

SAI DEEGUTLA

Member Since 2014 Account number ending in: 6037

Billing Period: 10/11/18-11/12/18

www.citicards.com

Customer Service 1-800-950-5114

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

BOX 6500 SIOUX FALLS, SD 57117

## NOVEMBER STATEMENT

Minimum payment due: \$32.70

New balance as of 11/12/18: \$1,168.36

Payment due date: 12/08/18

See the back of this statement for important information about how to avoid paying interest on purchases.

**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 \$35 and your APRs may be increased up to the Penalty APR of 29.99%.

**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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 year(s)	\$2,098
\$43	3 year(s)	\$1,548 (Savings = \$550)

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

## Account Summary

Previous balance	\$1,071.48
Payments	-\$150.00
Credits	-\$0.00
Purchases	+\$225.18
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$21.70

New balance \$1,168.36

## Credit Limit

Credit limit \$1,300

Includes \$400 cash advance limit

Available credit \$131

Includes \$131 available for cash advances

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### Dividend Dollars

Your Dividend Dollars:

16.08

» See page 2 for more information about your rewards.

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

Your Statement Is Inside

Pay your bill from virtually anywhere  
with the Citi Mobile® App and Citi® OnlineTo download:  
Text 'App15' to MyCiti (692484)  
or go to your device's app store.  
Or visit [www.citicards.com](http://www.citicards.com)

Minimum payment due

\$32.70

New balance

\$1,168.36

Payment due date

12/08/18

Amount enclosed: \$



Account number ending in 6037

SAI DEEGUTLA  
3813 FOX RUN DR  
APT 1205  
BLUE ASH OH 45236-1151CITI CARDS  
PO BOX 9001037  
Louisville, KY 40290-1037

**Important Changes to Your Account Terms**

The following is a summary of changes being made to your account terms. These changes will take effect on 01/11/19. For more information, please see **"Details About the Changes"** below.

You have the right to reject these changes. However, if you reject these changes, you will no longer be able to use your account for new transactions. You can reject the changes by calling us at 1-866-915-9424 by 01/11/19.

**Revised Terms as of 01/11/19**

Late Fee	Up to \$39
Returned Payment Fee	Up to \$39

**Details About the Changes:**

The following paragraphs replace the corresponding paragraphs in Section 4 of your Card Agreement in the "Fees" section.

**Late Fee:** Up to \$39. We have the right to charge you a late fee if you don't pay at least an amount equal to the Minimum Payment Due minus any Overlimit Amount by the payment due date. The late fee is \$28 and, if you make another Late Payment Within the next 6 Billing Periods the late fee will be \$39. The amount of your late fee will never be higher than your Minimum Payment Due.

**Returned Payment Fee:** Up to \$39. We have the right to charge you a Returned Payment fee of \$28 if your bank doesn't honor your payment. If that happens, we'll resubmit the payment request. If your bank doesn't honor another payment within 6 consecutive Billing Periods, the Returned Payment fee will go up to \$39.

This amends your Card Agreement. Please keep this information for future reference.

**Account Summary**

Trans. date	Post date	Description	Amount
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**Payments, Credits and Adjustments**

10/19	ONLINE PAYMENT, THANK YOU	-\$100.00
11/03	ONLINE PAYMENT, THANK YOU	-\$50.00

**Standard Purchases**

10/13	10/13	SEP CBO CRESTVIEW HIL KY	\$143.60
10/13	10/13	MERCHANTS CREDIT GUIDE (888)249-4134 IL	\$70.93
10/20	10/20	TST* ZABLONG - CINCINN CINCINNATI OH	\$10.65

**Fees charged**

<b>Total fees charged in this billing period</b>	<b>\$0.00</b>
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**Interest charged**

Date	Description	Amount
11/12	INTEREST CHARGED TO STANDARD PURCH	\$21.70

<b>Total interest charged in this billing period</b>	<b>\$21.70</b>
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**Dividend Dollars****Your Dividend Dollars:****16.08**

Previous Balance 13.83

Dividend Dollars Earned:  
Base + 2.25**Total Earned 2.25****Redeemed 0.00****Ending Balance 16.08**

Bonus Cash Back may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.

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**2018 totals year-to-date**

Total fees charged in 2018	<b>\$56.93</b>
Total interest charged in 2018	<b>\$226.70</b>

**Interest charge calculation**Days in billing cycle: **33**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
PURCHASES			
Standard Purch	19.99% (V)	\$1,200.46 (D)	\$21.70
ADVANCES			
Standard Adv	27.24% (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**

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Thanks for the smart choice of making payments without using the mail! You haven't made a payment by mail in the last 3 or more months- doesn't it feel great not to have to worry about having stamps handy or a mailbox nearby? You can experience the same kind of freedom by going Paperless for statements too. Enroll today at Citi(R) Online or on the Citi Mobile(R) App!

## 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 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 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.

IBSCSR-1018

**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 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.

## 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](http://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.