



### Summary of Account Activity

Previous Balance	\$1,750.06
Payments/Debits	-\$1,750.06
Other Credits	-\$0.00
Purchases	+\$707.18
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$707.18</b>

Credit Limit	\$20,000.00
Available Credit	\$19,292.82
Cash Advance Limit	\$3,500.00
Available for Cash Advance	\$3,500.00
Statement Closing Date	09/01/23
Days in Billing Cycle	31

### Payment Information

New Balance	\$707.18
Minimum Payment Due	\$707.18
Payment Due Date	09/25/23

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

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

Cardholder Name  
 KAREN SARTORI  
 Payment Reference Number  
 00000661765  
 Account Number  
 XXXX XXXX XXXX 9815  
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**Contact Us:**  
 Lost/Stolen and  
 General Inquiries: ..... 888-494-5141  
 Alternate Number: ..... 816-843-2000

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](http://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](http://UMB.com/fraudalerts).

### Transaction Information

Transaction Date	Posting Date	Reference Number	Description	Amount
08/07	08/08	24037243219900012984275	MCCASLAND GLASS CANON CITY CO	78.28
08/07	08/08	24226383220091002249242	WAL-MART #1019 CANON CITY CO	253.49

*Toby* 78.28  
*Moral* 253.49



Cardholder Name: KAREN SARTORI

Account Number: XXXX XXXX XXXX 9815

### Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Description	Amount
08/07	08/08	24455013219141001537309	WAL-MART #1019 CANON CITY CO	<i>Nurse</i> 74.42
08/14	08/15	24226383227091003782582	WAL-MART #1019 CANON CITY CO	<i>Kyle</i> 28.68
08/23	08/24	24011343235000040757302	SENROR WOOLY WWW.SENORWOOLIL	<i>Span</i> 150.00
08/24	08/25	24037243236900013000039	MIDDICKS LOCKSMITH SHOP CANON CITY CO	<i>Keys</i> 61.73
08/27	08/27	74314473239000118216959	CHECK PAYMENT THANK YOU	-1,750.06
08/28	08/29	24445003241400199704212	WM SUPERCENTER #1019 CANON CITY CO	<i>Sandra</i> 34.16
08/28	08/29	24445003241400199704139	WM SUPERCENTER #1019 CANON CITY CO	<i>Art</i> 26.42

### 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%	\$707.18	\$0.00

(v) = Variable Rate

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