

www.universalcards.com

Account Member
KEVIN E SAUNDERS

Account Number
5398 7007 5250 7545

How to Reach Us
1-800-423-4343

Customer Service
PO BOX 6500
SIOUX FALLS, SD
57117-6500

Extra Cash From Citi

extracash.universalcards.com

Payments, Credits and Adjustments

Sale	Post	Description	Amount
	06/15	PAYMENT THANK YOU	-3,640.22
	06/16	CLICK-TO-PAY PAYMENT, THANK YOU	-67.37

Standard Purchases

Sale	Post	Description	Amount
06/04	06/04	LOWES #01864* ITHACA NY	3.45
06/04	06/04	WAL-MART ITHACA NY	5.35
06/04	06/04	PRIZE DINER ITHACA NY	8.63
06/06	06/06	SUNOCO 0387854300 TRUMANSBURG NY	36.99
06/07	06/07	Identity Monitor Jun 866-279-9637 DE	12.95
06/27	06/27	SUNOCO 0387854300 TRUMANSBURG NY	44.44

Balance Transfer - Charged To Offer 6

Sale	Post	Description	Amount
06/22	06/22	BAL XFR. CAPITAL ONE	2,180.87

Categorized Purchase Activity

Air Travel	Auto Rental	Entertainment	Health Care	Lodging	Merchandise
0.00	0.00	0.00	0.00	0.00	21.75
Miscellaneous	Organizations	Other Travel	Restaurants	Services	Vehicle Services
2,180.87	0.00	0.00	8.63	0.00	81.43

Fees

Sale	Post	Description	Amount
	07/02	PURCHASES BAL TRANS FEE	65.42
TOTAL FEES FOR THIS PERIOD			65.42

Account Activity

Jun 03- Jul 02, 2010

Summary of Account Activity

Previous Balance	\$3,640.22
Payments	-\$3,707.59
Other Credits	-\$0.00
Purchases	+\$2,292.68
Cash Advances	+\$0.00
Fees Charged	+\$65.42
Interest Charged	+\$18.51
New Balance	\$2,309.24
Past Due Amount	\$0.00
Amt. Over Credit Limit	\$0.00

Credit Limit	\$24,400
Available Credit	\$22,090
Cash Advance Limit	\$4,400
Available Cash Limit	\$4,400
Statement Closing Date	07/02/2010
Days in Billing Cycle	30

Minimum Payment Due: New Balance:

\$41.51

\$2,309.24

Payment Due Date:

07/28/2010

Payment must be received by 5:00 PM
local time on the payment due date.

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39 late fee and your APRs may be increased up to the variable 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	13 year(s)	\$3,930
\$72	3 year(s)	\$2,624 (Savings=\$1,306)

For information about credit counseling services, call 1-877-337-8187.

www.universalcards.com

date paid _____ amount paid _____ check # _____

Detach and follow payment instructions on reverse
Make check payable to: **AT&T Universal Card**

15398700752507545 0004151 0230924 0370700 0210

New Balance:

\$2,309.24

Minimum Payment Due:

\$41.51

Payment Due Date:

07/28/2010

Account Number:

5398 7007 5250 7545

Amount Enclosed:

Payment must be received by 5:00 PM
local time on the payment due date.

KEVIN E SAUNDERS
1668 TRUMANSBURG RD
ITHACA NY 14850-9213

AT&T UNIVERSAL CARD
P.O. BOX 182564
COLUMBUS, OH43218-2564

Account Number

**** * 7545

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Access your account online:www.universalcards.com

Interest Charged		
	Post	Description
		Amount
	07/02	INTEREST CHARGED TO STANDARD PURCH
		18.51
		TOTAL INTEREST FOR THIS PERIOD
		18.51

2010 Totals Year-to-Date	
Total Fees charged in 2010	\$65.70
Total Interest charged in 2010	\$107.80

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard Purch	14.990%	\$1,502.50 (D)	\$18.51
Offer 6	0.000%	\$799.65 (D)	\$0.00
ADVANCES			
Standard Adv	25.240% (V)	\$0.00 (D)	\$0.00

Extra Cash from Citi Summary		extracash.universalcards.com	
Extra Cash from Citi Member ID 8649-5665970			
Extra Cash Earned This Period	Extra Cash Adjustments This Period	Total Extra Cash Earned This Period	Extra Cash Transferred to your Extra Cash From Citi Account
11.18	0.00	11.18	0.00

For complete program details, your most current Extra Cash balance and ways to redeem your Extra Cash earned, visit the Extra Cash from Citi website.

Transfer additional high-rate balances and save!

