



Summary of Account Activity

Previous Balance	\$707.18
Payments/Debits	-\$0.00
Other Credits	-\$0.00
Purchases	+\$7,800.66
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$8,507.84

Credit Limit	\$20,000.00
Available Credit	\$11,492.16
Cash Advance Limit	\$3,500.00
Available for Cash Advance	\$3,500.00
Statement Closing Date	10/01/23
Days in Billing Cycle	30

Payment Information

New Balance	\$8,507.84
Minimum Payment Due	\$8,507.84
Payment Due Date	10/27/23
Past Due Amount	\$707.18
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.

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

IMPORTANT - You've missed a payment

Your account is past due. Please submit a payment equal to or greater than the Minimum Amount Due immediately. 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
09/05	09/06	24226383249091007920026	WAL-MART #1019 CANON CITY CO	Elom Open house 36.54
09/07	09/08	24445003251400186796681	WM SUPERCENTER #1019 CANON CITY CO	MS Open house 17.82
09/15	09/15	24492163258000002787240	SP MATH STACKERS HTTPSMATHSTACTX	PS Grant 658.00
09/15	09/17	24492163258000032456345	HEGGERTY.ORG HEGGERTY.ORG IL	PS Grant 192.24
09/16	09/17	24011343259000015116469	SP THE FIDGET GAMES WWW.THEFIDGETTX	88.97
09/19	09/20	24492163262000030138097	WWW.COLORADOLEAGUE.ORG HTTPSWWW.COLOCO	Membership 4,011.84
09/20	09/22	24943003264400495000017	PIZZA HUT 035004 CANON CITY CO	Paek 85.76
09/20	09/22	24455013264141001404165	WAL-MART #1019 CANON CITY CO	Paek 72.38
09/22	09/24	24493983265700929989859	LAKESHORE LEARNING MATER 310-537-8600 CA	PS Grant 183.66
09/22	09/22	24492163265000010876390	SP HEY DUDE SHOES WWW.HEYDUDESHCO	152.00
09/25	09/28	24639233270900016700197	WILLIAM V MACGILL & CO 603-8892564 IL	PS Grant 455.45
09/26	09/27	24247603270000964747395	THE NED SHOW 877-872-9696 WA	NOV 03 1,526.00
09/27	09/29	24639233271900012500020	COLORADO ASSOCIATION OF S720-6624776 CO	Nurse 320.00

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%	\$7,800.66	\$0.00

(v) = Variable Rate

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