

PO BOX 18204
BRIDGEPORT, CT 06601-3204
1-800-684-2222



CITIZENS CARD SERVICES
PO BOX 42010
PROVIDENCE, RI 02940-2010

JAYDEN MA
APT 2
32 CHESTER ST
ALLSTON, MA 02134-3034

** 0013883

Payment Information

Account Number 5240 XXXX XXXX 2697
New Balance \$987.08
Minimum Amount Due \$30.00
Payment Due Date January 03, 2022

Total \$
Enclosed \$

☐ Check for change of address.
Complete new address on reverse.

0569008772697 000003000 000098708

Detach here. Only this top portion and your payment should be included in the envelope. Make your check payable to **Citizens Card Services.**

Account Number: 5240 XXXX XXXX 2697

Statement Date: November 07, 2021 - December 06, 2021

Summary of Account Activity

Previous Balance	113.48
Payments & Credits	- 113.48
Purchases	+ 987.08
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Fees Charged	+ 0.00
Interest Charged	+ 0.00
New Balance	987.08
Total Credit Limit	3,700.00
Available Credit	2,712.00
Cash Credit Limit	925.00
Available Cash	925.00
Statement closing date	12/06/21
Number of days in billing cycle	30

Payment Information

New Balance 987.08
Minimum Payment Due 30.00
Payment Due Date January 03, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	\$1,404
\$36	3 years	\$1,296 (Savings = \$108)

If you would like information about credit counseling services, call 1-888-498-9815.

Important Information

Your pre-authorized payment under the Auto Pay Payment Plan will be debited from the designated account on 01/03/2022; in the amount of \$987.08, corresponding to your last statement balance due.

How To Reach Us

TOLL-FREE
CUSTOMER SERVICE:
1-800-684-2222
LOST OR STOLEN CARD:
1-800-443-0164 (24 HOURS)

ONLINE:
CITIZENSBANK.COM/CREDITCARDLOGIN

PAYMENTS:
CITIZENS CARD SERVICES
PO BOX 42010
PROVIDENCE, RI 02940-2010
1-866-957-8120

CORRESPONDENCE:
CITIZENS CARD SERVICES
PO BOX 7092
BRIDGEPORT, CT 06601

Please print address changes in the boxes below

Name																								
															Apt. #									
Street																								
City																								
State Zip -																								
Home Phone										Bus. Phone														

Please be sure to place a checkmark in the box on the front to ensure the address change will occur. You may also call us at 1-800-684-2222 or go online to change your billing address.

IMPORTANT INFORMATION

Billing Rights Summary

What To Do If You Think You Find a Mistake On Your Statement: If you think there is an error on your statement write to us at: CITIZENS CARD SERVICES, PO BOX 7092, BRIDGEPORT, CT 06601-7092. In your letter, give us the following information:

- **Account information:** Your name and account number
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right all of the following must be true:

- 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: CITIZENS CARD SERVICES, PO BOX 7092, BRIDGEPORT, CT 06601-7092. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation we will tell you our decision. At that point if we think you owe an amount and you do not pay we may report you as delinquent.

How Much to Pay: You must pay at least the minimum amount due by the payment due date. You may pay the entire account balance at any time. Any amount past due or above your Credit Limit must be paid immediately.

Ways to Pay: By mail: Checks should be made payable to: CITIZENS CARD SERVICES, please write your account number on the check and fill in the Total Enclosed box on the payment slip. Send your check and the top portion of page 1 of your Account Statement to the address shown on the payment slip. No cash, please. There may be a delay in crediting a payment if not sent in the proper form to the correct address. Checks should not be postdated. If a payment is received using a postdated check and for any reason the check is presented before the due date and it is either paid or returned unpaid, we accept no responsibility for any loss of interest nor for any interest charges and/or charges incurred.

• By telephone: Please call us at 1-800-684-2222. Have the top portion of page 1 of your Account Statement and your bank card/account information available when you call. There may be an expedited servicing fee of which we will inform you at that time. When

you make a phone payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

• Online: Go to CITIZENSBANK.COM/CREDITCARDLOGIN to access your account online. Please have your bank account information available the first time you pay online.

When to Pay: Your payment must reach us by the Payment Due Date shown above. For payments made by mail: Payments received at the address shown on your Statement before 5:00 P.M. Eastern Time will be credited by us for that day. Payments received after this time will be credited for the next Business Day. If your payment due date falls on a day we do not receive mailed payments, a mailed payment received on the next Business Day will not be treated as late. For payments made online or by phone: Payments received before 11:59 P.M. Eastern Time will be credited by us for that day. Payments made after 5:00 P.M. Eastern Time may not be processed until the following day. However, as long as the payment is received before 11:59 P.M. Eastern Time, it will be backdated to the day the payment is received. We may also permit you to make payments in person at one of our branches. If a payment is received in person at one of our branches before the actual time of closing of the branch at which the payment is made, it will be credited by us for that day.

