

## Annual Percentage Rate (APR) for Purchases

**17.99%, 21.99%, 25.99%, or 26.99%**, based on your creditworthiness. See the Temporary Charge Pass for the purchase APR for your account.

## How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

## Minimum Interest Charge

If you are charged interest, the charge will be no less than \$2.00

## Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in the Card Agreement

## How We Will Calculate Your Balance

We use a method called “daily balance (including current transactions).” See the Card Agreement for more details.

## Annual Fee - None

## Penalty Fees

Late Payment - Up to **\$35**  
Returned Payment - Up to **\$35**

For more information call Citibank, N.A. at 1-800-677-0232. New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.