





### Summary of Account Activity

Previous Balance	\$543.85
Payments/Debits	-\$0.00
Other Credits	-\$130.24
Purchases	+\$484.52
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$0.00</b>
<b>New Balance</b>	<b>= \$898.13</b>

Credit Limit	\$10,000.00
Available Credit	\$9,101.87
Cash Advance Limit	\$0.00
Available for Cash Advance	\$0.00
Statement Closing Date	05/01/23
Days in Billing Cycle	30

### Payment Information

New Balance	\$898.13
Minimum Payment Due	\$898.13
Payment Due Date	05/24/23
Past Due Amount	\$413.61
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	PENELOPE MARTIN-KNOX
Payment Reference Number	00000588475
Account Number	XXXX XXXX XXXX [REDACTED]
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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](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).



CARD CENTER  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Please contact your company's program administrator for address changes. If you have any questions please contact 888-494-5141.

PENELOPE MARTIN-KNOX  
 RAYTOWN SCHOOL DISTRICT  
 6608 RAYTOWN ROAD  
 6608 RAYTOWN ROAD  
 RAYTOWN MO 64133

Account Number	XXXX XXXX XXXX [REDACTED]
New Balance	\$898.13
Payment Due Date	05/24/23
Past Due Amount	\$413.61
Minimum Payment	\$898.13
Amount Enclosed	

CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY MO 64187-5852

Cardholder Name: PENELOPE MARTIN-KNOX

Account Number: XXXX XXXX XXXX

## Transaction Information

Transaction Date	Posting Date	Reference Number	Description	Amount
04/11	04/11	24055223101286581600058	JACK STACK BARBEQUE CATE 913-956-5700 KS	238.00
04/25	04/25	24692163115102026389291	PANERA BREAD #202369 816-795-9800 MO	246.52
04/26	04/27	74138293117084001990980	LANDS END BUS OUTFITTERS DODGEVILLE WI	-101.48
04/26	04/27	74138293117084001991061	LANDS END BUS OUTFITTERS DODGEVILLE WI	-28.76

## 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%	\$484.52	\$0.00

(v) = Variable Rate