

# Costco Credit Card Reward Certificate FAQs



## When and how will I receive my credit card reward certificate?

- If you are not enrolled in Paperless, your annual credit card reward certificate will be issued on the **last page of your February paper statement**.
- If you are enrolled in Paperless, your annual credit card reward certificate will be issued **via email** on or shortly after your February statement closing date. No need to print — simply present the certificate on your mobile device when you are ready to redeem.
  - Emailed credit card reward certificates are sent separately and are not attached to digital statements.
- Anyone who earned a certificate can access it via the Citi Mobile® App.\* Shortly after your February statement closes, just log in and click **“Access Certificate”** or **“Redeem”** to view your certificate on your mobile device. To download the Citi Mobile App, text “App50” to 692484 or visit the App Store® or Google Play.

**Important:** To receive a credit card reward certificate, you must have earned \$1 or more in rewards through your December 2025 statement closing date and your account must be open at the time your certificate is issued, unless prohibited by law.

\*The Citi Mobile® App is available for use with compatible mobile devices. Charges from your mobile carrier may apply.

# Costco Credit Card Reward Certificate FAQs



If I receive my credit card reward certificate via email or access it via the mobile app, do I need to print it out in order to redeem it?

No, you do not need to print your certificate in order to redeem it. If redeeming via the mobile app, simply present the certificate on your mobile device at any U.S. Costco warehouse, including Puerto Rico, when you are ready to redeem. If redeeming via email, be sure to fully download the email before attempting to redeem, or save a screenshot to your phone to ensure the certificate barcode is accessible for scanning. You can also print out your certificate to redeem, if preferred.

How can I use my credit card reward certificate?

Credit card reward certificates may be redeemed for merchandise or cash back at any U.S. Costco warehouse, including Puerto Rico. Requests to redeem the certificate for cash may be fulfilled in an alternative form (e.g., a check or electronic transfer) at the Costco warehouse's discretion. Please note that the certificates cannot be redeemed at [Costco.com](https://www.costco.com), Costco Travel, or on the Costco Mobile® App and cannot be used as payment on your Costco Anywhere Visa® Card account.

What if I don't use my entire credit card reward certificate on my purchase?

Should you choose to redeem only a portion of the certificate for merchandise, you will receive the remaining balance in cash at the Costco warehouse register upon checkout.

When does the credit card reward certificate expire?

Your credit card reward certificate from your Costco Anywhere Visa Card expires on December 31st of the year of issuance. The certificate has no value if not redeemed in person at any U.S. Costco warehouse, including Puerto Rico, before the expiration date.

# Costco Credit Card Reward Certificate FAQs



## What if I lose my certificate?

We understand things get lost or misplaced. You can request a replacement credit card reward certificate at [Citi.com](https://www.citi.com) or on the Citi Mobile® App.

