

Billing Period: 11/20/25-12/17/25

www.citicards.com

01/15/26

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

Includes \$2,700 available for cash advance



» See page 3 for more information about your rewards.



Amount enclosed: \$

CITI CARDS
PO BOX 6052
Carol Stream IL 60197-6052

567100

YIYANG LU

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.

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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Card ending in 5671
\$2,301.97

ACCOUNT SUMMARY

Sale Date	Post Date	Description	Amount
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Payments, Credits and Adjustments

11/25	ONLINE PAYMENT, THANK YOU				- \$225.52
12/17	\$100 Credit with Blacklane July-Dec				- \$33.21
11/24	Merchant Offers	Credit	NY		- \$3.00

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Standard Purchases

11/19	11/20	BESTBUYCOM807109064955	RICHFIELD	MN	\$100.00
11/21	11/21	SUPER BOBA TEA LLC	HUDSON	OH	\$5.98
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$90.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$90.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$90.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$90.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$10.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$10.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$10.00
11/21	11/21	TARGET.COM	BROOKLYN PARK	MN	\$10.00
	11/21	BANGKOK THAI RESTAURAN	STOW	OH	\$16.95
11/21	11/21	BLACKLANE *493474139	BLACKLANE.COM	DEU	\$33.21
11/22	11/22	DD *PHOENIX-EXPRESS	SAN FRANCISCO	CA	\$26.00
11/22	11/22	GET GO #3396	STOW	OH	\$70.00
11/22	11/22	CIRCLE K 05417	STOW	OH	\$50.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$90.00
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11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
11/23	11/23	TARGET.COM *	800-591-3869	MN	\$10.00
	11/23	McDonalds 11579	STOW	OH	\$2.39
	11/24	McDonalds 6678	SANDUSKY	OH	\$2.00
	11/24	McDonalds 6678	SANDUSKY	OH	\$6.49
11/24	11/24	CIRCLE K 05417	STOW	OH	\$50.00
11/25	11/25	CIRCLE K 05417	STOW	OH	\$50.00
	11/26	DUNKIN #358786	KENT	OH	\$6.00
	11/26	DUNKIN #358786	KENT	OH	\$9.70
	11/26	KFC C253007	CLEARFIELD	PA	\$15.90
	11/27	PATH TAPP PAYGO CP	NEW JERSEY	NJ	\$3.00



thankyou
from citi

Member ID: 8910231540915397

ThankYou Points Earned This Period

12X Hotels, Car Rentals and Activities booked on cititravel.com	+0
6X Air Travel booked on cititravel.com	+0
Restaurants (During Citi Nights SM 6X, otherwise 3X)	+274
1.5X All Other Purchases	+3,318
Total Earned	3,592

» 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.

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Standard Purchases, cont'd

11/28	11/28	JC ECO LAUNDRY	JERSEY CITY	NJ	\$1.00
11/28	11/28	JC ECO LAUNDRY	JERSEY CITY	NJ	\$2.00
11/28	11/28	JC ECO LAUNDRY	JERSEY CITY	NJ	\$4.00
11/29	11/29	LIBRTY ST DLY 07410004	JERSEY CITY	NJ	\$5.20
11/29	11/29	LIBRTY ST DLY 07410004	JERSEY CITY	NJ	\$5.20
12/01	12/01	GET GO #3396	STOW	OH	\$50.00
12/01	12/01	CIRCLE K 05417	STOW	OH	\$50.00
12/02	12/02	GET GO #3396	STOW	OH	\$25.00
12/02	12/02	CIRCLE K 05417	STOW	OH	\$50.00
12/03	12/03	TARGET.COM	BROOKLYN PARK	MN	\$7.10
12/07	12/07	GET GO #3396	STOW	OH	\$4.85
12/07	12/07	GET GO #3396	STOW	OH	\$50.00
12/08	12/08	GET GO #3396	STOW	OH	\$50.00
12/09	12/09	GET GO #3396	STOW	OH	\$50.00
12/10	12/10	GET GO #3396	STOW	OH	\$50.00
12/10	12/10	CIRCLE K 05417	STOW	OH	\$50.00
12/14	12/14	GET GO #3396	STOW	OH	\$50.00
12/15	12/15	CIRCLE K 05417	STOW	OH	\$50.00
12/16	12/16	GET GO #3396	STOW	OH	\$50.00
12/16	12/16	CIRCLE K 05417	STOW	OH	\$50.00

Fees Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
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Interest Charged

TOTAL INTEREST FOR THIS PERIOD	\$0.00
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2025 totals year-to-date	
Total fees charged in 2025	\$595.00
Total interest charged in 2025	\$0.00

Interest charge calculation			Days in billing cycle: 28
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	28.49% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	28.74% (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). Balances followed by (A) are determined by the average daily balance method.

Account messages

Effective 01/30/2026, commercial debit cards and commercial prepaid debit cards are no longer allowed payment methods.

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