

How to Reach Us
1-800-633-7367

Customer Service
BOX 6000
THE LAKES, NV
89163-6000

www.citicards.com
Account Member
TATUM T SZYMCAZAK

Account Number
5424 1806 5381 5024

Total ThankYou Member Available
Point Balance As Of 05/03/10: 2,078

Log on to www.thankyou.com/statement today to check your latest point balance, redeem for great rewards, and earn more points.

Payments, Credits and Adjustments

Sale	Post	Description	Amount
	04/19	CLICK-TO-PAY PAYMENT, THANK YOU	-1.06

Standard Purchases

Sale	Post	Description	Amount
04/19	04/19	APL*ITUNES 866-712-7753 CA	16.04
04/24	04/24	APL*ITUNES 866-712-7753 CA	2.12

Fees

Sale	Post	Description	Amount
		TOTAL FEES FOR THIS PERIOD	0.00

Interest Charged

Post	Description	Amount
	TOTAL INTEREST FOR THIS PERIOD	0.00

Rate Summary Days This Billing Period: 30

	Balance Subject to Interest Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	0.00	0.05477%(D)	19.990%	19.990%
ADVANCES				
Standard Adv	0.00	0.06915%(D)	25.240%	25.240%

Account Activity
Apr 07-May 06, 2010

Minimum Payment Due: New Balance:
\$18.16 \$18.16

Payment Due Date: 06/02/2010
Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39 late fee and your APRs may be increased up to the variable Penalty APR of 29.99%.

Summary of Account Activity

Previous Balance	\$1.06
Payments	-\$1.06
Other Credits	-\$0.00
Purchases	+\$18.16
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$18.16
Past Due Amount	\$0.00
Amt. Over Credit Limit	\$0.00

Credit Limit	\$11,900
Available Credit	\$11,881
Cash Advance Limit	\$2,400
Available Cash Limit	\$2,400
Statement Closing Date	05/06/2010
Days in Billing Cycle	30

www.citicards.com

date paid amount paid check #

Detach and follow payment instructions on reverse

Make check payable to: Citi Cards

15424180653815024 0001816 0001816 0000100 0403

New Balance:
\$18.16
Minimum Payment Due:
\$18.16
Payment Due Date:
06/02/2010

Account Number:
5424 1806 5381 5024
Amount Enclosed:
Payment must be received by 5:00 PM local time on the payment due date.

TATUM T SZYMCAZAK
10556 ERIE DR
CROWN POINTIN 46307-9373

CITI CARDS
PROCESSING CENTER
DES MOINES, IA50363-0000

How to Reach Us
1-800-633-7367
Customer Service
BOX 6000
THE LAKES, NV 89163-6000

Account Number
**** * 5024

Access your account online:www.citicards.com

ThankYou Points Summary			Member ID: 8910231351944023		
ThankYou Points Earned This Period					
Base	Category Bonus	Merchant Bonus	Card Member Bonus	Payment Rewards Bonus	Adjusted
18	0	0	0	0	0

Total ThankYou Points Earned This Period: **18**

ThankYou Points Earned Year to Date

Total Base	Total Bonus	Total Adjusted	Total Earned
-35	0	0	-35

Go to www.thankyou.com to review your ThankYou Point balance and redeem!

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.

The Credit CARD Act of 2009 helps protect your rights. We believe it is important for our valued customers to understand these changes, most of which went into effect in February 2010. See how this new legislation affects you at www.newcreditcardlaws.citicards.com

Get the most out of managing your account online! Monitor your spending by viewing recent card activity and balances. Reduce your paper clutter and switch to Paperless Statements. You can also pay your bill online, set up customized alerts and more. Sign on now at citicards.com

Citi(R) Private Pass(R). Your ticket to exciting entertainment. Get special access to presale and preferred tickets, premium seats and VIP packages to your favorite music, sports, fashion, family and theatre events. Visit citiprivatepass.com to find offers in your area.

Information About Your Account.

Grace Period for Purchases. You can avoid periodic finance charges on purchases, but not on balance transfers and cash advances. This is called a grace period on purchases. You can get a grace period of at least 20 days if you pay the New Balance in full by the due date every billing period. If you do not, you will not get a grace period until you pay the New Balance in full for two billing periods in a row. Certain balance transfer offers may take away the grace period on purchases. If that is the case, the balance transfer offer will describe what happens.

Rates. Your annual percentage rates (APRs) and periodic rates may vary. When (D) or (F) follows a periodic rate in the Rate Summary section on this statement, it indicates a daily periodic rate. When (M) follows a periodic rate, it indicates a monthly periodic rate.

Balance Subject to Finance Charge. We use an average daily balance method (including new transactions) to calculate periodic finance charges. We do this separately for each balance. Balances include standard purchases, standard cash advances, and different promotional balances.

• If the periodic rate of a balance is followed by (D), we figure the periodic finance charge by multiplying the daily balance by its daily periodic rate. We do this for each day in the billing period. To get a daily balance, we start with the balance as of the end of the previous day. We add any periodic finance charge on the previous day's balance. (This results in daily compounding of finance charges.) We add any new charges. We then subtract any new credits or payments and make other adjustments. A credit balance is treated as a balance of zero. For each balance, the Balance Subject to Finance Charge is the average of the daily balances during the billing period. If you multiply this figure for each balance by its daily periodic rate and by the number of days in the billing period, the result is the total periodic finance charge on that balance. Rounding may cause a small difference.