Paying Interest: The payment due date will be at least 25 days from the statement date. You will not have to pay interest on new purchases month to month if you pay the entire New Balance in full each billing cycle (which includes paying the entire amount of any balances you transfer) by the date and time due (called a "grace period").

If you do not pay the entire New Balance from a previous billing cycle in full (including any balances you transfer), you will not get a grace period and we will begin charging interest on the unpaid balance for purchases from the transaction date until you pay the New Balance in full for 2 billing periods in a row.

You will pay interest on cash advances and balance transfers from the transaction date to the date the amount is paid in full.

Balance Subject to Interest Rate: We figure the interest for your Account separately for purchases, balance transfers and cash advances (each a "feature"). For each feature of your Account we determine the Average Daily Balance of that feature of your Account and multiply that amount by the applicable daily periodic rate, then by the number of days in the billing cycle. We then add together the sums from each feature to determine the interest on your Account for that billing cycle. We calculate the Average Daily Balance of each feature, adding any new transactions (including Account Fees and other charges) and subtracting any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total for each feature by the number of days in the billing cycle. This gives us the Average Daily Balance for each feature. This method results in the compounding of Interest and fees that are Interest.

Minimum Interest Charge: If we charge interest, it will be at least **\$1.50**.

Annual Fee: If this statement contains a charge for an Annual Fee, and if the fee is in connection with a renewal of your account, you do not have to pay the fee if you close your account within 30 days from the date the statement was mailed to you. You close your account by calling Customer Service (1-800-684-2222) or by sending all account cards, cut in half, any unused Balance Transfer Checks, and a written request to close the account to CITIZENS CARD SERVICES, PO BOX 7092, BRIDGEPORT, CT 06601-7092.

Credit Reporting Notice: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. We may report Account information in your name and the names of authorized users. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at: Disputes, PO BOX 7092, BRIDGEPORT, CT 06601-7092. Please include your name, address, home phone number and Account number, and explain what you believe is inaccurate or incomplete with supporting information.

Your credit card is issued by Citizens Bank, N.A.

See your Cardholder Agreement for complete terms and conditions of your Account.

Account Number: 5240 XXXX XXXX 2697

Period: November 07, 2021 - December 06, 2021

REWARDS SUMMARY

CASH BACK PLUS

Points as of December 6, 2021
Reward Points Current Balance

21.70

Earn 1.8% cash back rewards on all eligible purchases***To learn about rewards and to redeem visit us online at www.citizensbank.com/creditcardlogin.**

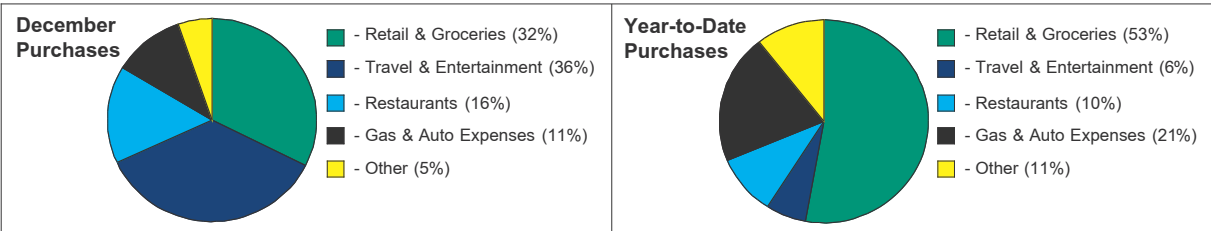
*Certain conditions, restrictions, and exclusions apply. Please refer to your Reward Guide for complete program terms and conditions.

