

CAUSE NO. 6.226-01049-DB

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

CARLOS SANCHEZ JR
Defendant

IN THE JUSTICE COURT
PRECINCT 6, PLACE 2
EL PASO COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION**TO THE HONORABLE COURT:**

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of CARLOS SANCHEZ JR, 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:

CARLOS SANCHEZ JR
12841 LITTLE MISSY LN
EL PASO, TX 79938-2507

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 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 May 17, 2024. 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.:	XXXXXXXXXXXXX-1035
DATE OF CHARGE-OFF:	April 03, 2024
CHARGE-OFF BALANCE:	\$8,610.50
DATE OF ORIGINATION:	April 09, 2019

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 May 14, 2025, Defendant has refused and failed to remit the remaining principal amount of \$8,610.50. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$8,610.50 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 \$8,610.50;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Judge Enedina Nina Serna
El Paso County
6.226-01049-DB

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.



Genail Logan

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

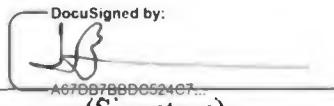
March 2022 Brands Fresh 180 Day Flow Lot 2

THIS BILL OF SALE AND ASSIGNMENT dated May 17, 2024, 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 (the "Bank") to Midland Credit Management, Inc., a corporation organized under the laws of the State 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 December 6, 2023 between Buyer and the Bank (the "Master Purchase Agreement"), and that certain Addendum No. 2 dated December 14, 2023 between Bank and Buyer (the "Addendum," 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 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.

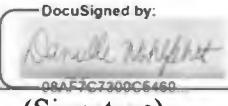
By: 

(Signature)

Name: Terri Bergman

Title: Authorized Party

Midland Credit Management, Inc.

By: 

(Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot2-0524 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 2	050824MC1MU4FM	[REDACTED]	[REDACTED]	5/8/2024	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

Terri Bergman, being duly sworn, deposes and says:

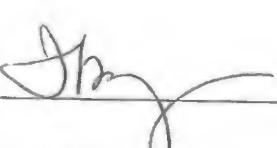
I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process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

On or about May 17, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 2 dated December 14, 2023 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.

EXECUTED on 22 May 2024.

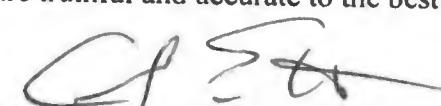
Signature

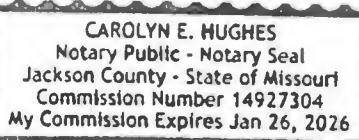

Terri Bergman

Name

State of Missouri)
) ss
County of Platte)

On this 22 day of May, 2024 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]



Field	Field Data
Account Number	[REDACTED] 1035
First Name	CARLOS
Last Name	SANCHEZ
SSN	XXX-XX-2122
Date of Birth	[REDACTED]
Address 1	12841 LITTLE MISSY LN
City	EL PASO
State	TX
Zip	79938
Home Phone	9152386783
Open Date	04/09/2019
Last Purchase Date	09/04/2023
Last Payment Date	08/25/2023
Last Payment Amount	\$220.00
Sale Amount	\$8,610.50
Charge Off Date	04/03/2024
Charge off Balance	\$8,610.50
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	DOUBLE CASH

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 05/17/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF JOYCE HYLLA

CARLOS SANCHEZ JR.,

Defendant(s).

Joyce Hylla, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's CITIBANK, N.A./DOUBLE CASH account XXXXXXXXXXXX1035 (MCM Number 327233697) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

AFFIDAVIT OF JOYCE HYLLA - 1



327233697



AFFRECATTACH



25-143615

of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. The accuracy of such records is relied upon by Plaintiff in collecting this Account. These records are trustworthy and relied upon because the original creditor was required to keep careful records of the Account at issue in this case as required by law and/or suffer business loss.

5. MCM's records show that the Account was charged off on 2024-04-03 with a balance of \$8,610.50. On or about 2024-05-17, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$8,610.50. As of 2025-12-23, MCM's records show that the balance of \$8,610.50 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$8,610.50 from Defendant. All credits and offsets for payments have been applied to the balance.

6. The complete chain of title including CITIBANK, N.A., the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. CITIBANK, N.A. 2024-05-17

2. Midland Credit Management, Inc.

7. Based upon my review, attached hereto are records regarding the Account being a reproduction from Plaintiff's records. The documents attached hereto, are true and correct copies of the originals, except to the extent that confidential and privileged information is omitted or redacted and personal identifying information is omitted or redacted as required by local rules, and applicable state and federal law.

