

Citi Double Cash® Card



BRYAN P SERA

Member Since 2016 Account number ending in: 6823

Billing Period: 10/07/25-11/06/25

Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

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

www.citicards.com

NOVEMBER STATEMENT

Minimum payment due:	\$91.00
New balance as of 11/06/25:	\$9,125.92
Payment due date:	12/02/25

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 \$9,125.92 will be deducted from your bank account on 11/25/2025. 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	\$2,908.83
Payments	-\$2,908.83
Credits	-\$0.00
Purchases	+\$9,116.68
Cash advances	+\$0.00
Fees	+\$9.24
Interest	+\$0.00
New balance	\$9,125.92

Credit Limit

Credit limit	\$25,000
Includes \$2,500 cash advance limit	
Available credit	\$15,874
Includes \$2,500 available for cash advances	

Please refer to the **Important Changes to Your Account Terms** section of this statement .

thankyou
from citi



Total Available
ThankYou® Points: 25,485
as of 10/31/25

» 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	\$91.00
New balance	\$9,125.92
Payment due date	12/02/25

Amount Enclosed: \$

Account number ending in 6823

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

682300

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.

AutoPay. Visit citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose. AutoPay payment requests are sent the business day before the AutoPay date. The paying bank may place a hold on your deposit account when they receive the request. We do not ask that a hold be placed and do not receive funds before the AutoPay date. Please discuss any concerns you may have with such a hold with the paying bank.

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 Citi ATM, 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.

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BRYAN P SERA

Account Summary

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

10/25		AUTOPAY 999990000092096RAUTOPAY AUTO-PMT	-\$2,908.83
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Standard Purchases

10/08		QFC #5807 SEATTLE WA	\$210.72
10/08		ARCO#07112ARCO #071QPS BELLEVUE WA	\$20.13
10/09	10/09	LAZ PARKING M28289-DCA BELLEVUE WA	\$9.92
10/10	10/10	OTF BALLARD 0581 SEATTLE WA	\$186.32
10/11		METROPOLITAN MKT 156 SEATTLE WA	\$26.66
10/14		PCC - VIEW RIDGE SEATTLE WA	\$20.51
10/14	10/14	FOX ONE MONTHLY NEW YORK NY	\$22.06
10/14		ARCO#07112ARCO #071QPS BELLEVUE WA	\$26.78
10/15		SEA SMITH COVE 6951113 SEATAC WA	\$32.75
10/15		SAFEWAY #0423 SEATTLE WA	\$46.16
10/16		EXPRESSVPN.COM WILMINGTON DE	\$14.34
10/16	10/16	OTF U DISTRICT 0584 SEATTLE WA	\$186.49
10/16	10/16	REST JARDIN PLAZA CHAPALA JAL MEX	
		822.00 MEXICAN PESO	
		Subject to Foreign Fee	\$44.77
10/17	10/17	VENTA A BORDO VOLARIS CIUDAD DE MEX MEX	
		220.00 MEXICAN PESO	
		Subject to Foreign Fee	\$11.98
10/17	10/17	VENTA A BORDO VOLARIS CIUDAD DE MEX MEX	
		280.00 MEXICAN PESO	
		Subject to Foreign Fee	\$15.25
10/17	10/17	CLIP MX*CASA LINDA CHAPALA MEX	
		573.10 MEXICAN PESO	
		Subject to Foreign Fee	\$31.16
10/17	10/17	BPK*FARMACIA L SOLIDARIDAD MEX	
		150.00 MEXICAN PESO	
		Subject to Foreign Fee	\$8.17
10/17	10/17	VINOS Y LICORES PAZ CHAPALA JAL MEX	
		918.00 MEXICAN PESO	
		Subject to Foreign Fee	\$49.91
10/18	10/18	CLIP MX*MR MICH CHAPALA MEX	\$20.78
10/18	10/18	REST YVES CHAPALA JAL MEX	
		1,848.00 MEXICAN PESO	
		Subject to Foreign Fee	\$100.47
10/19	10/19	CHILIS TOO TLAJOMULCO DE MEX	
		802.70 MEXICAN PESO	
		Subject to Foreign Fee	\$43.64
10/20		Patreon* Membership San Francisco CA	\$10.13
10/20		SQ *ONE TAXI 2925 Burien WA	\$24.42
10/20	10/20	OTF U DISTRICT 0584 SEATTLE WA	\$15.45
10/20	10/20	RIDGE NE SEATTLE WA	\$48.55
10/20	10/20	RIDGE PHINNEY SEATTLE WA	\$57.06
10/21		LIME*RIDE HDFI SAN FRANCISCO CA	\$6.29
10/21	10/21	NORTHWEST FAMILY... KIRKLAND WA	\$1,012.00
10/21		JEFFS AUTO REPAIR 8004 SEATTLE WA	\$1,661.61
10/21	10/21	NORTHWEST FAMILY... KIRKLAND WA	\$1,829.24
10/21	10/21	VENTA A BORDO VOLARIS CIUDAD DE MEX MEX	

thankyou
from citi

Member ID: 8910231164820758

Total ThankYou Points Balance:

25,485

ThankYou Points from Citi Double Cash Card

Purchases: 9,117

Payments: 2,909

Bonus from Citi Travel®: 0

Total Earned this Period: 12,026

» 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: \$9,116.68

ThankYou Points Earned: 9,117



ThankYou Points on Payments

1 point per \$1

Eligible Payments: \$2,908.83

ThankYou Points Earned: 2,909

PURCHASE TRACKER AND HOW
POINTS FOR PAYMENTS WORKS

1. Total Payments Made: \$2,908.83

Note: payments are eligible to earn up to the amount in your Purchase Tracker

2. Purchase Tracker: \$22,577.14

3. Eligible Payments: \$2,908.83

4. ThankYou Points on
Eligible Payments: 2,909

5. Ending Purchase Tracker: \$19,668.31

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.

