

CAUSE NO. 11DC2601322

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

MARCO A FLORES
Defendant

IN THE JUSTICE COURT
PRECINCT 1 PLACE 1
BEXAR COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of MARCO A FLORES, the Defendant, and for cause of action shows:

Discovery Level

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.8 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

MARCO A FLORES
9974 W LOOP 1604 S
SAN ANTONIO, TX 78252-2880

Venue and Jurisdiction; Relief Sought

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

Count I

8. Defendant had an account with CITIBANK, N.A.. Plaintiff purchased Defendant's debt on or about December 21, 2022. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CITIBANK, N.A.
ACCOUNT NO.:	XXXXXXXXXXXXXX-7837
DATE OF CHARGE-OFF:	October 19, 2022
CHARGE-OFF BALANCE:	\$8,681.91
DATE OF ORIGINATION:	March 20, 2004

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of November 24, 2023, Defendant has refused and failed to remit the remaining principal amount of \$8,681.91. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$8,681.91 along with post judgment interest at the statutory rate provided by applicable law.

Conditions Precedent

12. All conditions precedent have been performed, have occurred, or should be excused.

Prayer

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$8,681.91;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.



Cynthia Stevens

Brian Staley, Texas Bar No. 00797483
Michael Young, Texas Bar No. 24037759
Peter Newman, Texas Bar No. 24106928
Juan Goenaga, Texas Bar No. 00797868
Cynthia Stevens, Texas Bar No. 24129749
Genail Logan, Texas Bar No. 24117754
Sunny Park, Texas Bar No. 24149285
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
David D. Backer, Texas Bar No. 24128895
Kristy Gabrielova, Texas Bar No. 24042929
Attorneys for MIDLAND CREDIT MANAGEMENT,
INC.
P.O. Box 460568
Houston, TX 77056
Tel: (866) 300-8750
Fax: 877-232-9721
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

You can view documents related to your account by visiting our website at www.midlandcredit.com and logging into your account.

EXHIBIT A

BILL OF SALE AND ASSIGNMENT
September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated December 21, 2022, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 ("Bank"), to Midland Credit Management, Inc., a corporation organized under the laws of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("Buyer").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated April 30, 2021 between Bank, Department Stores National Bank, and Buyer (the "Master Purchase Agreement"), and that certain Addendum No. 6 dated September 22, 2021, between Bank and Buyer (the "Addendum", and together with the Master Purchase Agreement, the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and included in the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Bank's business to maintain and compile such data.

CITIBANK, N.A.

MIDLAND CREDIT MANAGEMENT, INC.

By: Brandy Reardon
(Signature)

Name: Brandy Reardon

Title: Authorized Party

By: Danielle Wohlfahrt
(Signature)

Name: Danielle Wohlfahrt

Title: VP of BD

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Encore-Brands-Fresh-Flow-Lot1-1222 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	121222MC1MU3FM	[REDACTED]	[REDACTED]	12/12/2022	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNT

State of Missouri
County of Platte

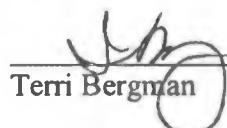
Terri Bergman, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.

On or about December 21, 2022, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated April 30, 2021, Bill of Sale, and Addendum No. 6 dated September 22, 2021 to Midland Credit Management, Inc.. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

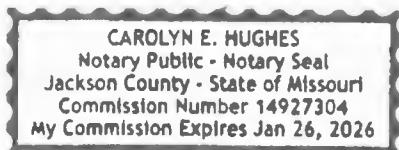
Signed this 4 day of January, 2023.


Terri Bergman

State of Missouri)
) ss
County of Platte)

On this 4 day of Jan, 2023 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.


[SEAL]

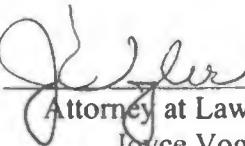


CERTIFICATE OF CONFORMITY

STATE OF MISSOURI
CITY OF KANSAS CITY

I, Joyce Vogler an attorney-at-law of the State of Missouri who is licensed to practice law in the State of Missouri and is fully acquainted with the laws of the State of Missouri pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Carolyn E. Hughes a notary public in the State of Missouri, in the manner prescribed by the laws of the State of Missouri and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 4th day of
JAN, 2023.


Joyce Vogler
Attorney at Law Bar # 51227
Joyce Vogler

Field	Field Data
Account Number	[REDACTED] 7837
First Name	MARCO
Middle Name	A
Last Name	FLORES
SSN	XXX-XX-8679
Date of Birth	[REDACTED]
Address 1	1150 N LOOP 1604 W
Address 2	STE 108-426
City	SAN ANTONIO
State	TX
Zip	78248
Open Date	03/20/2004
Last Purchase Date	04/13/2022
Last Payment Date	03/22/2022
Last Payment Amount	\$140.00
Sale Amount	\$8,681.91
Charge Off Date	10/19/2022
Charge off Balance	\$8,681.91
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	DIAMOND PREFERRED
Alternate Account #1	[REDACTED] 6503

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/21/2022 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

EXHIBIT B

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September 2021 Brands Fresh 180 Day Flow Lot 1

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For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated April 30, 2021 between Bank, Department Stores National Bank, and Buyer (the "Master Purchase Agreement"), and that certain Addendum No. 6 dated September 22, 2021, between Bank and Buyer (the "Addendum", and together with the Master Purchase Agreement, the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and included in the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Bank's business to maintain and compile such data.