AFFIDAVIT OF JOYCE HYLLA - 2



327233697



AFFRECATTACH



25-143615

I certify under penalty of perjury that the foregoing statements are true and correct.

JAN 14 2026

Date

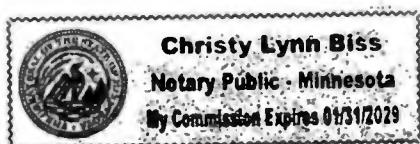
Joyce Hylla

Joyce M Hylla

STATE OF MINNESOTA
COUNTY OF STEARNS

JAN 14 2026

Signed and sworn to (or affirmed) before me on _____
by Joyce Hylla.



Christy Lynn Biss
Notary Public

CBiss

CA137

AFFIDAVIT OF JOYCE HYLLA - 3



327233697



AFFRECATTACH



25-143615

Contract ID: MC8MUMAA120623
 Addendum ID: MC8MUMAA121423C2
 Document ID: 050824MC1MU4FMB1

BILL OF SALE AND ASSIGNMENT

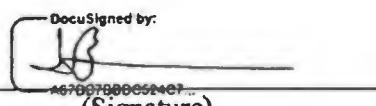
March 2022 Brands Fresh 180 Day Flow Lot 2

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For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "Master Purchase Agreement"), and that certain Addendum No. 2 dated December 14, 2023 between Bank and Buyer (the "Addendum," 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 the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

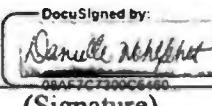
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Citibank, N.A.

By: 
 (Signature)
 Name: Terri Bergman

Title: Authorized Party

Midland Credit Management, Inc.

By: 
 (Signature)
 Name: Danielle Wohlfahrt

Title: MVP, BD & Strategic Partnerships

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C2
Document ID: 050824MC1MU4FMA1

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot2-0524 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

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Brands Fresh Flow Lot 2	050824MC1MU4FM	[REDACTED]	[REDACTED]	5/8/2024	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

Terri Bergman, being duly sworn, deposes and says:

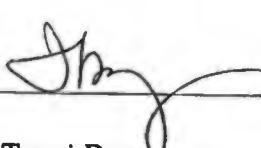
I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process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

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EXECUTED on 22 May 2024

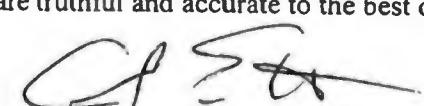
Signature

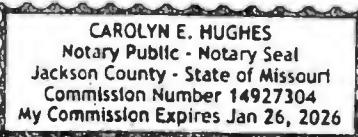

Terri Bergman

Name

State of Missouri)
)
) ss
County of Platte)

On this 22 day of MAY, 2024, 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]



Judge Enedina Nina Serna
El Paso County
6.226-01049-DB

Citi Double Cash® Card



CARLOS SANCHEZ JR

Member Since 2019 Account number ending in: 1035

Billing Period: 03/06/24-04/03/24

Billing Inquiries and Customer Service
BOX 6500 SIOUX FALLS, SD 57117
1-855-473-4583, (TTY: 711)
www.citicards.com

APRIL STATEMENT

Minimum payment due:	\$8,610.50
New balance as of 04/03/24:	\$8,610.50
Payment due date:	04/03/24

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%.

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)	\$8,611

For information about credit counseling services, call 1-877-337-8188 (TTY: 711).

Account Summary

Previous balance	\$8,459.18
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$151.32
New balance	\$8,610.50

Credit Limit

Credit limit	\$7,300
Includes \$1,500 cash advance limit	

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	\$8,610.50
New balance	\$8,610.50
Payment due date	04/03/24

Amount enclosed:

Account number ending in 1035
Please make check payable to CITI CARDS.

000000 MC 32 A 0

CARLOS SANCHEZ JR
12841 LITTLE MISSY LN
EL PASO TX 79938-2507

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0861050 0861050 00220000 [REDACTED] 1035 0309

www.citicards.com

CARLOS SANCHEZ JR

Customer Service 1-855-473-4583
(TTY: 711)

Page 2 of 2

Account Summary

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

Fees charged

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

Date	Description	Amount
04/03	INTEREST CHARGED TO STANDARD PURCH	\$1.78
04/03	INTEREST CHARGED TO BAL TRNOFFER	\$66.33
04/03	INTEREST CHARGED TO PUR PR-10/25/23.	\$16.56
04/03	INTEREST CHARGED TO PUR PR-11/24/22.	\$63.83
04/03	INTEREST CHARGED TO PUR PR-01/24/24.	\$2.82
	Total interest charged in this billing period	\$151.32

2024 totals year-to-date

Total fees charged in 2024	\$123.00
Total interest charged in 2024	\$603.72

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	26.74% (V)	\$83.74 (D)	\$1.78
BalTrnOffer 4	21.74% (V)	\$3,840.27 (D)	\$66.33
Pur Pr 102523	26.74% (V)	\$779.52 (D)	\$16.56
Pur Pr 112422	21.74% (V)	\$3,695.53 (D)	\$63.83
Pur Pr 012424	26.74% (V)	\$132.96 (D)	\$2.82
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). Balances followed by (A) are determined by the average daily balance method.

