

## NICHOLAS DIFIORE

Member Since 2023 Account number ending in: 7759

Billing Period: 12/15/23-01/12/24

## Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

1-888-766-CITI(2484), (TTY: 711)

[www.citicards.com](http://www.citicards.com)

## JANUARY STATEMENT

|                             |          |
|-----------------------------|----------|
| Minimum payment due:        | \$41.00  |
| New balance as of 01/12/24: | \$969.42 |
| Payment due date:           | 02/10/24 |

**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%.

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

## Account Summary

|                  |             |
|------------------|-------------|
| Previous balance | \$1,146.63  |
| Payments         | -\$1,146.63 |
| Credits          | -\$128.83   |
| Purchases        | +\$1,098.25 |
| Cash advances    | +\$0.00     |
| Fees             | +\$0.00     |
| Interest         | +\$0.00     |

**New balance** \$969.42

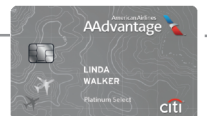
## Credit Limit

Revolving Credit limit \$9,800

Includes \$3,000 cash advance limit

Available Revolving credit \$8,830

Includes \$3,000 available for cash advances

AMERICAN AIRLINES  
AADVANTAGE® MILESAAdvantage® Miles  
Earned this period:**1,141**» See page 2 for more information  
about your rewards

For Payments, send check to: CITI CARDS, PO BOX 71820, Philadelphia PA, 19176-1820

P.O. Box 6004  
Sioux Falls, SD 57117-6004Your Monthly Statement  
is EnclosedPay your bill from virtually anywhere  
with the Citi Mobile® App and Citi® OnlineTo download:  
Text 'App15' to MyCiti (692484)  
or go to your device's app store.  
Or visit [www.citicards.com](http://www.citicards.com)

Minimum payment due \$41.00

New balance \$969.42

Payment due date 02/10/24

Amount enclosed: \$ 

Account number ending in 7759

Please make check payable to CITI CARDS.

NICHOLAS DIFIORE  
44 BANNER LN NW  
APT 439  
WASHINGTON DC 20001-6140CITI CARDS  
PO BOX 71820  
Philadelphia PA 19176-1820

NICHOLAS DIFIORE

**Account Summary**

| Trans.<br>date | Post<br>date | Description | Amount |
|----------------|--------------|-------------|--------|
|----------------|--------------|-------------|--------|

**Payments, Credits and Adjustments**

|  |       |   |             |
|--|-------|---|-------------|
|  | 01/06 | ONLINE PAYMENT, THANK YOU               | -\$1,146.63 |
|  | 12/17 | CITIBANK CONDITIONAL CREDIT FOR DISPUTE | -\$128.83   |

