

## YA HUEI CHIU

Member Since 2021 Account number ending in: 5505

Billing Period: 09/20/23-10/18/23

## Billing Inquiries and Customer Service

PO Box 790046 ST. LOUIS, MO 63179-0046

1-855-378-6467, (TTY: 711)

[www.citicards.com](http://www.citicards.com)

## OCTOBER STATEMENT

Minimum payment due:	\$41.00
New balance as of 10/18/23:	\$90.40
Payment due date:	11/15/23

**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 \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187.

**Your next AutoPay payment of \$90.40 will be deducted from your bank account on 11/10/2023.** Your next AutoPay payment may be reduced if you've made additional payments or received credits during the current billing cycle that result in a credit balance.

## Account Summary

Previous balance	\$56.80
Payments	-\$56.80
Credits	-\$0.00
Purchases	+\$90.40
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
<b>New balance</b>	<b>\$90.40</b>

## Credit Limit

Credit Limit	\$7,700
Includes \$2,400.00 cash advance limit	
<b>Available Credit Limit</b>	<b>\$7,609</b>
Includes \$2,400 available for cash advance	



## Costco Cash Rewards Summary

as of 10/18/23

**\$60.56**

» See page 2 for more information about your rewards

For Payments, send check to: Citi Cards, PO BOX 70272, Philadelphia PA, 19176-0272



Costco Anywhere Visa® Card

PO Box 790057  
Saint Louis, MO 63179-0057

Your Monthly Statement  
is Enclosed

**Your Account is  
enrolled in AutoPay.**

Minimum payment due	\$41.00
New balance	\$90.40
Payment due date	11/15/23
Amount enclosed: \$	

Account number ending in 5505

**Please make check payable to Citi Cards.**

YA HUEI CHIU  
104 COLCHESTER CT  
CHAPEL HILL NC 27517-7979

Citi Cards  
PO BOX 70272  
Philadelphia PA 19176-0272

YA HUEI CHIU

**CARDHOLDER SUMMARY**

<b>YA HUEI CHIU</b>	Card ending in 5505
<b>New Charges</b>	<b>\$55.76</b>
<b>YUNLIANG CHIU</b>	Card ending in 5689
Spend Limit \$7,700.00	
<b>New Charges</b>	<b>\$34.64</b>

**ACCOUNT SUMMARY**

Sale Date	Post Date	Description	Amount
<b>Payments, Credits and Adjustments</b>			
10/10		AUTOPAY 230101073943477RAUTOPAY AUTO-PMT	-\$56.80

YA HUEI CHIU

**Standard Purchases**

09/29	09/29	COSTCO GAS #1206	APEX	NC	\$55.76
-------	-------	------------------	------	----	---------

YUNLIANG CHIU

**Standard Purchases**

10/12	10/12	COSTCO GAS #0249	DURHAM	NC	\$34.64
-------	-------	------------------	--------	----	---------

**Fees Charged**

<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>
-----------------------------------	---------------

**Interest Charged**

<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$0.00</b>
---------------------------------------	---------------

**2023 totals year-to-date**

Total fees charged in 2023	<b>\$0.00</b>
Total interest charged in 2023	<b>\$0.00</b>

**Interest charge calculation**

Days in billing cycle: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
<b>PURCHASES</b>			
Standard Purch	20.49%(V)	\$0.00 (D)	\$0.00
<b>ADVANCES</b>			
Standard Adv	29.99%(V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

**Account messages**

©2023 Citibank, N.A.  
Citi, and Citi with Arc Design are registered service marks of Citigroup Inc.  
Visa® is a registered trademark of Visa International Service Association and used under license.

Important Information If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call the number on the back of your card. (TTY: We accept 711 or other Relay Service.)

**Costco Cash Rewards Summary**

**Total Costco Cash Rewards Balance:**  
**\$60.56**

**Costco Cash Rewards Summary**

Costco Cash Rewards balance as of last statement .....+\$56.94  
Earned this period.....+\$3.62

**Total Costco Cash Rewards Balance Year To Date:**  
**\$60.56**

**Costco Cash Rewards Earned This Period**

4% cash back on eligible gas and electric vehicle (EV) charging purchases worldwide, including gas and EV charging at Costco<sup>1</sup> .....+\$3.62  
3% on restaurants.....+\$0.00  
3% on eligible travel worldwide.....+\$0.00  
2% on Costco and Costco.com .....+\$0.00  
1% on all other purchases .....+\$0.00

**Total Earned:**  
**\$3.62**

» Visit [citi.com/Costco](http://citi.com/Costco) for more information

<sup>1</sup> Up to \$7,000 per year in purchases, then 1% cash back

## About Interest Charges

**How We Calculate Interest.** We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including new transactions)**. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances.

**How to Avoid Paying Interest on Purchases.** Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

## Your Rights

### What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement. 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 is 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 online or in writing at the Customer Service address shown on front of statement.

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.

## Other Account and Payment Information

**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- Enclose the attached payment coupon, with a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

**How to Report a Lost or Stolen Card.** Call the Customer Service number at the top of the page.

**Balance Transfers.** Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at Citi Brands Credit Bureau Disputes, PO Box 6190, Sioux Falls, SD 57117.

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

COSTCO.2-0722

## Payments other than by mail

**Online.** See the front of your statement on how to make a payment.

**Phone.** For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. You also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the number on the front of your statement within the timeframe disclosed to you on the phone.

**AutoPay.** Visit [autopay.citicards.com](https://autopay.citicards.com) to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

**Express mail.** Send payment by express mail to:

Citi Cards  
Attention: Bankcard Payments Department  
6716 Grade Lane  
Building 9, Suite 910  
Louisville, KY 40213

**Crediting Payments other than by Mail.** The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

**If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**