Log in to Citi.com or the Citi Mobile App. *Not enrolled in the mobile app?*

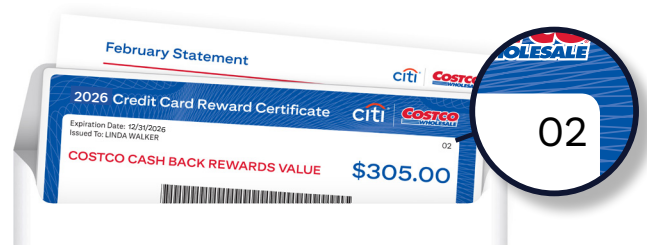
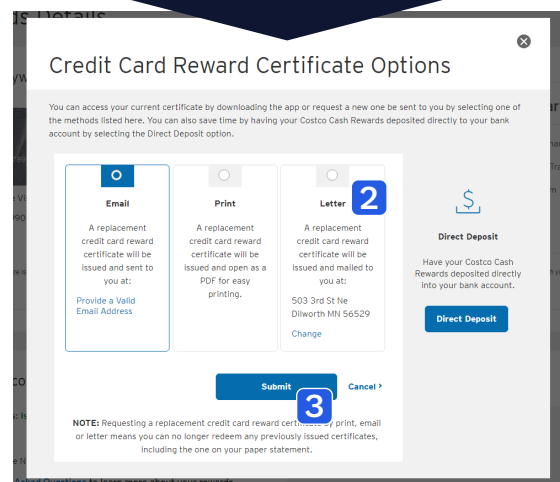
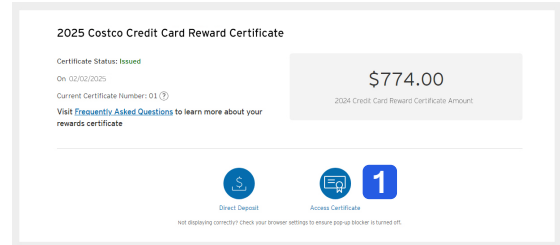
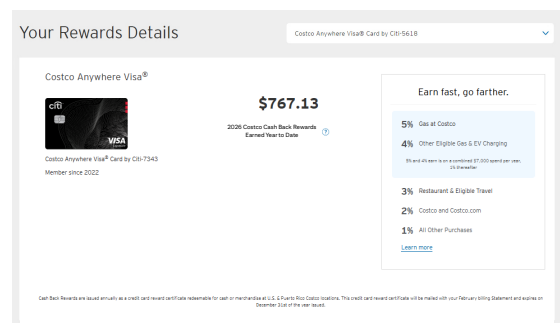
Download it here:

[citi.com/banking/citi-mobile-app-download](https://citi.com/banking/citi-mobile-app-download).

- 1 Click the link to **“Access Certificate.”**
- 2 Choose how you'd like to receive your replacement certificate (by email, printable PDF or U.S. Mail).

- 3 Click to submit your selection.

*Note: Replacement certificates come with a new certificate number, meaning that any previously issued certificates are no longer eligible to be redeemed. Always be sure to have the most recent certificate with you when you redeem.*



# Costco Credit Card Reward Certificate FAQs



## Keeping track of your certificate

Each replacement certificate will have a new two-digit number in the upper right corner and a unique barcode for redemption. Only the most current certificate can be redeemed at Costco.

*You can also request a replacement certificate by calling Citi customer service at 1-877-419-4002 (TTY: We accept 711 or other Relay Service).*

## What is the number in the upper right corner of my credit card reward certificate?

- This is your certificate number. If you request a replacement, your certificate will be assigned a new, unique certificate number, and you will no longer be able to redeem your prior one.
- You can verify your current certificate number by logging in to [Citi.com](https://www.citi.com) and visiting the Rewards Details Page or by calling 1-877-419-4002 (TTY: We accept 711 or other Relay Service).

## I have multiple Costco Anywhere Visa® Card accounts. Will I receive separate credit card reward certificates?

- Yes, you will receive separate reward certificates for each Costco Anywhere Visa Card account you have, so long as you are eligible and are the Primary Cardholder on each account.

## What happens to my credit card reward certificate if I cancel my Costco membership?

- If you no longer have a valid Costco membership, you'll be notified that your Costco Anywhere Visa Card will be closed. Any cash back rewards accumulated but not yet distributed in the form of a credit card reward certificate will be forfeited, unless prohibited by law.
- If your credit card reward certificate is already issued before your account is closed, then you can still redeem it at any U.S. Costco warehouse, including Puerto Rico, through December 31st of the issuance year. You do not need an active Costco membership to redeem your credit card reward certificate for cash at the member services desk at any Costco warehouse in the U.S., including Puerto Rico.