CITIBANK, N.A.

MIDLAND CREDIT MANAGEMENT, INC.

By: Brandy Reardon
(Signature)

Name: Brandy Reardon

Title: Authorized Party

By: Danielle Wohlfahrt
(Signature)

Name: Danielle Wohlfahrt

Title: VP of BD

Contract ID: EN8MUMAA043021
Addendum ID: EN8MUMAA092221C6
Document ID: 121222MC1MU3FMA1

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Encore-Brands-Fresh-Flow-Lot1-1222 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	121222MC1MU3FM	[REDACTED]	[REDACTED]	12/12/2022	[REDACTED]

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**State of Missouri
County of Platte**

Terri Bergman, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.

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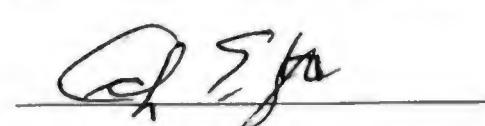
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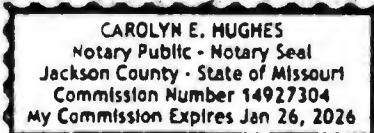
Signed this 4 day of January, 2023.


Terri Bergman

State of Missouri)
) ss
County of Platte)

On this 4 day of Jan, 2023 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

 [SEAL]

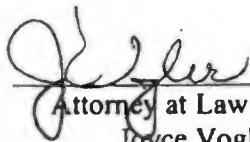


CERTIFICATE OF CONFORMITY

STATE OF MISSOURI CITY OF KANSAS CITY

I, Joyce Vogler, an attorney-at-law of the State of Missouri who is licensed to practice law in the State of Missouri and is fully acquainted with the laws of the State of Missouri pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Carolyn E. Hughes a notary public in the State of Missouri, in the manner prescribed by the laws of the State of Missouri and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 4th day of
Jan, 2023.



Attorney at Law Bar # 51227
Joyce Vogler

Citi Diamond Preferred® Card

Citi

MARCO A FLORES

Member Since 2004 Account number ending in: 7837

Billing Period: 09/20/22-10/19/22

www.citicards.com

Customer Service 1-800-823-4086

TTY: 711

BOX 6500 SIOUX FALLS, SD 57117

OCTOBER STATEMENT

Minimum payment due:	\$8,681.91
New balance as of 10/19/22:	\$8,681.91
Payment due date:	10/19/22

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 \$40 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 this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$8,682

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

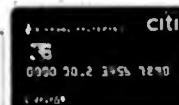
Account Summary

Previous balance	\$8,550.36
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$131.55
New balance	\$8,681.91

Credit Limit

Credit limit	\$7,710
Includes \$0 cash advance limit	

Savings Spotlight



Maximize your savings using
Citi Easy Deals at citieasydeals.com

See Page 3 to view Citi Easy Deals tiers and learn more

For Payments, send check to: CITI CARDS, PO BOX 78045, Phoenix, AZ, 85062-8045

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 \$8,681.91

New balance \$8,681.91

Payment due date 10/19/22

Amount enclosed:

Account number ending in 7837
Please make check payable to CITI CARDS.

000000 MC 32 A O

MARCO A FLORES
1150 N LOOP 1604 W
STE 108-426
SAN ANTONIO TX 78248-4552

CITI CARDS
PO BOX 78045
Phoenix, AZ 85062-8045

15009 0868191 0868191 00140000 7837 1317

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

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

Date	Description	Amount
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10/19	INTEREST CHARGED TO STANDARD PURCH	\$39.30
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10/19	INTEREST CHARGED TO PUR PR-10/08/21.	\$92.25
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Total Interest charged in this billing period	\$131.55
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2022 totals year-to-date

Total fees charged in 2022	\$280.00
Total interest charged in 2022	\$1,014.41

Interest charge calculation

Days in billing cycle: 30

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	29.99% (V)	\$1,594.44 (D)	\$39.30
Pur Pr 100821	15.99% (V)	\$7,019.32 (D)	\$92.25
ADVANCES			
Standard Adv	29.99% (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).

Account messages

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 was credited as of the date of receipt, but will not be reflected until your next statement.

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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.