Interest and Fee Information	
APR for Check Transactions	0.000% (Promotional APR on transferred balances until 11/01/2011.) After 11/01/2011, you will be charged the standard APR for purchases, currently 14.990%.
Use by Date	In order to qualify for this offer, your check(s) must be received by us and posted to your account by 08/30/2010. If you use the check after that date, we may still honor the check but you will not receive the promotional APR. Instead, the standard APR for purchases will apply.
Fee	3.00% of the amount of each balance transfer, but not less than \$5.
Paying Interest	We will begin charging interest on this check(s) on the transaction date.

- Your credit line may increase up to a total credit line of \$24,400 based upon our review of your credit history, and includes any credit line increases that you may have received within the last 60 days.

Each Balance Transfer is subject to a one-time transaction fee.

Don't forget to use your AT&T Universal Platinum Card which offers you up to 30 free calling minutes good toward U.S. domestic and international calls, and 2 free directory assistance inquiries per month.

Congratulations on your recent credit limit increase!
new total credit limit.

Please note your

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Access your account online:www.universalcards.com

Your statement has changed for the better. To make it easier for you to manage your account, we've enhanced your billing statement to highlight important information at a glance. To learn more about the Credit Card Act visit newcreditcardlaws.citicards.com

Privacy Notice
notice for important information.

Please see the enclosed privacy

Get a \$10 discount on \$100 gift cards purchased with your card. Choose from great brands like Macy's, Gap, Land's End, Ruby Tuesday and TJ Maxx. Visit extracash.universalcards.com and use 10 dollars in Extra Cash to get your discount.

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. Certain balance transfer offers may take away the grace period on purchases. If that is the case, the balance transfer offer will describe what happens. We will begin charging interest on cash advances and balance transfers on the transaction date.

How We Calculate Your Balance Subject to Interest Rate. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Summary of Account Activity.

Variable APRs. APRs followed by (V) may vary.

Minimum Interest Charge. If you are charged interest, the charge will be no less than 50 cents.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau, write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Customer Service number shown on the front.

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Customer Service address shown on the front. If you use the form below, please call Customer Service for assistance.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Customer Service address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

How To Reach Us: 1-999-999-9999 (9999) CALL COLLECT
www.aaaaaaaaaaaaaaaaaaaaaaaaaaaa.com

Customer Service: BOX 99999
CITYXXXXXXXXXX ST 99999-9999

Notification of Disputed Item

Please call Customer Service before completing this form. Please sign and return this form (or a copy) to the Customer Service address on this statement. If you use this form, record the information on the reverse for your records. Don't mail the form with your payment. You authorize us to send information you provide regarding this dispute to the merchant. Please print in blue or black ink.

CASE ID: _____

Name (Please Print) _____

Signature/Date _____

Account # _____

Reference # _____ Amount of Dispute \$ _____

Merchant _____

I examined the charges on my account and dispute a charge for the following reason:

- ☐ 1. Neither I nor anyone authorized by me made the charge listed above or received the goods and services represented by this charge. **(If you don't recognize a sale, choose this option and call Customer Service immediately).**
- ☐ 2. I participated in a transaction with the merchant, but was billed for _____ transaction(s) totaling \$_____ that I didn't engage in, nor did anyone else authorized by me. I have all my cards in my possession. **Enclose copy of Authorized sales slip.**
- ☐ 3. I haven't received the merchandise. Expected delivery date was ____/____/_____. I contacted the merchant on ____/____/_____. The response was _____.
(You must contact the merchant.)
- ☐ 4. I returned/canceled(circle one) merchandise on ____/____/_____ because_____. **Enclose copy of return receipt, postal receipt or proof of refund.**
- ☐ 5. The attached credit slip was listed as a charge.
- ☐ 6. I was issued a credit slip for \$_____ on ____/____/_____. It was not shown on my statement. **Enclose copy of credit slip.**
- ☐ 7. Merchandise shipped to me arrived damaged and/or defective on ____/____/_____. I returned it on ____/____/_____. Merchant response was _____. **Enclose copy of postal receipt and/or credit slip.**
- ☐ 8. My account was charged \$_____, but I should have been billed \$_____. **Enclose copy of sales receipt and/or other documents showing correct amount.**
- ☐ 9. **Other** – Attach a letter describing the dispute.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$3 for each copy of a billing statement that dates back 3 months or more. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

• **Online Bill Payment Service.** If you enroll in this service, you can make payments online. Sign on to Account Online every month and pay your bill electronically using your checking or savings account. If we receive your request to make an Online Bill Payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an Online Bill Payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first Online Bill Payment.

• **AutoPay Service.** If you enroll in this service, your payment amount will be deducted automatically from the account you pick. Your card account will be credited on the due date with that amount. To enroll in AutoPay, visit Account Online today.

• **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

• **Express Payments.** You can send payment by courier or express mail to the Express Payments Address. This address is: Citi Cards, Attention: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.