



### Summary of Account Activity

Previous Balance	\$6,787.25
Payments/Debits	-\$867.69
Other Credits	-\$0.00
Purchases	+\$661.45
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$6,581.01</b>

### Payment Information

New Balance	\$6,581.01
Minimum Payment Due	\$6,581.01
Payment Due Date	12/27/23
Past Due Amount	\$5,919.56
Minimum Payment Due includes Past Due Amount and/or Overlimit Amount.	

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

Credit Limit	\$20,000.00
Available Credit	\$13,418.99
Cash Advance Limit	\$3,500.00
Available for Cash Advance	\$3,500.00
Statement Closing Date	12/01/23
Days in Billing Cycle	30

#### 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.

#### \*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](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).



Cardholder Name: KAREN SARTORI

Account Number: XXXX XXXX XXXX 9815

### Transaction Information

Transaction Date	Posting Date	Reference Number	Description	Amount
11/05	11/07	24755423310153104755338	LOVELAND EMBASSY SUITE 970-5936200 CO 3695: EMBASSY SUITES 000080538 CHECK IN/OUT: 11/03/2023	298.00
11/08	11/09	24226383313091003814760	WAL-MART #1019 CANON CITY CO 5411: GROCERY STORES, SUPERMARKETS 000081212	62.05
11/09	11/12	24445003314500477858325	DOMINO'S 6275 719-275-1631 CO 5814: FAST FOOD RESTAURANTS 000081212	115.27
11/12	11/13	24445003317400203370579	WM SUPERCENTER #1019 CANON CITY CO 5411: GROCERY STORES, SUPERMARKETS 000081212	44.76
11/14	11/16	24270763319207629107924	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108096	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108120	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108146	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108203	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108245	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108302	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108377	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108435	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108500	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108591	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108658	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108682	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108732	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108781	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00

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Cardholder Name: KAREN SARTORI

Account Number: XXXX XXXX XXXX 9815

### Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Description	Amount
11/14	11/16	24270763319207629108823	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108906	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108930	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108955	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629108997	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109110	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109193	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109235	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109292	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109334	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/14	11/16	24270763319207629109383	CBI ONLINE 800-882-0757 CO 9399: GOVERNMENT SERVICES NOT ELSEWHERE CLASSIFIED 000080215	4.00
11/15	11/16	24692163319105524068949	Prime Video *9Q8VT3EN3 888-802-3080 WA 5818: LARGE DIGITAL GOODS MERCHANT 000098109	8.66
11/16	11/17	24692163320106198758168	Prime Video *2X5PY2723 888-802-3080 WA 5818: LARGE DIGITAL GOODS MERCHANT 000098109	4.11
11/25	11/29	74314473333821973600531	CHECK PAYMENT THANK YOU	- 867.69
11/28	11/29	24270743332900012316236	LIGHTSPEED TECHNOLOGIES 800-7328999 OR 7399: BUSINESS SERVICES NOT ELSEWHERE CLASSIFIED 000097062	24.60

### 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%	\$661.45	\$0.00

(v) = Variable Rate