**Savings Spotlight****Jumpstart your savings****Citi Easy Deals™**

Here's how it works:

1. Just for being an eligible Citi cardmember, enjoy the Base tier, which gives you access to local coupons
2. Make purchases with your card to meet minimum annual purchase requirements to gain access to the other tiers
3. Whenever you reach a required purchase amount in a given calendar year, your access to that tier will last for the remainder of that year and the entire following year

» Visit citieasydeals.com to start saving today

Citi Diamond Preferred® Card

MARCO A FLORES

Member Since 2004 Account number ending in: 7837

Billing Period: 03/18/22-04/19/22

www.citilcards.com

Customer Service 1-800-823-4086

TTY: 711

BOX 6500 SIOUX FALLS, SD 57117

APRIL STATEMENT

Minimum payment due:	\$441.09
New balance as of 04/19/22:	\$7,773.70
Payment due date:	05/15/22

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 \$40 and your APRs may be increased up to the Penalty APR of 27.49%.

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 this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 year(s)	\$18,147

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

Your account is past due \$167.02 and overlimit \$63.70. Please pay at least the minimum payment due, which includes a past due amount and an overlimit amount.

Account Summary

Previous balance	\$6,665.27
Payments	-\$140.00
Credits	-\$0.00
Purchases	+\$1,116.06
Cash advances	+\$0.00
Fees	+\$40.00
Interest	+\$92.37
New balance	\$7,773.70

Credit Limit

Credit limit	\$7,710
Includes \$0 cash advance limit	

Savings Spotlight

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For Payments, send check to: CITI CARDS, PO BOX 78045, Phoenix, AZ, 85062-8045

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.citilcards.com

Minimum payment due \$441.09

New balance \$7,773.70

Payment due date 05/15/22

Amount enclosed:

Account number ending in 7837
Please make check payable to CITI CARDS.

000000 MC 00 10

MARCO A FLORES
1150 N LOOP 1604 W
STE 108-426
SAN ANTONIO TX 78248-4552

CITI CARDS
PO BOX 78045
Phoenix, AZ 85062-8045

15009 0044109 0777370 0014000 0 7837 1316

MARCO A FLORES

Account Summary

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

03/21	PAYMENT THANK YOU	\$140.00
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Standard Purchases

04/02	04/02	AMZN Mktp US*1H7CN3VTI Amzn.com/bill WA	\$26.00
04/02	04/02	AMZN Mktp US*163PP4QL2 Amzn.com/bill WA	\$129.00
04/02	04/02	AMZN MKTP US*1H9E21CMO AMZN.COM/BILL WA	\$247.99
04/03	04/03	Amazon.com*1H6KI5460 Amzn.com/bill WA	\$259.98
04/04	04/04	UBER EATS 8005928996 CA	\$77.53
04/06	04/06	AMZN Mktp US*1H5KA8VWO Amzn.com/bill WA	\$195.99
04/07	04/07	AMZN Mktp US*1HSUJ9BZO Amzn.com/bill WA	\$18.48
04/11	04/11	AMZN Mktp US*1A8HA6601 Amzn.com/bill WA	\$154.10
04/13	04/13	AMZN Mktp US*1A2LQ8W61 Amzn.com/bill WA	\$6.99

Fees charged

Date	Description	Amount
04/19	MEMBERSHIP FEE APR 22-MAR 23	\$0.00
04/19	LATE FEE - MAR PAYMENT PAST DUE	\$40.00
Total fees charged in this billing period		\$40.00

Interest charged

Date	Description	Amount
04/19	INTEREST CHARGED TO STANDARD PURCH	\$14.14
04/19	INTEREST CHARGED TO PUR PR-10/08/21.	\$78.23
Total Interest charged in this billing period		\$92.37

2022 totals year-to-date

Total fees charged in 2022	\$80.00
Total interest charged in 2022	\$306.20

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	27.49% (V)	\$568.76 (D)	\$14.14
Pur Pr 100821	13.24% (V)	\$6,535.92 (D)	\$78.23
ADVANCES			
Standard Adv	27.49% (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

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 05/08/2022 to allow enough time for regular mail to reach us.

**Savings Spotlight**

Jumpstart your savings

Citi Easy Deals™

Here's how it works:

1. Just for being an eligible Citi cardmember, enjoy the Base tier, which gives you access to local coupons
2. Make purchases with your card to meet minimum annual purchase requirements to gain access to the other tiers
3. Whenever you reach a required purchase amount in a given calendar year, your access to that tier will last for the remainder of that year and the entire following year.

» Visit citleasydeals.com to start saving today

Citi Easy Deals™

To find out your current tier:
Visit citleasydeals.com or call the number provided above.

Deals you can access, by tier:

Base Tier

- Minimum Annual Purchases: \$0.00
- Coupons for local dining and shopping

Enhanced Tier

- Minimum Annual Purchases: \$100
- Base tier benefit
- Plus deals on gift cards and magazines

Plus Tier

- Minimum Annual Purchases: \$500
- Base and Enhanced tier benefits
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