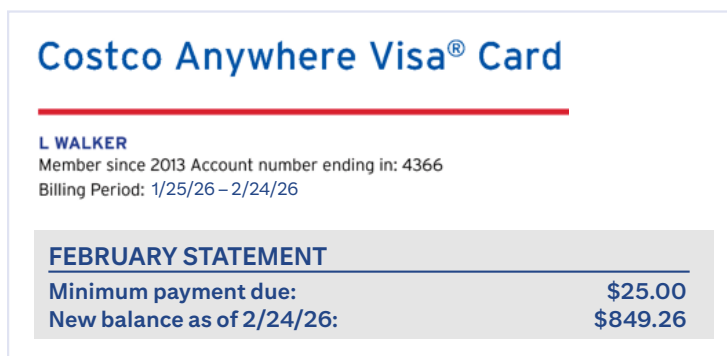
# Costco Credit Card Reward Certificate FAQs



- One convenient way to ensure that your Costco membership stays active is to have your annual membership fee automatically billed to your Costco Anywhere Visa® Card. Please contact Costco at 1-800-774-2678 (TTY: Costco accepts 711 or other Relay Service) to enroll in the membership Auto Renew feature if you are not already enrolled.

I just received my February statement from Citi and I do not see a credit card reward certificate in my billing statement. Why?

- If you are enrolled in Paperless with Citi, then you will receive your credit card reward certificate in a separate email shortly after your February statement closes. The credit card reward certificate will not be included as part of your digital statement.
- Please confirm that you are reviewing the correct billing statement. If your statement closes late in the month, you may not receive your February billing statement until early March.
- To determine the month of each billing statement, look at the gray box in the upper left section of the statement. The example shown below is the **February billing statement**, which closed on the 24th.



- You may view more about the status of your credit card reward certificate by visiting the **Rewards Details Page** on [Citi.com](https://www.citi.com).
- Otherwise, please call 1-877-419-4002 (TTY: **We accept 711 or other Relay Service**) or send us a secure message online to inquire about your reward certificate.

# Costco Credit Card Reward Certificate FAQs



What is the easiest way for me to find information about the Costco Cash Back Rewards I've earned and the details about my credit card reward certificate?

Visiting [Citi.com](https://www.citi.com) or the Citi Mobile® App is the easiest way to find information about the rewards you've earned and details about your credit card reward certificate. Here's how:

Log in to [Citi.com](https://www.citi.com).

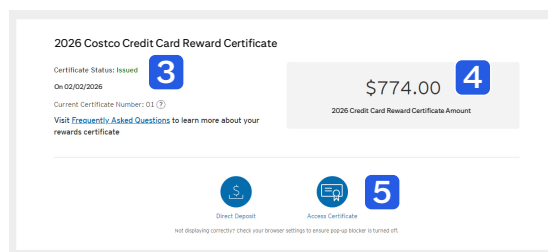
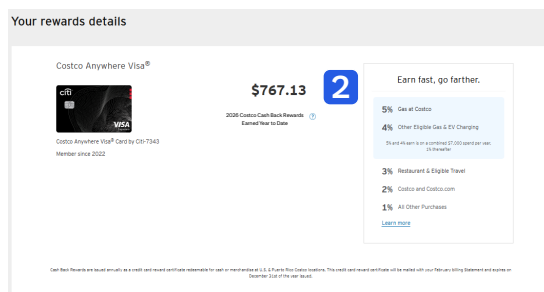
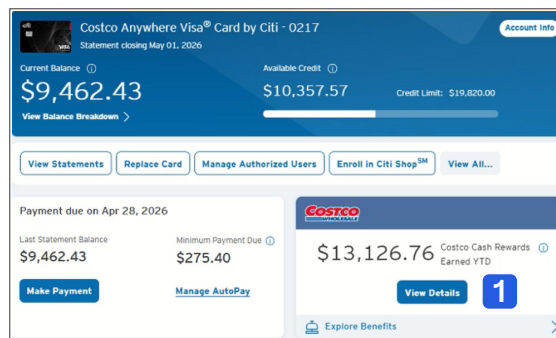
- 1 Click the link to **"View Details."**
- 2 This value is the amount of **cash back rewards earned to date** and is current as of your last statement date. Rewards shown here will be sent to you in your 2027 credit card reward certificate.

