

04-1200-CD  
CITIBANK (SOUTH DAKOTA) N.A. VS GARY I TEATS

Citibank vs Gary Teats  
2004-1200-CD

BURTON NEIL & ASSOCIATES, P.C.  
By: Burton Neil, Esquire  
Identification No. 11348  
1060 Andrew Drive, Suite 170  
West Chester, PA 19380  
(610) 696-2120  
Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.  
701 East 60th Street North, Sioux Falls, SD  
Plaintiff

v.

GARY I TEATS  
Rd #2 Box 42a, Clearfield PA 16830-9775  
Defendant

: IN THE COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PENNSYLVANIA

: NO. 04-1200-CD

: CIVIL ACTION - LAW

### COMPLAINT NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claim set forth against you. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

#### LAWYER REFERENCE AND INFORMATION SERVICE

David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
Telephone No. 814-765-2641 Ext. 5982

c-2213

FILED ICC SHF  
m/j: 25801  
AUG 06 2004 Any fd. 8500  
William A. Shaw  
Prothonotary/Clerk of Courts

BURTON NEIL & ASSOCIATES, P.C.

By: Burton Neil, Esquire

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Attorney for Plaintiff

CITIBANK (SOUTH DAKOTA) N.A.  
701 East 60th Street North, Sioux Falls, SD  
Plaintiff

: IN THE COURT OF COMMON PLEAS

: CLEARFIELD COUNTY, PENNSYLVANIA

v.

: NO.

GARY I TEATS

Rd #2 Box 42a, Clearfield, PA

Defendant

: CIVIL ACTION - LAW

### Complaint

1. The plaintiff is Citibank (South Dakota) N.A., with place of business located at 701 East 60th Street North, Sioux Falls, South Dakota.

2. The defendant is Gary I. Teats, who resides at Rd #2 Box 42a, Clearfield, Clearfield County, Pennsylvania.

3. Plaintiff, a national banking association, engages in various types of banking business including consumer lending through the issuance of credit cards.

4. Plaintiff furnished consumer credit to the defendant by means of a credit card with account number 5491492011210717 hereinafter referred to as the credit card account.

5. Plaintiff maintained an accurate and running record of all debits and credits to the credit card account in its books of account.

6. Plaintiff mailed defendant a written statement each month which accurately stated the debits and credits to the credit card account for the prior billing period.

7. Defendant received the monthly statements from plaintiff for the credit card account including the statement attached hereto as Exhibit A statement without protest, dispute or objection.

8. Defendant in not protesting, disputing or objecting to the statements including the Exhibit A statement thereby assented and agreed to the correctness of the balance due on the credit card account so as to constitute an account stated.

9. The amount due plaintiff on the account stated, less credits, if any issued subsequent to the Exhibit A statement, is \$8,518.67.

Wherefore, plaintiff demands judgment against defendant for the sum of \$8,518.67, and the costs of this action.

BURTON NEIL & ASSOCIATES, P.C.

By: 

Burton Neil, Esquire  
Attorney for Plaintiff

The law firm of Burton Neil & Associates, P.C. is a debt collector.

06/02/04 \$8518.67 \$9999.99  
 PMT DUE DATE NEW BALANCE MIN AMT DUE

SITE:KC-CL TM:CO-5000 ACID:KCB7150  
 06/01/04 17:27:52:

GARY I TEATS  
 RD #2 BOX 42A  
 CLEARFIELD  
 16830-9775000

PA

MELLON  
 P.O. BOX 8106  
 S HACKENSACK, NJ  
 07606-8106

# Platinum



Account Number  
 5491 4920 1121 0717

## Customer Service:

1-877-888-5132  
 PO Box 44167  
 Jacksonville, FL  
 32231-4167

Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
\$7000	\$0	\$7000	\$0	\$8518.67
Statement/ Closing Date	Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
05/10/2004	\$1518.67	\$1145.00	\$181.64	\$8518.67

