

Citi Double Cash® Card



BRYAN P SERA

Member Since 2016 Account number ending in: 4309

Billing Period: **09/12/25-10/13/25**

Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

1-855-473-4583, (TTY: 711)

www.citicards.com

OCTOBER STATEMENT

Minimum payment due:	\$66.00
New balance as of 10/13/25:	\$6,604.67
Payment due date:	11/09/25

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 (TTY: 711).

Your next AutoPay payment of \$6,604.67 will be deducted from your bank account on 11/08/2025. If AutoPay is for your Minimum Payment Due, it will be reduced by any unreturned payment we receive and credit to your account by 5:00 PM ET the business day prior to your AutoPay payment.

Account Summary

Previous balance	\$1,317.04
Payments	-\$1,317.04
Credits	-\$0.00
Purchases	+\$6,604.67
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
New balance	\$6,604.67

Credit Limit

Credit limit	\$17,980
Includes \$1,800 cash advance limit	
Available credit	\$11,375
Includes \$1,800 available for cash advances	

thankyou
from citi



Total Available
ThankYou® Points: 11,331
as of 09/30/25

» See page 3 for more information
about your rewards

For Payments, send check to: CITI CARDS, PO BOX 60701, City of Industry CA, 91716-0701



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

Your Monthly Statement
is Enclosed

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	\$66.00
New balance	\$6,604.67
Payment due date	11/09/25

Amount Enclosed: \$

Account number ending in 4309

Please make check payable to CITI CARDS.

BRYAN P SERA
6049 52ND AVE NE
SEATTLE WA 98115-7711

CITI CARDS
PO BOX 60701
City of Industry CA 91716-0701

006004

BRYAN P SERA

Information About Your Account

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.

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 CitiFlex Plan Payment Amount plus your entire balance, excluding any CitiFlex Plan balances, by the due date each month. If you do not pay your monthly CitiFlex Plan Payment plus your entire balance, excluding any CitiFlex 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 CitiFlex Loans on the transaction date. We will begin charging interest on a CitiFlex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the CitiFlex Pay.

Your Rights

What To Do If You Think 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 Customer Service shown on Page 1 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 are 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 in writing at the address for Billing Inquiries and Customer Service shown on Page 1 of your 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

Report a Lost or Stolen Card Immediately. Call the Billing Inquiries and Customer Service number shown on Page 1.

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 Citi Brands Credit Bureau Disputes, PO Box 6241, 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.

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.

Express Mail. Send payment by express mail or courier to: Citi Cards, Attention: Bankcard Payments Department, 400 White Clay Center Drive, Newark, DE 19711

When Your Payment Will Be Credited. If we receive your payment in proper form by 5 p.m. local time at the processing facility, it will be credited as of that day. Payments received 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 shown in the Express Mail section.

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.

Payments Other Than By Mail

Online. See Page 1 of your statement on how to make a payment online.

Text to Pay (If Available). To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.

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. For AutoPay, 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 Billing Inquiries and Customer Service number shown on Page 1 within the timeframe disclosed to you on the phone.

Crediting Payments other than by Mail. The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. The cutoff time for payments made via CitiATM, where available, is 10:30 pm Eastern time. For payments at a Citi branch, where available, the cutoff time is the close of business at the branch where the payment is made. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

430900

Account Summary

Trans. date	Post date	Description	Amount
-------------	-----------	-------------	--------

Payments, Credits and Adjustments

10/08		AUTOPAY 999990000032989RAUTOPAY AUTO-PMT	-\$1,317.04
-------	--	--	-------------

Standard Purchases

09/11	09/12	SEATTLE PUBLIC UTILITI SEATTLE WA	\$304.17
09/12	09/12	GREENLAKE WELLNESS SEATTLE WA	\$25.00
09/12	09/12	SEATTLE CITY LIGHT SEATTLE WA	\$97.40
09/16	09/16	WSDOT-GOODTOGO ONLINE RENTON WA	\$27.80
09/17	09/17	AFP*Northwest Family L Kirkland WA	\$5,000.00
09/18	09/18	GREENLAKE WELLNESS SEATTLE WA	\$25.00
09/18	09/18	AXS.COMNORTHWEST 8889297849 CA	\$161.56
09/21	09/21	EQT*AMBETTER ST. LOUIS MO	\$648.18
09/21	09/21	NETFLIX.COM NETFLIX.COM CA	\$27.58
09/25	09/25	GREENLAKE WELLNESS SEATTLE WA	\$25.00
09/25	09/25	APPLE.COM/BILL 866-712-7753 CA	\$150.72
09/29	09/29	MED*LIFEWISE HEALTH PL 800-817-3056 WA	\$34.37
09/29	09/29	WSDOT-GOODTOGO ONLINE RENTON WA	\$8.85
10/01	10/01	EXPRESS SCRIPTS PHRMC ST. LOUIS MO	\$33.08
10/02	10/02	GREENLAKE WELLNESS SEATTLE WA	\$25.00
10/09	10/09	EXPRESS SCRIPTS PHRMC ST. LOUIS MO	\$0.97
10/10	10/10	APPLE.COM/BILL 866-712-7753 CA	\$9.99

