

Citi Strata EliteSM Card



YIYANG LU

Member Since 2025 Account number ending in: 5671

Billing Period: **09/18/25-10/17/25**

OCTOBER STATEMENT

Minimum payment due:	\$41.00
New balance as of 10/17/25:	\$1,250.00
Payment due date:	11/15/25

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).

Billing Inquiries and Customer Service

PO BOX 6062 SIOUX FALLS, SD 57117

1-833-888-2168, (TTY: 711)

www.citicards.com

Account Summary

Previous balance	\$1,418.53
Payments	-\$1,417.03
Credits	-\$317.87
Purchases	+\$1,566.37
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
New balance	\$1,250.00

Credit Limit

Credit Limit	\$9,000
Includes \$2,700.00 cash advance limit	
Available Credit Limit	\$7,750
Includes \$2,700 available for cash advance	

thankyou
from citi



Total Available ThankYou® Points:

89,476

as of 09/30/25

» See page 3 for more information
about your rewards.

For Payments, send check to: CITI CARDS, PO BOX 6052, Carol Stream IL, 60197-6052



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** **Minimum payment due** **\$41.00**



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.citicards.com

New balance **\$1,250.00**

Payment due date **11/15/25**

Amount enclosed: \$

Account number ending in 5671

Please make check payable to CITI CARDS.

YIYANG LU
1888 LILLIAN RD
STOW OH 44224-2581

CITI CARDS
PO BOX 6052
Carol Stream IL 60197-6052

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 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 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.

CARDHOLDER SUMMARY**YIYANG LU****New Charges**

Card ending in 5671

\$1,566.37**thankyou from citi**

Member ID: 8910231540915397

ThankYou Points Earned This Period

12X Hotels, Car Rentals and Activities booked on cititravel.com	+8,662
6X Air Travel booked on cititravel.com	+0
Restaurants (During Citi Nights SM 6X, otherwise 3X)	+34
1.5X All Other Purchases	+780
Additional Bonuses*	+80,000
Total Earned	89,476

» 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.

ACCOUNT SUMMARY

Sale Date	Post Date	Description	Amount
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Payments, Credits and Adjustments

09/25	ONLINE PAYMENT, THANK YOU		-\$1,417.03
10/08	10/08 REF CITI TRAVEL HOTEL9 Internet	DE	-\$112.80
10/15	10/15 REF CITI TRAVEL HOTEL9 Internet	DE	-\$99.67
10/15	10/15 REF CITI TRAVEL HOTEL9 Internet	DE	-\$103.90
09/18	Merchant Offers Credit	NY	-\$1.50

YIYANG LU**Standard Purchases**

09/19	09/19 WAL-MART #1895	FAIRLAWN OH	\$11.98
09/25	09/25 SP META STORE - NA	MENLO PARK CA	\$507.74
09/27	DUNKIN #345001	CUYAHOGA FALL OH	\$6.00
09/28	McDonalds 2542	CUYAHOGA FALL OH	\$2.50
10/02	10/02 CITI TRAVEL HOTEL 9173 Internet	DE	\$112.80
10/08	10/08 CITI TRAVEL HOTEL 9196 Internet	DE	\$99.67
10/09	10/09 CITI TRAVEL HOTEL 9200 Internet	DE	\$103.90
10/15	10/15 CITI TRAVEL HOTEL 9224 Internet	DE	\$222.48
10/17	10/17 CITI TRAVEL HOTEL 9231 Internet	DE	\$499.30

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 calculationDays in billing cycle: **30**

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	28.99% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	29.24% (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

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