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	5/10		<b>Standard Purch</b>	
			OVER CREDIT LIMIT FEE	29.00
	5/10		62 0000	700000000000
			PURCHASES*FINANCE CHARGE*PERIODIC RATE	31.74
			84 0000	700000000000
	5/10		<b>Standard Adv</b>	
			ADVANCES*FINANCE CHARGE*PERIODIC RATE	43.71
			84 0000	700000000000
	5/10		<b>Purch/Adv</b>	
			PURCHASES*FINANCE CHARGE*PERIODIC RATE	46.86
			84 0000	700000000000
	5/10		<b>Rate Sale - Charged To Offer 4</b>	
			ADVANCES*FINANCE CHARGE*PERIODIC RATE	54.33
			84 0000	700000000000

Please note that payments must be received by 1:00 p.m., local time, on a bank business day at the payment processing facility that handles your payments, in order to be credited to your account as of that day, and payments must conform to the payment instructions set forth on the reverse side. All conforming payments received at the payment processing facility after that time will be credited as of the following bank business day.

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$3,699.31	\$29.00	\$0.00	\$78.60	\$3,806.91
ADVANCES	\$4,613.72	\$0.00	\$0.00	\$98.04	\$4,711.76
TOTAL	\$8,313.03	\$29.00	\$0.00	\$176.64	\$8,518.67

Days This Billing Period: 32

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$1,509.15	0.06573%(D)	23.990%	23.990%
Purch/Adv	\$2,228.10	0.06573%(D)	23.990%	23.990%
ADVANCES				
Standard Adv	\$2,077.93	0.06573%(D)	23.990%	23.990%
Offer 4	\$2,583.10	0.06573%(D)	23.990%	23.990%

EXHIBIT

A

**VERIFICATION**

**SUSAN CAREY** is Attorney Management Specialist for Citibank (South Dakota) N.A. the within Plaintiff in this action, and that the statements of fact made in the foregoing Complaint are true and correct to the best of the undersigned verifier's knowledge and belief. The undersigned understands that the statements made herein are subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

Date: \_\_\_\_\_

7/1/04

✓ Susan Carey

Gary I. Teats  
5491492011210717

**FILED**

**AUG 06 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

CITIBANK

VS.

TEATS, GARY I.

COMPLAINT

Sheriff Docket #

16077

04-1200-CD

**SHERIFF RETURNS**

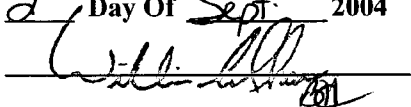
NOW AUGUST 30, 2004 AT 9:30 AM SERVED THE WITHIN COMPLAINT ON GARY I. TEATS, DEFENDANT AT RESIDENCE, RD#2 BOX 42A, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GARY TEATS A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: NEVLING

**Return Costs**

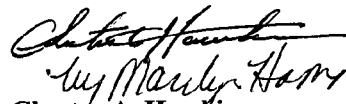
Cost	Description
20.00	SHERIFF HAWKINS PAID BY: ATTY CK# 1424
10.00	SURCHARGE PAID BY: ATTY CK# 1425

Sworn to Before Me This

2<sup>nd</sup> Day Of Sept. 2004

  
WILLIAM A. SHAW  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

So Answers,

  
Chester A. Hawkins  
Sheriff

**FILED** <sup>ELK</sup>  
0123601  
SEP 02 2004

William A. Shaw  
Prothonotary/Clerk of Courts



BURTON NEIL & ASSOCIATES, P.C.  
BY: Burton Neil, Esquire  
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: NO. 04-1200-CD  
: CIVIL ACTION - LAW

PRAECIPE TO DISCONTINUE

TO THE PROTHONOTARY:

Kindly discontinue the above-captioned action without prejudice.

BURTON NEIL & ASSOCIATES, P.C.

BY: 

Burton Neil, Esquire  
Attorney for Plaintiff

The law firm of Burton Neil & Associates is a debt collector.

c-2213

**FILED**  
M 1:46 PM 10/25/04  
Copy to CA  
OCT 25 2004

William A. Shaw  
Prothonotary

**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**

**CIVIL DIVISION**

**Citibank (South Dakota) N.A.**

**Vs.  
Gary I. Teats**

**No. 2004-01200-CD**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on October 25, 2004, marked:

Discontinued, Settled and Ended.

Record costs in the sum of \$115.00 have been paid in full by Attorney Neil.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 25th day of October A.D. 2004.

\_\_\_\_\_  
William A. Shaw, Prothonotary