



Summary of Account Activity

| | |
|--------------------|---------------------------------|
| Previous Balance | \$15,187.15 |
| Payments/Debits | 59 ⁰⁰ { -\$15,241.15 |
| Other Credits | -\$0.00 |
| Purchases | +\$1,804.06 |
| Cash Advances | +\$0.00 |
| Fees Charged | +\$0.00 |
| Interest Charged | +\$0.00 |
| New Balance | = \$1,750.06 |

Payment Information

| | |
|---------------------|------------|
| New Balance | \$1,750.06 |
| Minimum Payment Due | \$1,750.06 |
| Payment Due Date | 08/24/23 |

Cardholder Name
KAREN SARTORI
Payment Reference Number
00000661765
Account Number
XXXX XXXX XXXX 9815
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| | |
|----------------------------|-------------|
| Credit Limit | \$20,000.00 |
| Available Credit | \$18,249.94 |
| Cash Advance Limit | \$3,500.00 |
| Available for Cash Advance | \$3,500.00 |
| Statement Closing Date | 08/01/23 |
| Days in Billing Cycle | 31 |

Payment Address:
CARD SERVICES
PO BOX 875852
KANSAS CITY MO 64187-5852

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

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

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.

Transaction Information

| Transaction Date | Posting Date | Reference Number | Description | Amount |
|------------------|--------------|-------------------------|--|------------|
| 06/30 | 07/02 | 74314473183000119133142 | CHECK PAYMENT THANK YOU | - 7,152.97 |
| 07/11 | 07/12 | 24692163192100819931804 | AMZN Mktp US*BW8MJ6503 Amzn.com/billWA | 12.98 |



Cardholder Name: KAREN SARTORI

Account Number: XXXX XXXX XXXX 9815

Transaction Information Continued

| Transaction Date | Posting Date | Reference Number | Description | Amount |
|------------------|--------------|-------------------------|---|------------|
| 07/11 | 07/12 | 24692163192100820693781 | Amazon.com*M04HS84U3 Amzn.com/billWA | 16.38 |
| 07/13 | 07/14 | 24492153194745799611288 | TEACHERSPAYTEACHERS.COM 646-588-0910 NY | 433.60 |
| 07/14 | 07/14 | 74314473195000120553755 | CHECK PAYMENT THANK YOU | - 4,169.60 |
| 07/14 | 07/14 | 74314473195000120553789 | CHECK PAYMENT THANK YOU | - 3,369.50 |
| 07/16 | 07/16 | 74314473197000009505718 | CHECK PAYMENT THANK YOU | - 549.08 |
| 07/22 | 07/23 | 24692163203107305368752 | AMZN Mktp US*ER9HA5K03 Amzn.com/billWA | 638.31 |
| 07/22 | 07/23 | 24692163203107292973226 | AMZN Mktp US*WB1YF39X3 Amzn.com/billWA | 192.03 |
| 07/26 | 07/27 | 24717053207272078060430 | WWW SCHOOLMATE COM 800-5168339 NE | 398.40 |
| 07/27 | 07/30 | 24034543209003205413877 | ROYAL GORGE AUTO CARE CANON CITY CO | 53.36 |
| 07/28 | 07/30 | 24492163209000028604841 | HEGGERTY.ORG HEGGERTY.ORG IL | 59.00 |

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% | \$1,750.06 | \$0.00 |

(v) = Variable Rate

31.02

80582130 - 015484 - 0001 - 0002 -