



Summary of Account Activity

Previous Balance	\$14,638.07
Payments/Debits	-\$0.00
Other Credits	-\$0.00
Purchases	+\$549.08
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$15,187.15

Credit Limit	\$20,000.00
Available Credit	\$4,812.85
Cash Advance Limit	\$3,500.00
Available for Cash Advance	\$3,500.00
Statement Closing Date	07/01/23
Days in Billing Cycle	30

Payment Information

New Balance	\$15,187.15
Minimum Payment Due	\$15,187.15
Payment Due Date	07/24/23
Past Due Amount	\$14,638.07
Minimum Payment Due includes Past Due Amount and/or Overlimit Amount.	

Payment Address:

CARD SERVICES
 PO BOX 875852
 KANSAS CITY MO 64187-5852

Telephoning about billing errors will not preserve your rights under federal law.

Contact Us:

Lost/Stolen and
 General Inquiries: 888-494-5141
 Alternate Number: 816-843-2000

Cardholder Name
 KAREN SARTORI
 Payment Reference Number
 00000661765
 Account Number
 XXXX XXXX XXXX 9815
 Page 1 of 4

IMPORTANT - You've missed a payment

Your account is seriously past due. Please submit a payment equal to or greater than the Minimum Amount Due immediately. You may also call us at 855.224.0861 to request a special payment arrangement. Disregard this notice if a payment has already been made.

If you are experiencing financial difficulties due to the current health pandemic, please contact us at 888.494.5141 to discuss payment options best suited to your needs. We are here to help.

Electronic statements will simplify your life, help you become more organized and are good for the environment. Sign up for eStatements today! Visit www.umb.com or use your mobile app, log in, click your credit card account tile, select **Settings** from the menu and then **Statement Preferences**. Set your preference to **Electronic Delivery**. We make up to 18 months of eStatements available to you at no cost. Your electronic **Account Statements** are accessible under the **Services** menu option.

Late Payment Warning:

If we do not receive your minimum payment by the Payment Due Date, you may have to pay a late fee up to \$39.00.

If you are experiencing financial difficulties due to a recent natural disaster, please contact us at 888.494.5141 to discuss payment options best suited to your needs. We are here to help.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.



Cardholder Name: KAREN SARTORI

Account Number: XXXX XXXX XXXX 9815

Transaction Information

Transaction Date	Posting Date	Reference Number	Description	Amount
06/06	06/07	24492153157717193896786	SPOTIFY 877-778-1161 NY	10.83
06/17	06/19	24755423169161691920050	HAMPTON INNS WENTZVILLE MO	148.05
06/19	06/20	24692163170103248974755	RESIDENCE INN - NASHVI MURFREESBORO TN	251.90
06/22	06/25	24431063174750642060864	COMFORT INN BONNER BONNER SPRINGKS	138.30

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	0.00%	\$549.08	\$0.00

(v) = Variable Rate

80581820 - 01.6551 - 0001 - 0002 -