• If the periodic rate of a balance is followed by (M) or (F), the daily balance starts with the balance as of the end of the previous day. We then add any new charges. We also subtract any new credits or payments and make other adjustments. A credit balance is treated as a balance of zero. We add all the daily balances for the billing period and divide by the number of days in the billing period. This gives us the Balance Subject to Finance Charge for that balance. If the periodic rate of a balance is followed by (M), we figure the periodic finance charge by multiplying the Balance Subject to Finance Charge by that monthly rate. If the periodic rate of a balance is followed by (F), we figure the periodic finance charge by multiplying the Balance Subject to Finance Charge by that daily rate and by the number of days in the billing period.

Minimum Finance Charge. We charge a minimum finance charge of \$.50. We charge it if the total periodic finance charge is less than \$.50.

Statement/Closing Date. The Statement/Closing Date is shown on the first page of the statement. It is the second date under the heading, Account Activity.

Annual Membership Fee. Any annual membership fee is billed once a year. The amount of the fee appears on the statement when the fee is billed. We will refund this fee if you 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. You will get the refund even if you use your card during that period.

Report a Lost or Stolen Card Immediately. You may call our Customer Service Representatives 24 hours a day, 7 days a week at the Customer Service number shown on this statement.

BILLING RIGHTS SUMMARY.

In Case of Errors or Questions About Your Bill. If you think your bill is wrong or you need more information about a transaction on your bill, write us at the Customer Service address on this statement as soon as possible. (You may, but are not required to, use the 'Notification of Disputed Item' form provided or a copy of it). We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. If you choose to use the form, please call Customer Service for assistance. If you send us a letter please include the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Please be sure all correspondence is signed by the primary cardholder.

You do not have to pay any amount in question while we are investigating. But you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent on the disputed item or take any action to collect the amount you question.

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price is more than \$50 and the purchase is made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Payment Options Other Than Regular Mail.

• **AutoPay Service.** If you enroll in this service, your payment amount will be deducted from the account you pick. Your card account will be credited on the due date with that amount.

• **Click-to-Pay® Service.** If you enroll in this service, you can make payments online. Enrollment may take a few days. If we receive your request to make a Click-to-Pay payment by 5 p.m. Eastern time on a weekday, we will credit your payment as of that day. If we receive your request to make a Click-to-Pay payment after that time, we will credit your payment as of the next weekday. For security reasons, you may be unable to pay your entire New Balance with your first Click-to-Pay payment.

• **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 to use this service. Call by 5 p.m. Eastern time on a weekday to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next weekday. We may process your payment electronically after we verify your identity.

• **Express Payments.** You can send payment by courier or express mail to the Express Payments Address. This address is: Citi Cards, Attention: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. Payment must be received in proper form at the proper address by 5 p.m. Eastern time on a weekday to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next weekday.

Notification of Disputed Item

Please call Customer Service before completing this form. Please sign and return this form to the Customer Service address on this statement. You may write us or use this form (or a copy). However, if you use this form, you may want to record the information on the reverse side for your records. Don't mail the form with your payment. You authorize us to send any information you provide in connection with this billing dispute to the merchant. Please print in blue or black ink. If your card has been lost, stolen or you haven't received it, call Customer Service immediately. Don't use this form.

CASE ID: _____

Name (Please Print) _____

Signature/Date _____

Account # _____

Reference # _____ Amount of Dispute \$ _____

Merchant _____

☐ 1. Neither I nor any person authorized by me to use my card, made the charge listed above. In addition, neither I nor anyone authorized by me, received the goods and services represented by this transaction. **(If you don't recognize a sale, choose this option and call Customer Service immediately).**

☐ 2. Although I did participate in a transaction with the merchant, I was billed for _____ transaction(s) totaling \$_____ that I did not engage in, nor did anyone else authorized to use my card. I do have all my cards in my possession. **Enclosed is a copy of the Authorized sales slip.**

☐ 3. I haven't received the merchandise that was to have been shipped to me. Expected date of delivery was _____ (mm/dd/yy). I contacted the merchant on _____ (mm/dd/yy) and the merchant's response was _____.

(In order to assist you, the merchant must be contacted.)

☐ 4. I have (circle one) returned/canceled merchandise on _____ (mm/dd/yy) because _____.

Please provide copy of the return receipt, postal receipt or proof of refund.

☐ 5. The attached credit slip was listed as a charge on my statement.

☐ 6. I was issued a credit slip for \$_____ on _____ (mm/dd/yy), which was not shown on my monthly statement. **A copy of my credit slip is enclosed.**

☐ 7. Merchandise that was shipped to me arrived damaged and/or defective on _____ (mm/dd/yy). I returned it on _____ (mm/dd/yy). Merchant response was _____.

Please provide postal receipt and/or credit slip.

☐ 8. My account was charged \$_____, but I should have been billed \$_____. **Enclosed is a copy of the sales receipt and/or other documents which indicate the correct amount.**

☐ 9. **Other** – Attach a letter describing the dispute. STIC1007

Important Payment Instructions.

Crediting Payments. We must receive your payment in proper form at our processing facility by 5 p.m. local time there on a weekday. If we do, it will be credited as of that day. A payment received at the processing facility in proper form after that time will be credited as of the next weekday. Weekdays are Monday through Friday. 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 a payment sent by regular mail is the address on the front of the payment coupon. The correct address for a payment sent by courier or express mail is the Express Payments Address provided in the Payment Options Other Than Regular 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 or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete the 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.

Copy Fee. We charge \$3 for each copy of a billing statement that dates back 3 months or more. We add the fee to the standard purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.