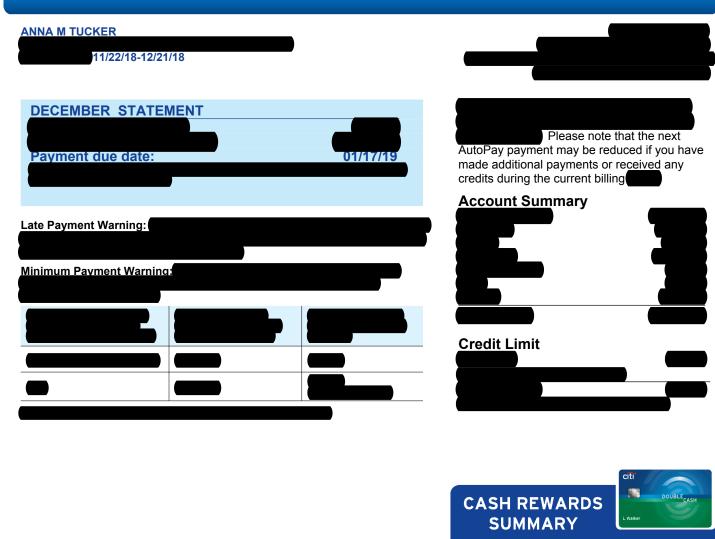
Citi® Double Cash Card







P.O. Box 6004 Sioux Falls, SD 57117-6004

Your Statement Is Inside

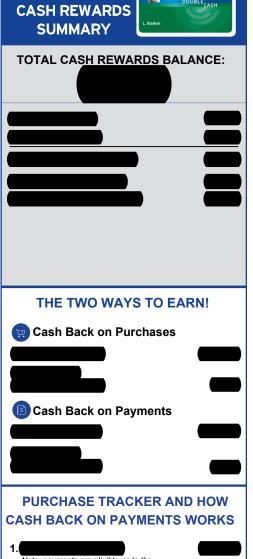






Account Summary

Accour	nt Sum	mary			
Trans. date	Post date	Description			Amount
Pavments	Credits	and Adjustments	s		
,					
Standard	Purchase	es	_		
12/11	12/11	LYFT *RIDE TU	JE 2PM 85	52800278 CA	\$9.03
<mark>12/13</mark>	12/13	THE BELAMAR CA	HOTEL 364	MANHATTAN BEA	\$118.81
Fees ch	narged				
Total fees	charged	in this billing pe	riod		
Interest	t charg	jed			
Date	Descr	ption			Amount
Total inter	rest char	ged in this billing	period		
2018 to	otals y	ear-to-date			
To	tal fees c	narged in 2018			
To	tal interes	t charged in 2018			
Billing Dis	sputes				
		JTE HAS BEEN R	RESOLVED I	N YOUR FAVOR	
Interes	t char	no calculatio	\n	D	in hilling overley 20
		ge calculatio		•	in billing cycle: 30
rour Annu	ai rercen			rest rate on your accoun	t.
Balance	type	Aiiiuai	rate (APR)	to interest rate	Interest charge
PURCHA	SES				
ADVANC	EQ				
ADVANC	EO				



Note: payments are eligible up to the amount in your Purchase Tracker 2. 3.

Purchase Tracker - When you make a purchase, that amount goes into your Purchase Tracker. Balance transfers, cash advances, fees and interest are not included. Make a payment and the Purchase Tracker gets reduced by that amount. When the Purchase Tracker reaches \$0, you won't earn cash back on payments until more purchases are made.

Questions? Time to Redeem? Visit citi.com or call 1-855-473-4583

Bonus cash back may take 1-2 billing periods to appear on your statement.

TTY-hearing-impaired services only 1-800-325-2865

ANNA M TUCKER

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

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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 current transactions) if the Balance Subject to Interest Rate is followed by (D). 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. We use the average daily balance method (including current transactions) if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the $\check{\mbox{billing}}$ period, as applicable.

Minimum Interest Charge. If we charge interest, it will be at least \$0.50. 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 (if any) plus your New Balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment Amount plus your New 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 until you pay such amount in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date. We will begin charging interest on a Citi Flex Plan balance at the start of the billing cycle following the billing cycle during which you created the Citi Flex Plan.

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 <u>in writing</u>. 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: $\frac{1}{2}$

- 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.

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:

Your Rights if You Are Dissatisfied With Your Credit Card Purchases.

- 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.)
- 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 <u>in writing</u> 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: $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} \right) \left(\frac{1}{2}$

- Enclose 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.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

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 the Customer Service address on your statement.

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.

IBSCSR-1018

Payments other than by mail

Online. Go to the URL on the front of your statement 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 may cancel a phone payment by calling us at the Customer Service number on the first page of this statement within the timeframe disclosed to you on the phone.

AutoPay. Visit 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 with this payment coupon, 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.