

Citi® Diamond Preferred® Card



JON E MASON

Member Since 2000 Account number ending in: 8956

Billing Period: **04/16/16-05/16/16**

How to reach us
www.citicards.com

1-800-823-4086

PO BOX 6097 SIOUX FALLS, SD 57117-6097

Minimum payment due: **\$0.00**
New balance: **-\$0.50**
Payment due date: **06/13/16**

Make a payment now! www.payonline.citicards.com

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 \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

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

Account Summary

Previous balance	\$0.00
Payments	-\$0.00
Credits	-\$0.50
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00

New balance **-\$0.50**

Credit Limit

Credit limit	\$2,100
Includes \$1,000 cash advance limit	
Available credit	\$2,100
Includes \$1,000 available for cash advances	



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

Your Statement Is Inside

Credit Balance -

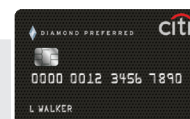
No payment is necessary.

You currently have a credit balance on your account.

Savings Spotlight

Maximize savings using your Citi Easy Deals Points at citi easydeals.com

See page 2 to view your Citi Easy Deals Points Balance and learn more.



Minimum payment due	\$0.00
New balance	-\$0.50
Payment due date	06/13/16
Amount enclosed: \$	<input type="text"/>

Account number ending in 8956

JON E MASON
690 WARDS CORNER RD
LOVELAND OH 45140-9154

CITI CARDS
PO BOX 9001037
Louisville, KY 40290-1037

Account Summary

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

05/02	MINIMUM CHARGE CREDIT	-\$0.50
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Fees charged

Date	Description	Amount
05/16	Payment Safeguard 1-877-242-5987	
	PROTECTION FOR YOUR ACCOUNT!	\$0.00

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

Interest charged

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

2016 totals year-to-date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

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	13.99%	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	19.99%	\$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

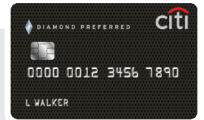
We discovered that one or more of the promotional offers on your account expired one day earlier than it should have. To correct our mistake, you will see a credit on this statement for the difference between the Standard Purchase Rate you were billed and the promotional rate you should have received for that day. If you have any questions regarding this adjustment, feel free to contact us.

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 will not be reflected until your next statement.

Your account has a credit balance that is owed to you. You may make charges against it if your account is open. We will send you a refund of any remaining balance of \$1.00 or more after the balance has been on your account for 90 days or upon request made to the customer service address or phone number above.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 06/06/2016 to allow enough time for regular mail to reach us.

Reminder: You purchased an optional Debt Protection Product. The fee is based on your statement balance. See your Terms & Conditions for eligibility requirements. Call 1-877-242-5987 to discuss or cancel if the product no longer suits your needs, e.g. if you are no longer working.



Savings Spotlight

Jumpstart your savings

Citi Easy DealsSM

Here's how it works:

- Earn 10%** of your eligible Citi Card purchases as Citi Easy Deals Points
- Use your points to **lower the price** of everything from gift cards and neighborhood deals to hotels, brand-name merchandise and more
- View your balance** below to see how much you have earned

» [Visit citieasydeals.com](http://citieasydeals.com) to start saving today

About Interest Charges

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.

Minimum Interest Charge. If we charge interest, it will be at least \$0.50.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

Your Rights

What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front.

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 is 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 online or in writing at the Customer Service address shown on front of 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.

Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

Other Account and Payment Information

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

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

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 the Customer Service address on your statement.

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.

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Payments other than by mail

Online. Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

Phone. Call the phone number on the front of your statement to make a payment. There is no fee for this service.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, 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.