

# Citi Double Cash® Card



## MICHAEL RUBANKA

Member Since 2019 Account number ending in: 6925  
Billing Period: 03/21/25-04/18/25

## Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

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

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

### APRIL STATEMENT

Minimum payment due:	\$93.00
New balance as of 04/18/25:	\$9,322.25
Payment due date:	05/16/25

**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%.

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

### Account Summary

Previous balance	\$9,212.68
Payments	-\$23,100.00
Credits	-\$353.38
Purchases	+\$23,562.95
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00

**New balance** \$9,322.25

### Credit Limit

Credit limit \$34,000

Includes \$1,800 cash advance limit

Available credit \$24,677

Includes \$1,800 available for cash advances

thankyou  
from citi



**Total Available  
ThankYou® Points: 0**  
as of 03/30/25

» See page 2 for more information  
about your rewards

For Payments, send check to: CITI CARDS, PO BOX 70166, Philadelphia PA, 19176-0166



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

**Minimum payment due** \$93.00

**New balance** \$9,322.25

**Payment due date** 05/16/25

**Amount enclosed: \$**

Account number ending in 6925

**Please make check payable to CITI CARDS.**

MICHAEL RUBANKA  
5111 ONEILL LN  
ALEXANDRIA VA 22304-8634

CITI CARDS  
PO BOX 70166  
Philadelphia PA 19176-0166

MICHAEL RUBANKA

## Account Summary

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

	03/30	ONLINE PAYMENT, THANK YOU	-\$4,000.00
	04/03	ONLINE PAYMENT, THANK YOU	-\$5,000.00
	04/03	ONLINE PAYMENT, THANK YOU	-\$11,000.00
	04/14	ONLINE PAYMENT, THANK YOU	-\$1,000.00
	04/17	ONLINE PAYMENT, THANK YOU	-\$2,100.00
03/30	03/30	AMAZON MKTPLACE PMTS Amzn.com/bill WA	
		Digital account number ending in 7795	-\$42.39
03/30	03/30	AMAZON MKTPLACE PMTS Amzn.com/bill WA	
		Digital account number ending in 7795	-\$53.00
03/23	03/23	AMTRAK MOBILE 2029063000 DC	
		Digital account number ending in 9440	-\$51.00
04/06	04/06	AMTRAK MOBILE 2029063000 DC	
		Digital account number ending in 9440	-\$5.00
	03/21	Thankyou Points Redeemed TY OR265078202	-\$201.99

## Standard Purchases

03/19	03/21	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
03/20	03/21	AKENO SUSHI BAR ALEXANDRIA VA	\$86.69
03/20	03/21	CAFE ARIA WASHINGTON DC	\$11.94
03/20	03/21	JAKES ICE CREAM LLC FALLS CHURCH VA	\$14.72
03/20	03/21	CAFE ARIA WASHINGTON DC	\$16.89
03/21	03/21	CVS/PHARMACY #00450 PHILADELPHIA PA	\$4.59
03/21	03/21	MCDONALD'S F11491 WASHINGTON DC	\$9.89
03/21	03/21	CVS/PHARMACY #00450 PHILADELPHIA PA	\$16.19
03/21	03/21	HUDSON ST2441 PHILADELPHIA PA	\$6.99
03/21	03/21	UBER *TRIP 8005928996 CA	\$7.00
03/21	03/21	UBER *TRIP 8005928996 CA	\$31.89
03/21	03/21	TST*HAN DYNASTY - UNIV Philadelphia PA	\$62.41
	03/22	PAPA JOHN'S #0830 ALEXANDRIA VA	\$32.18
03/22	03/22	SQ *DAVID COMMA Alexandria VA	\$50.00
	03/22	AMTRAK MOBILE 2029063000 DC	\$105.00
03/22	03/22	LOUIE LOUIE - FEARLESS PHILADELPHIA PA	\$55.33
03/23	03/23	TST*ATLAS BREW WORKS - 703-512-4072 VA	\$62.34
03/23	03/23	Prime Video *AF74120B3 888-802-3080 WA	\$5.99
03/23	03/23	GOOGLE *Google One 650-253-0000 CA	\$9.99
03/23	03/23	BRAY AND SCARFF EPAY LAUREL MD	\$79.95
03/23	03/23	BRAY AND SCARFF EPAY LAUREL MD	\$11,002.69
03/23	03/23	MANCHESTER BAGEL ALEXANDRIA VA	\$27.50
03/24	03/24	METLIFE PET JEFFERSONVILL IN	\$100.29
03/24	03/24	CAFE ARIA WASHINGTON DC	\$11.94
03/24	03/24	CAFE ARIA WASHINGTON DC	\$16.89
03/24	03/24	AMAZON MKTPL*O85I23TB3 Amzn.com/bill WA	\$274.83
03/24	03/24	AMAZON MKTPL*0H3IC1A93 Amzn.com/bill WA	\$1,753.62
03/24	03/24	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
03/25	03/25	CVS/PHARMACY #02343 ALEXANDRIA VA	\$1.73
03/25	03/25	WASHINGTON FERTILITY C ANNANDALE VA	\$95.52
03/25	03/25	CAFE ARIA WASHINGTON DC	\$11.74
	03/25	AMTRAK MOBILE 2029063000 DC	\$197.00
03/25	03/25	RICE & NOODLES THAI GO 703-313-0330 VA	\$38.05
03/26	03/26	WEGMANS ONLINE SHOPPIN ROCHESTER NY	\$137.55

