

Citi Double Cash® Card



DHAMODHARAN SANKARAN

Member Since 2015 Account number ending in: 4685

Billing Period: 06/20/25-07/18/25

Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

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

www.citicards.com

JULY STATEMENT

Minimum payment due: \$166.89
New balance as of 07/18/25: \$16,642.97
Payment due date: 08/16/25

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%.

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	26 year(s)	\$48,896
\$646	3 year(s)	\$23,256 (Savings=\$25,640)

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Account Summary

Previous balance \$12,776.95
Payments -\$12,746.49
Credits -\$52.39
Purchases +\$16,615.90
Cash advances +\$38.11
Fees +\$10.00
Interest +\$0.89

New balance \$16,642.97

Credit Limit

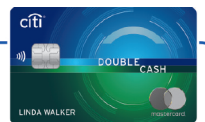
Credit limit \$23,500

Includes \$3,000 cash advance limit

Available credit \$6,857

Includes \$2,951 available for cash advances

thankyou
from citi



Total Available
ThankYou® Points: 14,785
as of 06/30/25

» See page 3 for more information
about your rewards

For Payments, send check to: CITI CARDS, PO BOX 658201, Dallas TX, 75265-8201



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 \$166.89
New balance \$16,642.97
Payment due date 08/16/25

Amount Enclosed: \$

Account number ending in 4685

Please make check payable to CITI CARDS.

DHAMODHARAN SANKARAN
1812 HILL RIDGE DR
FLOWER MOUND TX 75028-7648

CITI CARDS
PO BOX 658201
Dallas TX 75265-8201

DHAMODHARAN SANKARAN

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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DHAMODHARAN SANKARAN

Account Summary

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

	06/27	ONLINE PAYMENT, THANK YOU	-\$5,000.00
	06/28	ONLINE PAYMENT, THANK YOU	-\$7,746.49
06/22	06/22	DEPOP BROOKLYN NY	-\$30.46
07/04	07/04	SHEIN.COM 0000000000 CA	-\$3.95
07/05	07/05	SHEIN.COM 0000000000 CA	-\$4.99
07/08	07/08	SHEIN.COM 0000000000 CA	-\$12.99

Standard Purchases

06/19	06/20	WALGREENS #4171 FLOWER MOUND TX	\$18.39
	06/20	COMMUNITY PET OUTREACH LEWISVILLE TX	\$21.68
06/19	06/20	WWW.JACKSPREMIUM.COM DALLAS TX	\$40.37
	06/20	ZION MARKET LEWISVILLE TX	\$9.94
	06/20	STARBUCKS 800-782-7282 800-782-7282 WA	\$10.00
06/20	06/20	WHITEWATER CAR WASH - FLOWER MOUND TX	\$34.99
06/21	06/21	THARKARI INDIAN GROCER FLOWER MOUND TX	\$9.43
06/22	06/22	NTTA AUTOCHARGE 972-818-6882 TX	\$20.00
06/23	06/23	SHEIN.COM 0000000000 CA	\$421.88
06/23	06/23	WM SUPERCENTER #3482 PLANO TX	\$0.84
	06/23	205 BRAUMS STORE FLOWER MOUND TX	\$5.83
06/24	06/24	UBER *TRIP 8005928996 CA	\$5.47
06/24	06/24	205 BRAUMS STORE FLOWER MOUND TX	\$4.74
	06/24	KROGER #0585 FLOWER MOUND TX	\$22.31
06/24	06/24	TACO BELL # '035442 FLOWER MOUND TX	\$5.72
	06/26	ARAMARK SVC CO CITICAR IRVING TX	\$2.91
	06/26	INDIA BAZAAR VALLEY RA IRVING TX	\$153.20
06/27	06/27	Spotify USA New York NY	\$6.48
	06/27	CHICK-FIL-A # 00740 FLOWER MOUND TX	\$5.08
	06/28	SWADESHI PLAZA FLOWER FLOWER MOUND TX	\$18.47
	06/28	ZION MARKET LEWISVILLE TX	\$14.91
06/28	06/28	ATMOS ENERGY 888-286-6700 TX	\$67.10
	06/28	THARKARI INDIAN GROCER FLOWER MOUND TX	\$17.42
06/28	06/28	UT RECEIVABLES-WEB AUSTIN TX	\$20.00
06/29	06/29	TXU*BILL PAYMENT 800-242-9113 TX	\$215.71
	06/30	KROGER #0585 FLOWER MOUND TX	\$26.29
	07/01	ARAMARK SVC CO CITICAR IRVING TX	\$2.91
	07/02	KROGER #0585 FLOWER MOUND TX	\$9.88
07/02	07/02	DOMINO'S 8782 FLOWER MOUND TX	\$15.13
	07/03	KWALITY ICECREAM IRVING TX	\$17.29
07/05	07/05	DFW PROSPECS LLC MCKINNEY TX	\$350.00
	07/05	205 BRAUMS STORE FLOWER MOUND TX	\$3.62
	07/05	205 BRAUMS STORE FLOWER MOUND TX	\$10.64
	07/05	KROGER #0585 FLOWER MOUND TX	\$10.98
	07/06	205 BRAUMS STORE FLOWER MOUND TX	\$5.17
	07/06	KROGER #0585 FLOWER MOUND TX	\$11.45
07/06	07/06	IN-N-OUT GRAPEVINE GRAPEVINE TX	\$11.91
07/06	07/06	UT RECEIVABLES-WEB AUSTIN TX	\$13,500.00
07/07	07/07	SJC WebReg PASADENA TX	\$576.00
07/08	07/08	HLU*HULUPLUS SANTA MONICA CA	\$2.15
	07/08	TACO BELL # '035442 FLOWER MOUND TX	\$2.80
07/10	07/10	CURSOR, AI POWERED IDE NEW YORK NY	\$21.32
07/10	07/10	WWW.JACKSPREMIUM.COM DALLAS TX	\$40.37