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Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
		85.00 MEXICAN PESO	
		Subject to Foreign Fee	\$4.62
	10/22	QFC #5807 SEATTLE WA	\$225.93
10/23	10/23	CLAUDE.AI SUBSCRIPTION SAN FRANCISCO CA	\$22.07
10/23	10/23	OTF U DISTRICT 0584 SEATTLE WA	\$143.46
10/24	10/24	OTF U DISTRICT 0584 SEATTLE WA	\$16.55
10/24	10/24	BYT*KING COUNTY METRO SEATTLE WA	\$6.00
10/24	10/24	LITTLE RED HEN SEATTLE WA	\$7.00
	10/25	TARGET 00012849 SEATTLE WA	\$132.98
	10/25	METROPOLITAN MKT 156 SEATTLE WA	\$28.19
	10/25	SAFEWAY #0423 SEATTLE WA	\$14.47
	10/26	PCC - VIEW RIDGE SEATTLE WA	\$14.07
10/27	10/27	Peacock 389BC Apple TV New York NY	\$16.54
10/27	10/27	ASSOCIATED FRIENDS RD SEATTLE WA	\$120.00
	10/27	NYTIMES* 8006984637 NY	\$25.55
10/27	10/27	ALLIANZ EVENT INS 8004243396 VA	\$176.00
10/27	10/27	LAZ PARKING M28289-DCA BELLEVUE WA	\$9.92
10/28	10/28	TM *RUSH HOLLYWOOD CA	\$1,622.28
	10/29	ARCO#07112ARCO #071QPS BELLEVUE WA	\$60.22
	10/30	LIME*PASS HDFI SAN FRANCISCO CA	\$7.71
	10/30	SQ *RAVENNA BREWING CO Seattle WA	\$9.28
	10/31	SAFEWAY #0423 SEATTLE WA	\$32.94
	11/01	SDOT PAYBYPHONE PARKIN SEATTLE WA	\$1.20
	11/01	SDOT PAYBYPHONE PARKIN SEATTLE WA	\$2.00
	11/01	SQ *ASSOCIATED FRIENDS Seattle WA	\$7.00
	11/01	SQ *ASSOCIATED FRIENDS Seattle WA	\$17.00
	11/02	METROPOLITAN MKT 156 SEATTLE WA	\$59.00
11/03	11/03	ASSOCIATED FRIENDS RD SEATTLE WA	\$525.00
11/03	11/03	SLING.COM ENGLEWOOD CO	\$4.99
	11/05	SQ *CONOR BYRNE COOPER SEATTLE WA	\$10.00
11/05	11/05	ST SUBSCRIPTIONS 8886247323 WA	\$0.99

Fees charged

Date	Description	Amount
11/06	FOREIGN TRANSACTION FEE	\$9.24

Total fees charged in this billing period \$9.24

Interest charged

Total interest charged in this billing period \$0.00

2025 totals year-to-date	
Total fees charged in 2025	\$50.25
Total interest charged in 2025	\$0.87

Interest charge calculation			Days in billing cycle: 31
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	17.74% (V)	\$0.00 (D)	\$0.00

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Interest charge calculation, cont'd			
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
ADVANCES			
Standard Adv	28.99% (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). Balances followed by (A) are determined by the average daily balance method.

Account messages

Your Card(s) provide(s) the convenience of transacting in foreign currencies worldwide wherever Mastercard is accepted without having to exchange and carry more foreign currency than you need for your transaction. Each purchase you make in a foreign currency is subject to a one-time transaction fee.

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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

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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 01/07/2026.

Your APR for Cash Advances is below the lowest APR(s) we offer on the same or similar accounts. As a result, we are increasing your APR.

Transactions made on or after 11/27/2025: As of 01/07/2026, any changes to APRs described below will apply to these transactions.

Transactions made before 11/27/2025: Your current APRs will continue to apply to these transactions.

If you are already being charged a higher Penalty APR: The changes to APRs described below will not take effect until the Penalty APR no longer applies to your account.

The current *Interest Rates and Interest Charges* section of the Fact Sheet (Pricing Information Table) will be revised as follows:

Revised Terms, as of 01/07/2026

APR for Cash Advances

29.99%

This APR will vary with the market based on the Prime Rate.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown in the Details About Your Interest Rates table. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

The current *Details About Your Interest Rates* section of the Fact Sheet (Facts About Interest and Fees) will be revised as follows:

Details About Your Interest Rates

Periodic Rate as of
01/07/2026

For variable rates: U.S. Prime Rate Plus

Cash Advances

0.08216% (D)

22.99%

(D) = Daily periodic rate. A daily periodic rate is the APR divided by 365. Variable APRs will not exceed 29.99%.



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Citi Double Cash® Card

Member Since 2016. Account number ending in: 6823