**Standard Purchases**

|       |       |                                |                  |          |
|-------|-------|--------------------------------|------------------|----------|
| 12/15 | 12/15 | E-Reserveringen_Eurail Utrecht | NLD              | \$8.88   |
| 12/16 | 12/16 | LYFT *MEMB DEC                 | SAN FRANCISCO CA | \$9.99   |
| 12/18 | 12/18 | E-Reserveringen_Eurail Utrecht | NLD              | \$8.88   |
| 12/18 | 12/18 | EUROPE TOURISME                | PARIS FRA        |          |
|       |       | 117.00 EURO                    |                  | \$128.83 |
| 12/27 | 12/27 | AMZN MKTP US*XK0364EF3 SEATTLE | WA               | \$10.59  |
|       | 01/01 | NEWS & GIFTS ST2825            | DULLES VA        | \$6.05   |
|       | 01/01 | POTBELLY #384                  | DULLES VA        | \$11.69  |
|       | 01/02 | STARBUCKS 1                    | ORLY FRA         | \$5.60   |
| 01/02 | 01/02 | RATP                           | PARIS FRA        |          |
|       |       | 14.50 EURO                     |                  | \$16.08  |
| 01/05 | 01/05 | LES POTINS                     | VERSAILLES FRA   |          |
|       |       | 4.20 EURO                      |                  | \$4.61   |
| 01/05 | 01/05 | COCCINELLE EXPRE               | PARIS FRA        |          |
|       |       | 6.11 EURO                      |                  | \$6.71   |
| 01/06 | 01/06 | RATP                           | PARIS FRA        |          |
|       |       | 4.30 EURO                      |                  | \$4.73   |
| 01/06 | 01/06 | SC-LA METHODE                  | PARIS FRA        |          |
|       |       | 26.60 EURO                     |                  | \$29.26  |
| 01/06 | 01/06 | SOCIETE DELICE                 | PARIS 5 FRA      |          |
|       |       | 3.50 EURO                      |                  | \$3.85   |
| 01/06 | 01/06 | LE GRENIER A PAI               | PARIS FRA        |          |
|       |       | 5.90 EURO                      |                  | \$6.49   |
|       | 01/07 | www.headout.com                | Berlin DEU       | \$62.71  |
| 01/08 | 01/08 | Sigarenmagazijn Bom            | AMSTERDAM NLD    |          |
|       |       | 4.00 EURO                      |                  | \$4.40   |
| 01/08 | 01/08 | Hotel Winston                  | Amsterdam NLD    |          |
|       |       | 5.00 EURO                      |                  | \$5.50   |
| 01/08 | 01/08 | Albert Heijn 1001              | AMSTERDAM NLD    |          |
|       |       | 7.18 EURO                      |                  | \$7.90   |
| 01/08 | 01/08 | STARBUCKS                      | PARIS 10 FRA     |          |
|       |       | 15.00 EURO                     |                  | \$16.50  |
| 01/08 | 01/08 | Hotel Winston                  | Amsterdam NLD    |          |
|       |       | 17.50 EURO                     |                  | \$19.25  |
| 01/08 | 01/08 | Q & Q V                        | AMSTERDAM NLD    |          |
|       |       | 20.00 EURO                     |                  | \$22.00  |
| 01/08 | 01/08 | Hotel Winston                  | Amsterdam NLD    |          |
|       |       | 26.00 EURO                     |                  | \$28.60  |
| 01/08 | 01/08 | CASA ROSSO                     | Amsterdam NLD    |          |
|       |       | 65.00 EURO                     |                  | \$71.38  |
| 01/08 | 01/08 | Hotel Winston                  | Amsterdam NLD    |          |
|       |       | 86.55 EURO                     |                  | \$95.21  |
| 01/08 | 01/08 | Hotel Winston                  | Amsterdam NLD    | \$99.57  |
| 01/09 | 01/09 | Omelegg City Centre            | Amsterdam NLD    |          |
|       |       | 17.60 EURO                     |                  | \$19.33  |
| 01/09 | 01/09 | DIRK VAN DEN BROEK 307         | AMSTERDAM NLD    |          |

