

**We have processed
your request**

**ACCOUNT NUMBER
5398700752507545**

PO Box 6500
Sioux Falls, SD 57117-6500

June 23, 2010



KEVIN E SAUNDERS
1668 TRUMANSBURG RD
ITHACA, NY 14850-9213

www.universalcard.com

Dear KEVIN E SAUNDERS

This communication confirms that you have recently accepted the terms of a balance transfer offer on your AT&T Universal Platinum Card account.

**What you need
to know**

- Effective 06/19/10, a promotional Annual Percentage Rate (APR) of 0.00% will apply to each transferred balance made under this offer until 11/01/11.
- This rate does not modify the current rates of any existing balances you may have on your account and does not apply to cash advances.
- After 11/01/11, any remaining balance from this offer will be subject to an APR of 14.99% for purchases.

This letter should be kept for future reference. It does not modify your Card Agreement except as described above. If you have multiple accounts with us, this change only impacts the account listed at the top of the letter. If you do not want to accept this special promotional rate offer, please call us at 1-800-423-4343 by 08/09/10 and we will reinstate your standard APR of 14.99% for purchases.

We appreciate your business and each opportunity to serve you.

Sincerely,

S. Larson
Customer Service Department

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Please keep this letter for future reference.