thankyou  
from citi

Member ID: 8910231522171043

Total ThankYou Points Balance:

0

## ThankYou Points from Citi Double Cash Card

Purchases:	23,412
Payments:	23,100
Bonus from Citi Travel <sup>SM</sup> portal:	0
<b>Total Earned this Period:</b>	<b>46,512</b>

» Visit [thankyou.com](https://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:	\$23,411.56
ThankYou Points Earned:	23,412

ThankYou Points on Payments  
1 point per \$1

Eligible Payments:	\$23,100.00
ThankYou Points Earned:	23,100

PURCHASE TRACKER AND HOW  
POINTS FOR PAYMENTS WORKS

1. Total Payments Made: \$23,100.00  
*Note: payments are eligible to earn up to the amount in your Purchase Tracker*
2. Purchase Tracker: \$42,536.47
3. Eligible Payments: \$23,100.00
4. ThankYou Points on Eligible Payments: 23,100
5. Ending Purchase Tracker: \$19,436.47

**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](https://thankyou.com), on the **Citi Mobile<sup>®</sup> App** or at [citicards.com](https://citicards.com). Redemption values vary depending on how you choose to redeem your points.

## MICHAEL RUBANKA

## Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
03/26	03/26	MAIDPRO OF ALEXANDRIA ALEXANDRIA VA	\$179.00
03/26	03/26	CAFE ARIA WASHINGTON DC	\$11.94
03/26	03/26	CAFE ARIA WASHINGTON DC	\$16.89
03/26	03/26	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
03/27	03/27	GOOGLE *Google One 650-253-0000 CA	\$9.99
03/27	03/27	CAFE ARIA WASHINGTON DC	\$11.94
03/27	03/27	Kindle Svcs*5Y50S1U83 888-802-3080 WA	\$13.99
03/27	03/27	DEVON & BLAKELY WASHINGTON DC	\$19.75
03/27	03/27	TST*CITY KITCHEN Alexandria VA	\$52.18
03/27	03/27	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
	03/28	LABORATORY CORPORATION 8002227566 NC	\$26.50
03/28	03/28	HARRIS TEETER #0133 ALEXANDRIA VA	\$26.68
03/28	03/28	CAFE ARIA WASHINGTON DC	\$11.94
03/28	03/28	CAFE ARIA WASHINGTON DC	\$16.89
	03/28	TLF*THE ENCHANTED FLOR ALEXANDRIA VA	\$228.95
03/28	03/28	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
03/28	03/28	Feeding America CHICAGO IL	\$35.00
03/29	03/29	HARRIS TEETER #0133 ALEXANDRIA VA	\$16.20
03/29	03/29	ParkWhiz, Inc. Chicago IL	\$24.36
03/29	03/29	CarelonRX Specialty 800-7467287 PA	\$50.00
03/29	03/29	TST*FIOLA Washington DC	\$1,212.00
03/30	03/30	DC140 - THE PENN QUART WASHINGTON DC	\$20.00
	03/30	CHWYINC*GPAYEAYT6K3UNY 8006724399 FL	\$53.25
03/30	03/30	JAKES ICE CREAM LLC FALLS CHURCH VA	\$14.72
03/30	03/30	TST*THE CHEWISH DELI Alexandria VA	\$23.11
03/30	03/30	DELTA 00623191748373 DELTA.COM CA	\$144.02
03/31	03/31	Nintendo CD1380001779 8002553700 WA	\$34.99
03/31	03/31	CAFE ARIA WASHINGTON DC	\$11.94
03/31	03/31	CAFE ARIA WASHINGTON DC	\$16.89
03/31	03/31	Amazon.com*IH1WT74Q3 Amzn.com/bill WA	\$47.36
03/31	03/31	AMAZON MKTPL*SS19Z83S3 Amzn.com/bill WA	\$187.93
03/31	03/31	TST*CITY KITCHEN Alexandria VA	\$47.68
03/31	03/31	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/01	04/01	DMV IRON GYM ALEXANDRIA VA	\$65.00
04/01	04/01	CAFE ARIA WASHINGTON DC	\$11.94
04/01	04/01	CAFE ARIA WASHINGTON DC	\$16.89
04/01	04/01	RICE & NOODLES THAI GO 703-313-0330 VA	\$35.93
04/02	04/02	XFINITY MOBILE 888-936-4968 PA	\$64.04
04/02	04/02	CAFE ARIA WASHINGTON DC	\$11.94
04/02	04/02	CAFE ARIA WASHINGTON DC	\$16.89
04/02	04/02	EZPASSVA AUTO REPLENIS CLIFTON FORGE VA	\$35.00
04/02	04/02	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/03	04/03	TST*INDOCHEN- CAMERON 703-419-3160 VA	\$61.05
04/03	04/03	CVS/PHARMACY #02343 ALEXANDRIA VA	\$6.75
04/03	04/03	SP WHISKY WHISKEY IMPERIAL BEAC CA	\$119.96
04/03	04/03	POPEYES 2735 ALEXANDRIA VA	\$13.64
04/03	04/03	LEE FAMILY 1 LLC ALEXANDRIA VA	\$450.00
04/04	04/04	MCDONALD'S F11491 WASHINGTON DC	\$10.22
04/04	04/04	HUDSON ST2441 PHILADELPHIA PA	\$6.99
04/04	04/04	UBER *TRIP 8005928996 CA	\$9.00
	04/04	DD *DOORDASH TASTEOFAS 8559731040 CA	\$27.23
04/04	04/04	UBER *TRIP 8005928996 CA	\$43.77

