



Customer Service:  
wayfair.accountonline.com  
Account Inquiries:  
1-800-365-2714 (TTY: 711)

# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
WAYFAIR CREDIT CARD  
PO BOX 6772 Sioux Falls, SD 57117

Account number ending in 1950

## Summary of Account Activity

Previous Balance	\$1,058.47
Payments	-\$40.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$0.00
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$27.38</b>
New Balance	\$1,045.85
Past Due Amount	\$0.00

Credit Limit	\$5,000.00
Available Credit	\$3,954.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	04/04/2025
Next Statement Closing Date	05/05/2025
Days in Billing Cycle	30

## Payment Information

New Balance	\$1,045.85
Minimum Payment Due	\$38.00
Payment Due Date	May 1, 2025

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$2,268
\$45	3 years	\$1,624 (Savings=\$644)

If you would like information about credit counseling services, call 1-877-337-8187 (TTY: 711).

REWARDS: To view your rewards balance please go to wayfair.com/rewards

Marketing offers included in this statement are intended for residents of the United States and its Territories.

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
04/01	AUTOPAY PAYMENT DEERFIELD IL	P9319002VEHNTDKDA	\$ 40.00-

## FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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## INTEREST CHARGED

04/04	INTEREST CHARGE ON PURCHASES	\$ 27.38
TOTAL INTEREST FOR THIS PERIOD		\$ 27.38

WF 1

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓

Account number ending in 1950



PO BOX 6403  
SIOUX FALLS, SD 57117

Statement Enclosed

Your Account is enrolled in AutoPay. Your next AutoPay payment of \$38.00 will be deducted from your bank account on 05/01/2025. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.

Payment Due Date	May 1, 2025
New Balance	\$1,045.85
Past Due Amount	\$0.00
Minimum Payment Due	\$38.00

Amount Enclosed: \$

Please see reverse side to change your address.  
Make Checks Payable to ▼

STEPHEN BOERNER  
246 N 3RD ST APT 4D  
PHILADELPHIA, PA 19106-1125

WAYFAIR CREDIT CARD  
PO BOX 70267  
PHILADELPHIA PA 19176-0267

## Information About Your Account.

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each Billing Cycle. Except as indicated below, you won't pay any interest on Purchases if you pay the New Balance in full by the payment due date shown on your billing statement each Billing Cycle. We call this a grace period on Purchases. If you don't pay your New Balance in full by the payment due date in a Billing Cycle, you won't get a grace period on Purchases again until you pay the New Balance in full by the payment due date shown on your billing statement for two Billing Cycles in a row.

If you have a balance subject to a Deferred Interest Promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a Purchase balance other than an excluded balance. In addition, if you have a Major Purchase Plan balance, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a Purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In Billing Cycles in which payments are allocated to Deferred Interest Promotion balances first, the Deferred Interest Promotion balance will be reduced before any other balance on the Account. However, you will continue to get a grace period on Purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each Billing Cycle. If you have a Major Purchase Plan, you will be charged interest on the Major Purchase Plan balance from the start of the Billing Cycle following the Billing Cycle in which your Major Purchase Plan Purchase was made. This means that you will not be charged interest on the Major Purchase Plan balance during the Billing Cycle in which your Major Purchase Plan Purchase was made.

**How We Calculate Your Balance Subject to Interest Rate.** We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

## Other Account and Payment Information.

**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.

**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 is 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.

**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, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

## Payment Other Than By Mail.

- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

- **Express Mail.** Send payment by express mail or courier to: Consumer Payment Dept., 400 White Clay Center Dr., Newark, DE 19711.

- **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, Express Mail and courier 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.**

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**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 errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 errors and customer service inquiries 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.

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/A/- WF - 9319-3801-0000 -/B/- N1 - WAYFAIRP - 1 -/C/- - 0 - - 17 -/D/- P - E - Y - 0 - Y -/E/- 0 - - - N - - 0 - 0 -/F/- 01/06/25 - 08/01/22 - 32 - March 5, 2025  
-/G/- N - - - -/H/- 0 - - FW0B - V -/I/- - - 0 - M - - -/J/- - - - - - 603538000010003

## Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

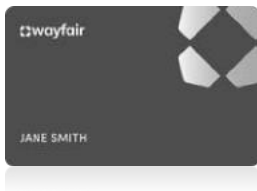
Account number ending in 1950

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$111.27

**ACTIVITY AND PROMOTIONS DETAIL**

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
-	-	\$1,058.47	\$40.00-	-	\$27.38	\$1,045.85	-	-	-
TOTAL		\$1,058.47	\$40.00-	\$0.00	\$27.38	\$1,045.85	\$0.00	\$0.00	

INTEREST CHARGE CALCULATION				Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
PURCHASES				
REGULAR	31.24% (M)(V)	\$1,066.36	\$27.38	
(V) = Variable Rate				



# Shop the Wayfair Family of Brands and enjoy everyday benefits on qualifying items



**7% back<sup>1</sup>**  
in rewards

or



**flexible  
financing options<sup>2</sup>**  
with 5% back<sup>1</sup> in rewards



ALL MODERN   BIRCH LN   JOSS & MAIN   PERIGOLD

## Plus, sign up for online account management



online bill pay



paperless statements



Scan the QR code or register at [Wayfair.AccountOnline.com](https://www.wayfair.com/terms?section=wayfair-rewards-program-terms)

<sup>1</sup>You will earn Reward Dollars on all Eligible Purchases. For both the Wayfair Credit Card and Wayfair Mastercard® you will earn 7% in Rewards when you use your card at Wayfair's family of websites, mobile applications and physical retail stores. Rewards are not earned on returns, refunds, promotional discount, post-order cost adjustments, purchases at outlet locations, purchases made by accounts enrolled in the Wayfair Professional program; gift cards, services (including home installation and assembly, extended warranties and design services), donations, Porch restaurant, taxes and any shipping or delivery fees, unauthorized or fraudulent charges, charges that violate the terms of your Card Agreement, balance transfers, cash advances or any other transaction treated like a cash advance, lottery tickets, gaming chips and similar transactions, interest, fees, and any portion of a purchase made with Reward Dollars. For purchases where promotional financing is applied, you will earn 5% in Rewards, not 7%, on Eligible Purchases. Reward Dollars have no cash value and are not redeemable for cash. You will forfeit unused Reward Dollars in certain circumstances including if your account is closed or participation in the program is terminated unless prohibited by law. Additional terms and exclusions apply. The Wayfair Credit Card and Wayfair Mastercard are offered by Citibank, N.A., the Wayfair Rewards Program is offered by Wayfair. Wayfair may withdraw the rewards program or change the terms of the program at any time for any reason. Any rewards that are not forfeited upon closure of your Wayfair Credit Card will appear in your Wayfair Account as store credit. Citibank, N.A. is not responsible for products and services offered by other companies. See the full terms of the Wayfair Rewards Program at <https://www.wayfair.com/terms?section=wayfair-rewards-program-terms>.

<sup>2</sup>Subject to credit approval. Promotional financing orders are not eligible for the introductory offer. Financing not available in all stores. See [wayfair.com/wayfaircard](https://www.wayfair.com/wayfaircard) for details.

The Wayfair Credit Card is issued by Citibank, N.A.