Fees charged

Total fees charged in this billing period	\$0.00
---	--------

Interest charged

Total interest charged in this billing period	\$0.00
---	--------

2025 totals year-to-date

Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$0.00

Interest charge calculation

Days in billing cycle: 32

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	17.99% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	29.24% (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). Balances followed by (A) are determined by the average daily balance method.



Member ID: 8910231857759834

Total ThankYou Points Balance:

11,331

ThankYou Points from Citi Double Cash Card

Purchases:	6,605
Payments:	1,317
Bonus from Citi Travel®:	0
Total Earned this Period:	7,922

» Visit thankyou.com to redeem points or see full rewards details

Bonus Points 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.

For the 5X total points earned on hotels, car rentals, and attractions booked through Citi Travel, 1X will appear in Purchases, 1X will appear in Payments (as payments are made on those purchases), and 3X will appear in Bonus from Citi Travel portal.

TWO WAYS TO EARN!

Earnings This Billing Period

ThankYou Points on Purchases
1 point per \$1

Eligible Purchases:	\$6,604.67
ThankYou Points Earned:	6,605

ThankYou Points on Payments
1 point per \$1

Eligible Payments:	\$1,317.04
ThankYou Points Earned:	1,317

PURCHASE TRACKER AND HOW POINTS FOR PAYMENTS WORKS

- Total Payments Made: \$1,317.04
Note: payments are eligible to earn up to the amount in your Purchase Tracker
- Purchase Tracker: \$11,526.17
- Eligible Payments: \$1,317.04
- ThankYou Points on Eligible Payments: 1,317
- Ending Purchase Tracker: \$10,209.13

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 points for payments until more purchases are made.

IT'S EASY TO REDEEM



Redeem at thankyou.com, on the Citi Mobile® App or at citicards.com. Redemption values vary depending on how you choose to redeem your points.

430900

BRYAN P SERA

Account messages

Effective May 18, 2025, the first section below will replace the existing section in the terms and the Citi Travel section will be added to your Citi Double Cash Card Terms and Conditions: With the Citi Double Cash Card, you can earn ThankYou Points for purchases and payments made on your card. Unless you are participating in a limited-time offer, you will earn: 1 ThankYou point per \$1 spent on purchases. 1 ThankYou point for every \$1 paid on your purchase balance as long as there is a corresponding balance in your Purchase Tracker. 3 additional ThankYou Points for each \$1 spent on hotels, car rentals and attractions booked with Citi Travel via cititravel.com or 1-833-737-1288 (TTY:711). Points can be redeemed for cash back as a direct deposit, statement credit, or check. For example, redeem 10,000 ThankYou Points for a \$100 direct deposit, statement credit, or check. Points can also be redeemed for a variety of other rewards, such as gift cards, travel and more - redemption values vary depending on how you choose to redeem your ThankYou Points. See below for additional details. **Citi Travel:** You will earn 3 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions when you use your Citi Double Cash Card to book them with Citi Travel via cititravel.com or 1-833-737-1288 (TTY:711). When combined with the 1 ThankYou Point for purchases and the 1 ThankYou Point for payments, this totals 5 ThankYou Points per dollar. This may overlap with other special offers in which you are currently enrolled. You must use your Citi Double Cash Card to make the purchase with Citi Travel. For bookings made with a combination of points and your Citi Double Cash Card, only the portion paid with your card will earn points. Points are not earned on cancelled bookings. Citi Travel is powered by Rocket Travel by Agoda.

© 2025 Citibank, N.A.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

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

A faster way to pay your bill, just text PAY to 97707. Use the mobile device connected to your credit card account. Message & data rates may apply. We'll confirm your identity, send a text asking for payment amount & payment account on file to use. That's it - you'll get a payment confirmation text.

Update or confirm your account information today. Help us evaluate your account for future credit limit increases by providing or confirming your most recent income and housing information. Securely log in to your account at citi.com/updateincome, or call us toll-free at 1-855-209-8556 TTY:711

430900