## MICHAEL RUBANKA

## Standard Purchases, cont'd

Trans. date	Post date	Description	Amount
04/05	04/05	WEGMANS #142 CARLYLE ALEXANDRIA VA	\$189.56
04/05	04/05	PP*COACH TRANSPORTATIO WASHINGTON DC	\$16.21
04/05	04/05	AMAZON MKTPL*VX15D6A83 Amzn.com/bill WA	\$29.57
04/05	04/05	SQ *INDEPENDENT CONTRA Alexandria VA	\$41.88
04/05	04/05	SLING.COM ENGLEWOOD CO	\$45.99
04/05	04/05	Amazon.com*VE8OU6Z53 Amzn.com/bill WA	\$52.64
04/05	04/05	SHELL OIL 57543602809 ALEXANDRIA VA	\$49.58
04/06	04/06	SQ *STRAND PARKING ALEXANDRIA VA	\$20.00
	04/06	LABORATORY CORPORATION 8002227566 NC	\$108.76
04/06	04/06	SQ *ARKIBUNA @FARRAGUT Alexandria VA	\$8.05
04/06	04/06	SQ *OLD BLUE BBQ - WES Alexandria VA	\$35.30
04/06	04/06	TST*VIRTUE FEED & GRAI Alexandria VA	\$130.78
04/07	04/07	AMAZON MKTPL*MK7487PT3 Amzn.com/bill WA	\$31.69
04/07	04/07	CITY PLACE CAFE WASHINGTON DC	\$16.17
04/07	04/07	TTP* ALEXANDRIAPETCARE AUSTIN TX	\$35.95
04/07	04/07	CAFE ARIA WASHINGTON DC	\$11.94
04/07	04/07	CAFE ARIA WASHINGTON DC	\$16.89
04/07	04/07	TST*RASIKA WEST END Washington DC	\$95.04
04/07	04/07	BRAY AND SCARFF EPAY LAUREL MD	\$754.95
04/07	04/07	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/08	04/08	CAFE ARIA WASHINGTON DC	\$11.94
04/08	04/08	CAFE ARIA WASHINGTON DC	\$16.89
04/08	04/08	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/09	04/09	NETFLIX.COM NETFLIX.COM CA	\$24.99
04/09	04/09	COMCAST 800-COMCAST MD	\$138.91
04/09	04/09	CITY PLACE CAFE WASHINGTON DC	\$9.94
04/09	04/09	HELP.MAX.COM NEW YORK NY	\$16.99
04/09	04/09	HARRIS TEETER #0133 ALEXANDRIA VA	\$26.68
04/09	04/09	CAFE ARIA WASHINGTON DC	\$11.94
04/09	04/09	CAFE ARIA WASHINGTON DC	\$17.99
04/09	04/09	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/09	04/09	MAIDPRO OF ALEXANDRIA ALEXANDRIA VA	\$179.00
04/10	04/10	Spotify USA New York NY	\$19.99
04/10	04/10	POTBELLY WASHINGTON DC	\$296.28
04/10	04/10	CAFE ARIA WASHINGTON DC	\$11.94
04/10	04/10	JAKES ICE CREAM LLC FALLS CHURCH VA	\$37.31
04/10	04/10	THE EXCHANGE WASHINGTON DC	\$40.55
04/10	04/10	STARBUCKS 00735 WASHINGTON DC	\$69.03
04/11	04/11	UBER *TRIP 8005928996 CA	\$44.96
04/11	04/11	CITY PLACE CAFE WASHINGTON DC	\$12.21
04/11	04/11	CITY PLACE CAFE WASHINGTON DC	\$14.71
04/11	04/11	TTP* ALEXANDRIAPETCARE AUSTIN TX	\$71.90
04/11	04/11	CAFE ARIA WASHINGTON DC	\$11.94
04/11	04/11	CAFE ARIA WASHINGTON DC	\$17.99
04/11	04/11	UBER *TRIP 8005928996 CA	\$36.00
04/11	04/11	UBER *TRIP 8005928996 CA	\$42.21
04/11	04/11	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
	04/11	PAPA JOHN'S #0830 ALEXANDRIA VA	\$27.74
04/12	04/12	TST*ATLAS BREW WORKS - 703-512-4072 VA	\$31.29
04/12	04/12	WEGMANS #142 CARLYLE ALEXANDRIA VA	\$195.90
04/12	04/12	AMAZON MKTPL*ZJ35L7OB3 Amzn.com/bill WA	\$19.03
04/12	04/12	TST*THE CHEWISH DELI Alexandria VA	\$26.99

