他语言为您提供帮助，请联系我们，我们将为您提供帮助。
Chinese Traditional	謹此通知，凡由 Citi 發出之所有口頭及書面通訊可能僅以英文提供，因為我們無法以所有語言提供與服務相關的通訊。這些通訊可能包括但不限於：帳戶協議、對帳單及披露、條款或費用更改，或任何為您帳戶提供的服務等。如果您需要以英文之外的其他語言為您提供協助，請聯絡我們，我們有語言服務可以幫到您。
French	Veillez noter que les communications verbales et écrites de Citi peuvent être formulées en anglais, car nous ne sommes pas en mesure de fournir des communications sur les services dans toutes les langues. Ces communications peuvent inclure, sans s'y limiter, les conventions de comptes, les déclarations et divulgations, la modification des conditions ou des frais ou la gestion de votre compte. Si vous avez besoin d'assistance dans une langue autre que l'anglais, veuillez nous contacter, nos services linguistiques sont là pour vous aider.
Hindi	आपकी सूचित किया जाता है कि हो सकता है कि Citi की ओर से मौखिक और लिखित संवाद अंग्रेजी में हो क्योंकि हम शायद सेवा संबंधी संवाद सभी भाषाओं में प्रदान करने की स्थिति में न हों। इन संवादों में से शामिल हो सकते हैं, खाता अनुबंध, विवरण तथा प्रकीर्ण, शर्तों या शुल्क में परिवर्तन, या आपके खाते की सेवा से जुड़े कोई संवाद, पर ये इन्हें एक सीमित नहीं है। यदि आपको अंग्रेजी के अलावा किसी अन्य भाषा में मदद चाहिए, तो कृपया हमसे संपर्क करें क्योंकि हमारे पास ऐसी भाषा सेवाएँ हैं जो आपके लिए सहायक हो सकती हैं।
Korean	모든 언어로 서비스 관련 커뮤니케이션을 제공하지 못할 수 있으므로 Citi로부터의 구두 및 서면 커뮤니케이션은 영어로 제공될 수 있습니다. 이러한 커뮤니케이션 내용에는 계좌 계약, 명세서 및 공시, 약관이나 수수료의 변경 또는 귀하의 계좌에 대한 서비스 등이 포함되지만 이에 국한되지 않습니다. Citi는 언어 서비스를 제공하므로 영어 이외의 다른 언어로 도움이 필요할 경우 영구적 언어 서비스에 연락하시거나 도움을 받으실 수 있습니다.