



### Summary of Account Activity

Previous Balance	\$1,508.12
Payments/Debits	-\$0.00
Other Credits	-\$204.06
Purchases	+\$2,625.77
Cash Advances	+\$0.00
<b>Fees Charged</b>	+\$0.00
<b>Interest Charged</b>	+\$0.00
<b>New Balance</b>	= \$3,929.83

### Payment Information

New Balance	\$3,929.83
Minimum Payment Due	\$3,929.83
Payment Due Date	07/24/23
Past Due Amount	\$1,304.06
Minimum Payment Due includes Past Due Amount and/or Overlimit Amount.	

Cardholder Name	PENELOPE MARTIN-KNOX
Payment Reference Number	00000588475
Account Number	XXXX XXXX XXXX [REDACTED]
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Credit Limit	\$10,000.00
Available Credit	\$6,070.17
Cash Advance Limit	\$0.00
Available for Cash Advance	\$0.00
Statement Closing Date	07/01/23
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).



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	\$3,929.83
Payment Due Date	07/24/23
Past Due Amount	\$1,304.06
Minimum Payment	\$3,929.83
Amount Enclosed	

CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY MO 64187-5852



Cardholder Name: PENELOPE MARTIN-KNOX

Account Number: XXXX XXXX XXXX XXXX

### Transaction Information

Transaction Date	Posting Date	Reference Number	Description	Amount
06/09	06/11	24607943161968332288084	FIREBIRDS-LEE'S SUMMIT LEES SUMMIT MO	878.64
06/16	06/18	24906043168041600230723	CHATEAU ON LAKE RESORT BRANSON MO	369.63
06/17	06/19	24906043169041600159889	CHATEAU ON LAKE RESORT BRANSON MO	733.20
06/18	06/20	24906043170041600138914	CHATEAU ON LAKE RESORT BRANSON MO	244.40
06/21	06/22	24445003173000900009448	WALGREENS #5357 800-289-2273 MO	399.90
06/29	06/30	74943003180968199909184	GRN VALLEY HOTEL FD 999999999 NV	- 204.06

### 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%	\$2,625.77	\$0.00

(v) = Variable Rate

Cardholder Name: PENELOPE MARTIN-KNOX

Account Number: XXXX XXXX XXXX XXXXXXXXXX

## Do you need to dispute a transaction?

If you believe that your statement is incorrect or would like additional information about a transaction on your statement, please contact us at 888-494-5141 for assistance. You must notify us within sixty (60) days from the transaction date to dispute any erroneous transactions.

### **Commercial Card Services:**

888-494-5141

24/7/365

When you wish to dispute a Card transaction, you must provide us with the following information: (i) User ID (if applicable); (ii) Card account number; (iii) the dollar amount of any billing dispute or suspected error; (iv) reason that you believe the bill is incorrect; and (v) a summary of the steps that you may have already taken with the merchant in question to resolve the matter.

We will investigate the disputed amount and determine whether, in our view, the amount was properly billed to your account. Until we complete our investigation and determine whether the amount was properly billed, you will not be liable for the amount of the disputed transaction.

## Has a Card been lost, stolen or otherwise compromised?

You must notify us at once if a Card is lost or stolen. You should also notify us if you think someone used one of your Cards without authorization. Please contact our Commercial Card Services team immediately if you believe a Card belonging to you is lost, stolen or has been compromised in any way.

### **Commercial Card Services:**

888-494-5141

24/7/365