thankyou
from citi

Member ID: 8910235420094702

Total ThankYou Points Balance:

14,785

ThankYou Points from Citi Double Cash Card

Purchases:	16,564
Payments:	12,746
Bonus from Citi Travel®:	0
Total Earned this Period:	29,310

» 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:	\$16,563.51
ThankYou Points Earned:	16,564

ThankYou Points on Payments
1 point per \$1

Eligible Payments:	\$12,746.49
ThankYou Points Earned:	12,746

PURCHASE TRACKER AND HOW
POINTS FOR PAYMENTS WORKS

1. Total Payments Made: \$12,746.49

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

2. Purchase Tracker: \$30,296.36

3. Eligible Payments: \$12,746.49

4. ThankYou Points on
Eligible Payments: 12,746

5. Ending Purchase Tracker: \$17,549.87

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
07/11	07/11	DOLLAR TREE HIGHLAND VILL TX	\$1.62
.	07/11	KROGER #0456 FLOWER MOUND TX	\$3.99
.	07/11	KROGER #0456 FLOWER MOUND TX	\$6.00
.	07/11	KROGER #0456 FLOWER MOUND TX	\$7.84
.	07/12	205 BRAUMS STORE FLOWER MOUND TX	\$9.38
07/12	07/12	JOYALUKKAS JEWELRY DAL FRISCO TX	\$470.00
.	07/12	THARKARI INDIAN GROCER FLOWER MOUND TX	\$16.86
.	07/13	H-E-B #425 AUSTIN TX	\$4.03
.	07/13	H-E-B #425 AUSTIN TX	\$12.97
.	07/13	IN-N-OUTAUSTINGUADALUP AUSTIN TX	\$12.02
07/14	07/14	RedCoach Texas LLC Dallas TX	\$58.99
07/14	07/14	PARKMOBILE PMR 770-818-9036 GA	\$4.00
.	07/14	MCDONALDS F17353 FLOWER MOUND TX	\$9.30
.	07/14	TST* SANGAM CHETTINAD AUSTIN TX	\$34.82
07/14	07/14	PAYPAL *HIGHSTREETE IN 4029357733 SGP	\$62.00
07/15	07/15	ATT* BILL PAYMENT DALLAS TX	\$120.06
.	07/16	KROGER #0585 FLOWER MOUND TX	\$11.24

Cash Advances

06/21	06/21	VENMO *ESHAL MAKNOJA 8558124430 NY	\$3.09
06/25	06/25	VENMO *SHRUTHI SUDHAR 8558124430 NY	\$35.02

Fees charged

Date	Description	Amount
07/18	ADVANCES*TRANSACTION FEE	\$10.00
Total fees charged in this billing period		\$10.00

Interest charged

Date	Description	Amount
07/18	INTEREST CHARGED TO STANDARD ADV	\$0.89
Total interest charged in this billing period		\$0.89

2025 totals year-to-date	
Total fees charged in 2025	\$20.50
Total interest charged in 2025	\$0.89

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	23.24% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	29.49% (V)	\$38.03 (D)	\$0.89

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.

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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.

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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).

The Virtual Account Number feature is being updated. We're updating your Virtual Account Number experience. Starting August 24th, numbers created on or before August 23rd can no longer be used to make a purchase. Create new Virtual Account Numbers on or after August 24th to avoid any inconvenience.

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.

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