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.

© 2024 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.

Judge Enedina Nina Serna
El Paso County
6.226-01049-DB

Citi Double Cash® Card



CARLOS SANCHEZ JR

Member Since 2019 Account number ending in: 1035

Billing Period: 08/04/23-09/05/23

SEPTEMBER STATEMENT

Minimum payment due:	\$308.64
New balance as of 09/05/23:	\$7,389.22
Payment due date:	10/01/23

See the last page 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 \$41 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	18 year(s)	\$19,313

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

Billing Inquiries and Customer Service
BOX 6500 SIOUX FALLS, SD 57117
1-855-473-4583, (TTY: 711)
www.citicards.com

Your account is over the credit limit by \$89.22. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount.

Account Summary

Previous balance	\$7,135.58
Payments	-\$220.00
Credits	-\$0.00
Purchases	+\$328.22
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$145.42
New balance	\$7,389.22

Credit Limit

Credit limit	\$7,300
Includes \$1,500 cash advance limit	



thankyou
from Citi

Total Available
ThankYou® Points: **3,306**
as of 08/31/23

» See page 3 for more information
about your rewards

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 \$308.64

\$7,389.22

New balance

10/01/23

Payment due date

Amount enclosed:

Account number ending in 1035

Please make check payable to CITI CARDS.

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CARLOS SANCHEZ JR
12841 LITTLE MISSY LN
EL PASO TX 79938-2507

CITI CARDS
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CARLOS SANCHEZ JR

Customer Service 1-855-473-4583
(TTY: 711)

Page 2 of 2

Account Summary

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

08/25	ONLINE PAYMENT, THANK YOU	-\$220.00
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Standard Purchases

08/04	08/04	MIDAS AUTO SERVICE - 1 EL PASO	TX	\$95.69	
08/18	08/18	SONIC DRIVE IN #3256	EL PASO	TX	\$11.55
08/19	08/19	VISTA CENTRAL MARKET	EL PASO	TX	\$3.78
08/19	08/19	SO *CLASICO EXPRESS SP	EL PASO	TX	\$9.00
08/19	08/19	ALBERTSONS #3249	EL PASO	TX	\$31.38
08/24	08/24	ALON DK #51648	EL PASO	TX	\$12.00
09/01	09/01	TST* Cabo Joes Rich Be	EL PASO	TX	\$64.82
09/02	09/02	LITTLE SHACK	EL PASO	TX	\$100.00

Fees charged

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

Date	Description	Amount
09/05	INTEREST CHARGED TO STANDARD PURCH	\$12.60
09/05	INTEREST CHARGED TO BALTRNOFFER	\$67.22
09/05	INTEREST CHARGED TO PUR PR-11/24/22.	\$65.60
Total Interest charged in this billing period	\$145.42	

2023 totals year-to-date

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$1,016.01

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	26.74% (V)	\$521.14 (D)	\$12.60
BalTrnOffer 4	21.74% (V)	\$3,420.26 (D)	\$67.22
Pur Pr 112422	21.74% (V)	\$3,337.63 (D)	\$65.60
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

Your account is over the credit limit by \$89.22. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount. If you have already sent us this payment, thank you.

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Member ID: 8910231589897308

Total ThankYou Points Balance:

3,306

ThankYou Points from Citi Double Cash Card

Purchases: 328

Payments: 220

Total Earned this Period: 548

» 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.

TWO WAYS TO EARN!

Earnings This Billing Period

ThankYou Points on Purchases
1 point per \$1

Eligible Purchases: \$328.22
ThankYou Points Earned: 328

ThankYou Points on Payments

1 point per \$1
Eligible Payments: \$220.00
ThankYou Points Earned: 220

PURCHASE TRACKER AND HOW POINTS FOR PAYMENTS WORKS

1. Total Payments Made: \$220.00

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

2. Purchase Tracker: \$1,652.70

3. Eligible Payments: \$220.00

4. ThankYou Points on Eligible Payments: 220

5. Ending Purchase Tracker: \$1,432.70

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.