**MICHAEL RUBANKA****Standard Purchases, cont'd**

Trans. date	Post date	Description	Amount
04/12	04/12	VA ABC STORE 397 ALEXANDRIA VA	\$63.59
04/12	04/12	THE HOME DEPOT #4603 ALEXANDRIA VA	\$43.16
04/13	04/13	CVS/PHARMACY #02343 ALEXANDRIA VA	\$6.75
04/13	04/13	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	\$20.00
04/13	04/13	Prime Video Channels amzn.com/bill WA	\$4.99
04/13	04/13	POPEYES 2735 ALEXANDRIA VA	\$13.64
04/13	04/13	SQ *BEARDED GOAT BARBE Arlington VA	\$101.06
04/14	04/14	THE VETS WILMINGTON DE	\$1,093.16
04/14	04/14	AMAZON MKTPL*K08FZ2Z13 Amzn.com/bill WA	\$10.59
04/14	04/14	Amazon.com*UF0L43HF3 Amzn.com/bill WA	\$24.04
04/14	04/14	BRAY AND SCARFF EPAY LAUREL MD	\$195.00
04/14	04/14	RICE & NOODLES THAI GO ALEXANDRIA VA	\$38.05
04/15	04/15	CAFE ARIA WASHINGTON DC	\$11.94
04/15	04/15	CAFE ARIA WASHINGTON DC	\$17.99
04/15	04/15	AMAZON MKTPL*0N7LD47B3 Amzn.com/bill WA	\$45.32
04/15	04/15	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/16	04/16	TST*INDOCHEN- CAMERON 703-419-3160 VA	\$61.05
04/16	04/16	KING S CLEANERS ALEXANDRIA VA	\$55.70
04/16	04/16	APPLE.COM/BILL 866-712-7753 CA	\$9.99
04/16	04/16	CAFE ARIA WASHINGTON DC	\$11.94
04/16	04/16	CAFE ARIA WASHINGTON DC	\$17.99
04/16	04/16	ADOBE *ADOBE 4085366000 CA	\$21.49
04/16	04/16	VAN DORN GARAGE ALEXANDRIA VA	\$4.95
04/17	04/17	CITY PLACE CAFE WASHINGTON DC	\$12.21
	04/17	DD *DOORDASHDOUBLEDASH SAN FRANCISCO CA	\$33.10
04/17	04/17	WEGMANS ONLINE SHOPPIN ROCHESTER NY	\$116.79
04/17	04/17	CHEWY.COM 800-672-4399 FL	\$200.56
04/17	04/17	TST*CITY KITCHEN Alexandria VA	\$56.95
04/18	04/18	CHEWY.COM 800-672-4399 FL	\$125.70

**Fees charged**

Total fees charged in this billing period	<b>\$0.00</b>
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**Interest charged**

Total interest charged in this billing period	<b>\$0.00</b>
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**2025 totals year-to-date**

Total fees charged in 2025	<b>\$0.00</b>
Total interest charged in 2025	<b>\$0.00</b>

**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
<b>PURCHASES</b>			
Standard Purch	26.24% (V)	\$0.00 (D)	\$0.00
<b>ADVANCES</b>			
Standard Adv	29.49% (V)	\$0.00 (D)	\$0.00

**MICHAEL RUBANKA**

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**

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](https://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](https://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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## 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.

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## 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](https://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.**