**AADVANTAGE®  
MILES EARNED  
THIS PERIOD:**
**1,141**

|          |     |
|----------|-----|
| Purchase | 972 |
| Bonus    | 169 |

**Accumulated This Period 1,141**

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## NICHOLAS DIFIORE

## Standard Purchases, cont'd

| Trans.<br>date | Post<br>date | Description                          | Amount  |
|----------------|--------------|--------------------------------------|---------|
|                |              | 2.59 EURO                            | \$2.84  |
| 01/09          | 01/09        | Sepay B.V. Den Haag NLD              |         |
|                |              | 3.75 EURO                            | \$4.12  |
| 01/09          | 01/09        | CCV*Juicy Kebab AMSTERDAM NLD        |         |
|                |              | 7.50 EURO                            | \$8.24  |
| 01/09          | 01/09        | Hotel Winston Amsterdam NLD          |         |
|                |              | 10.00 EURO                           | \$10.98 |
| 01/09          | 01/09        | Hotel Winston Amsterdam NLD          |         |
|                |              | 15.25 EURO                           | \$16.75 |
| 01/09          | 01/09        | Hotel Winston Amsterdam NLD          |         |
|                |              | 17.00 EURO                           | \$18.67 |
| 01/09          | 01/09        | CCV*Toos & Roos AMSTERDAM NLD        |         |
|                |              | 13.00 EURO                           | \$14.28 |
| 01/10          | 01/10        | Albert Heijn 5606 AMSTERDAM NLD      |         |
|                |              | 3.00 EURO                            | \$3.29  |
| 01/10          | 01/10        | DIRK VAN DEN BROEK 316 DE PIJP NLD   |         |
|                |              | 4.29 EURO                            | \$4.71  |
| 01/10          | 01/10        | Hotel Winston Amsterdam NLD          |         |
|                |              | 6.50 EURO                            | \$7.13  |
| 01/10          | 01/10        | Hotel Winston Amsterdam NLD          |         |
|                |              | 8.00 EURO                            | \$8.78  |
| 01/10          | 01/10        | Hotel Winston Amsterdam NLD          |         |
|                |              | 9.00 EURO                            | \$9.87  |
| 01/10          | 01/10        | Hotel Winston Amsterdam NLD          |         |
|                |              | 12.00 EURO                           | \$13.17 |
| 01/10          | 01/10        | Van Gogh Museum Amsterdam NLD        |         |
|                |              | 14.75 EURO                           | \$16.20 |
| 01/10          | 01/10        | Burger Bar Amsterdam NLD             |         |
|                |              | 17.60 EURO                           | \$19.33 |
| 01/10          | 01/10        | Hotel Winston Amsterdam NLD          |         |
|                |              | 18.00 EURO                           | \$19.75 |
| 01/10          | 01/10        | Coffee & Coconuts Amsterdam NLD      |         |
|                |              | 18.10 EURO                           | \$19.88 |
| 01/10          | 01/10        | Cafe Next Door AMSTERDAM NLD         |         |
|                |              | 25.20 EURO                           | \$27.67 |
| 01/10          | 01/10        | Rijksmuseum Amsterdam NLD            |         |
|                |              | 30.00 EURO                           | \$32.94 |
| 01/10          | 01/10        | RYANAIR00000000ZEE3SB0 DUBLIN IRL    | \$83.30 |
|                |              | NAME: DIFIORE/NICHOLAS               |         |
|                |              | DEPART: 01/15/24                     |         |
|                |              | CPH TO BGY : FR: CLASS: N : STOP:    |         |
| 01/10          | 01/10        | AMSTERDAM GVB Amsterdam NLD          |         |
|                |              | 9.00 EURO                            | \$9.88  |
| 01/11          | 01/11        | HMSHost Amsterdam Cent Amsterdam NLD |         |
|                |              | 8.86 EURO                            | \$9.72  |
| 01/11          | 01/11        | Sanifair WC Anlage Utrecht NLD       |         |
|                |              | .70 EURO                             | \$0.77  |
| 01/11          | 01/11        | 9324 Hgl Kiosk Sp 4/5 Hengelo NLD    |         |
|                |              | 6.45 EURO                            | \$7.08  |
| 01/11          | 01/11        | Fritzhotel Hamburg Hamburg DEU       |         |
|                |              | 13.04 EURO                           | \$14.31 |

Fees charged

Total fees charged in this billing period \$0.00

Interest charged

Total interest charged in this billing period \$0.00

| 2024 totals year-to-date       |        |
|--------------------------------|--------|
| Total fees charged in 2024     | \$0.00 |
| Total interest charged in 2024 | \$0.00 |

| 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   | 26.24% (V)                   | \$0.00 (D)                       | \$0.00                    |
| 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

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Important Information If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call the number on the back of your card. (TTY: We accept 711 or other Relay Service.)

Emergency Cash Benefit Service Effective March 1, 2024, the Emergency Cash Benefit Service will no longer be available on this card product.

## 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.

**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 Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex 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 Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

## Your Rights

### What To Do If 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 correspondence shown on the front 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 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.

## 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 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.

IBSCSR.2-0722

## Payments other than by mail

**Online.** See the front of your statement on how to make a payment.

**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. 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 number on the front of your statement within the timeframe disclosed to you on the phone.

**AutoPay.** Visit [autopay.citicards.com](http://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, 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.**