*Note: You may see a value of \$0 in January; however, any rewards earned since your December statement will appear here upon your January statement closing date.*

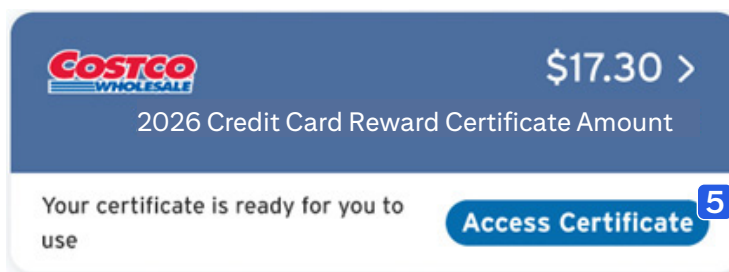
- 3 This indicates the **status** of your **2026 credit card reward certificate**.
- 4 This is the **amount** of your **2026 credit card reward certificate**.

*Note: This amount represents the 2025 cash back rewards earned for purchases made with your Costco Anywhere Visa® Card through your December 2025 statement*

- 5 If you've lost or misplaced your 2026 credit card reward certificate, simply click **"Access Certificate"** to request a replacement certificate.



Or log in to the Citi Mobile App and click "View Details" on the Benefits & Rewards page.



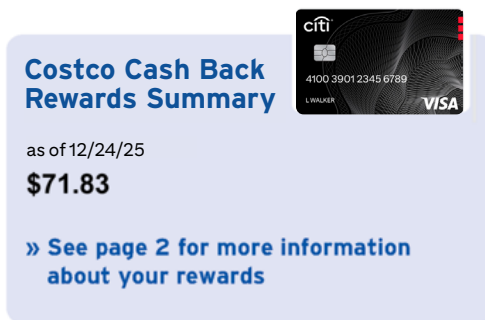
# Costco Credit Card Reward Certificate FAQs



## How do I confirm that the total value of my credit card reward certificate is accurate?

If you'd like to verify your reward amount for 2026, you can do this by reviewing each statement between January 2025 and December 2025. If you became a cardholder after January 2025 and were not a cardholder for the full year, simply look at the reward amounts reported beginning with your first statement through your December 2025 statement.

- The amount listed on the right side of your statement shows the total **cumulative rewards** earned through your billing date.



- You can also review each statement period individually by looking on page 2 of your statement and adding “**Earned this period**” amounts for each eligible billing statement to determine the value of your reward certificate.

## What has changed about how I earn Costco Cash Back Rewards?

- As of January 19, 2025, we enhanced the Costco Cash Back Rewards Program. You earn 5% cash back rewards on gas purchases at Costco worldwide and 4% cash back on other eligible gas and electric vehicle (EV) charging purchases worldwide, for the first \$7,000 per year in combined gas at Costco and/or other eligible gas and/or EV charging purchases, then 1% cash back thereafter.
- This change is reflected in your 2026 cash back rewards balance, based on transactions made between January 19, 2025, and December 2025.

# Costco Credit Card Reward Certificate FAQs



How do I know which statement I'm looking at and what my billing period is?

- You can determine the month of each billing statement by looking at the gray box in the upper left section of your statement.
- The example shown below is a February billing statement, which closed on the 24th.



I am a Costco Executive Member. What's the difference between my credit card reward certificate and my Executive Member annual reward?

- Your credit card reward certificate reflects the cash back rewards earned on your Costco Anywhere Visa® Card by Citi. These cash back rewards are distributed annually by Citi after your February statement closes.
- If you are a Costco Executive Member, you will also receive an Executive Membership 2% Reward certificate. These rewards are distributed annually by Costco via mail two months prior to your annual renewal month.

My credit card reward certificate reads "2026," but the year just started. What happened to my 2025 rewards?

- The year on the credit card reward certificate reflects the year in which the certificate is issued and redeemable, not the year the rewards were earned.
- Your cash back rewards earned for purchases on your January 2025 through December 2025 statements are reflected in your 2026 credit card reward certificate.