Account Activity

Trans Date	Post Date	Reference Number	Transaction Description	Amount
PAYMENTS AND CREDITS				
12/03	12/03	13370028781555181111117	AUTO PAYMENT	113.48 (-)
PURCHASES				
11/06	11/08	55429501310713989621385	GRUBHUB CAMPUS DINING 8888275055 CA	6.75
11/07	11/08	55429501311745037283155	EB ON BROADWAY PRESEN 8014137200 CA	9.00
11/07	11/08	55429501311719142430712	GRUBHUB CAMPUS DINING 8888275055 CA	6.98
11/06	11/08	55488721311796355188437	BU CONCESSIONS BOSTON MA	2.00
11/07	11/08	55500361312837000279474	WARREN TOWERS STORE BOSTON MA	3.54
11/08	11/09	55429501312719229725660	GRUBHUB CAMPUS DINING 8888275055 CA	9.89
11/08	11/09	55488721313258000250920	BUICK ST MARKET & CAFE BOSTON MA	13.90
11/08	11/09	55500361313837000155459	WARREN TOWERS STORE BOSTON MA	2.56
11/09	11/10	05410191313091017122996	TARGET 00032268 BOSTON MA	14.16
11/09	11/10	55429501313719358928613	GRUBHUB CAMPUS DINING 8888275055 CA	8.99
11/11	11/12	55429501315713568165957	GRUBHUB CAMPUS DINING 8888275055 CA	9.99
11/11	11/12	55500361316837000345354	WARREN TOWERS STORE BOSTON MA	4.78
11/11	11/15	55263521316837002044548	STAR OSCO 3588 BOSTON MA	18.17
11/12	11/15	55429501316743707308662	GRUBHUB CAMPUS DINING 8888275055 CA	4.99
11/12	11/15	55429501316894073964511	PERFECT SCHEDULE, LLC 4806489782 WA	6.00
11/13	11/15	55429501317743871131261	GRUBHUB CAMPUS DINING 8888275055 CA	8.19
11/13	11/15	55500361318837000180742	WARREN TOWERS STORE BOSTON MA	0.99
11/14	11/15	55500361318207013306231	BLUEBIKES 8558659553 CA	3.13
11/13	11/16	25247801319000925061191	LUCKY STRIKE JILLIANS BOSTON MA	22.50
11/15	11/16	55500361319207013701026	BLUEBIKES 8558659553 CA	5.31
11/15	11/16	05410191319091017520912	TARGET 00032268 BOSTON MA	18.40
11/16	11/16	55429501320743138930799	GRUBHUB CAMPUS DINING 8888275055 CA	7.20
11/16	11/17	15270211320004097638729	Spotify USA New York NY	4.99
11/16	11/17	55429501320717214268043	GRUBHUB CAMPUS DINING 8888275055 CA	9.89
11/16	11/18	55263521321837002110169	STAR OSCO 3588 BOSTON MA	17.17
11/17	11/18	55500801322839003472901	HONG KONG SUPERMARKET BOSTON MA	18.36
11/17	11/19	55263521322837001657466	STAR OSCO 3588 BOSTON MA	43.50
11/19	11/22	55432861323200250233239	AMZN Mktp US*V23IZ39H3 Amzn.com/billIWA	18.05
11/18	11/22	55263521323837001539085	STAR OSCO 3588 BOSTON MA	11.36
11/19	11/22	52704871324838003857360	DUNKIN #302195 Q35 6178166882 MA	9.99
11/19	11/22	55263521324837001310577	STAR OSCO 3588 BOSTON MA	8.35

CONTINUED

11/22	11/23	55488721327258000299608	BUICK ST MARKET & CAFE BOSTON MA	7.80
11/23	11/23	55429501327715881319464	GRUBHUB CAMPUS DINING 8888275055 CA	5.99
11/23	11/26	55263521328837002235043	STAR OSCO 3588 BOSTON MA	9.49
11/24	11/26	05486801329378003322911	EXXONMOBIL 97525935 DANBURY CT	17.06
11/27	11/29	02306631332100212015032	THE TAILOR PUBLIC HOU NEW YORK NY	9.00
11/29	11/29	55432861333200247242432	NEW BALANCE *TEAM.COM 844-NBTEAMS MA	75.94
11/28	11/29	05486801333378002491224	EXXONMOBIL 97423966 DARIEN CT	36.06
11/29	11/30	55429501333743642760463	GRUBHUB CAMPUS DINING 8888275055 CA	5.99
11/29	11/30	55500361334837000261435	WARREN TOWERS STORE BOSTON MA	2.78
11/30	12/01	05410191334091017530177	TARGET 00032268 BOSTON MA	15.54
12/01	12/02	55429501335745871010401	CHEGG ORDER 8558681054 CA	16.30
12/01	12/02	55488721335258008394419	AL PRIME WOBURN 156 WOBURN MA	55.73
12/02	12/03	55429501336719002759615	GRUBHUB CAMPUS DINING 8888275055 CA	8.70
12/02	12/03	55500361337837000125447	GSU CITY CONVENIENCE BOSTON MA	0.99
12/02	12/06	25247801337000209119457	IN N OUT BURGER 309 EL SEGUNDO CA	12.76
12/02	12/06	05436841338000333539966	WALGREENS #9882 EL SEGUNDO CA	19.70
12/03	12/06	55500361338091165001410	MBTA AIRPORT EAST BOSTON MA	2.40
12/04	12/06	55432861339200458525396	INSOMNIA COOKIES-KENMO BOSTON MA	3.48
12/04	12/06	52704871339036007747140	ALOFT EL SEGUNDO LAX36 EL SEGUNDO CA	352.29



2021 Year-to-Date Totals	
Total fees charged in 2021	0.00
Total interest charged in 2021	0.00

INTEREST CHARGE CALCULATION

	BALANCE SUBJECT TO INTEREST RATE	ANNUAL PERCENTAGE RATE	INTEREST CHARGES
Purchase	\$ 0.00	18.99%(v)	\$ 0.00
Cash Advance	\$ 0.00	21.99%(v)	\$ 0.00
Balance Transfers	\$ 0.00	18.99%(v)	\$ 0.00

(v) = Variable Rate

See page 2 for important information