

SAI DEEGUTLA

Member Since 2014 Account number ending in: 7233

Billing Period: 12/13/17-01/10/18

www.citicards.com

Customer Service 1-800-950-5114

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

BOX 6500 SIOUX FALLS, SD 57117

JANUARY STATEMENT

Minimum payment due:	\$118.73
New balance as of 01/10/18:	\$1,327.78
Payment due date:	02/08/18

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 variable 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)	\$2,322

For information about credit counseling services, call 1-877-337-8188.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$33.27 and an overlimit amount of \$27.78.

Account Summary

Previous balance	\$1,262.14
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$20.96
Cash advances	+\$0.00
Fees	+\$25.00
Interest	+\$19.68

New balance \$1,327.78

Credit Limit

Credit limit \$1,300

Includes \$400 cash advance limit



Dividend Dollars

Your Dividend Dollars:

7.90

» 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® Online



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.citicards.com

Minimum payment due \$118.73

New balance \$1,327.78

Payment due date 02/08/18

Amount enclosed: \$

Account number ending in 7233

SAI DEEGUTLA
104 WRIGHTS POINT DR
APT C
COVINGTON KY 41011-5103

CITI CARDS
PO BOX 9001037
Louisville, KY 40290-1037

Account Summary

Trans. date	Post date	Description	Amount
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Standard Purchases

12/15	12/15	ABM PARKING BENGALS LOT CINCINNATI OH	\$4.00
12/20	12/20	CAFFE BAROSTA & DELI CINCINNATI OH	\$9.75
12/21	12/21	RAVE 1105 MILFORD OH	\$2.98
12/21	12/21	RAVE 1105 MILFORD OH	\$2.98
01/06	01/06	AUTO AIR & VACUUM SERVICEPLAINVIEW NY	\$1.25

Fees charged

Date	Description	Amount
01/10	LATE FEE - DEC PAYMENT PAST DUE	\$25.00

Total fees charged in this billing period **\$25.00**

Interest charged

Date	Description	Amount
01/10	INTEREST CHARGED TO STANDARD PURCH	\$19.68

Total interest charged in this billing period **\$19.68**

2018 totals year-to-date

Total fees charged in 2018	\$25.00
Total interest charged in 2018	\$19.68

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
PURCHASES			
Standard Purch	19.24% (V)	\$1,287.24 (D)	\$19.68
ADVANCES			
Standard Adv	26.49% (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

The American Red Cross is accepting donations to support their work in providing shelter, food, emotional support and other assistance in response to disasters. Visit www.redcross.org, call 1-800-RED-CROSS, or text REDCROSS to 90999 to make a \$10 donation. Citi ThankYou® Rewards members can also use their points to make a donation to the American Red Cross at www.thankyou.com. Contributions may also be sent to your local American Red Cross chapter or to the American Red Cross, P.O. Box 37243, Washington, D.C. 20013.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Your account is past due. Please pay the minimum payment due immediately. Subsequent Dividend Dollars earned on this account may not be eligible if you fail to send payment. If you have already sent payment, thank you.

Dividend Dollars**Your Dividend Dollars:****7.90**

Previous Balance 7.69

Dividend Dollars Earned:
Base + 0.21**Total Earned 0.21****Redeemed 0.00****Ending Balance 7.90**

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.