

ANDREW B SHARP

Member Since 2006 Account number ending in: 0471
 Billing Period: **11/07/19-12/05/19**

www.citicards.com

Customer Service 1-855-378-6467

TTY-hearing-impaired services only 1-866-210-0617
 PO Box 790046 ST. LOUIS, MO 63179-0046

DECEMBER STATEMENT

Minimum payment due: \$208.51
New balance as of 12/05/19: \$8,688.37
Payment due date: 01/02/20

See the last page of this statement for important information about how to avoid paying interest on purchases.

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 \$39 and your APRs may be increased up to the Penalty APR of 29.99%.

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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 years	\$19,282
\$309	3 years	\$11,124 (Savings = \$8,158)

For information about credit counseling services, call 1-877-337-8187 .

Your next AutoPay payment of \$208.51 will be deducted from your bank account on 01/02/2020. 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.

Account Summary

Previous balance	\$9,358.95
Payments	-\$985.54
Credits	-\$0.00
Purchases	+\$193.45
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$121.51
New balance	\$8,688.37

Credit Limit

Credit Limit	\$9,500
Includes \$200.00 cash advance limit	
Available Credit Limit	\$811
Includes \$200 available for cash advance	



Costco Cash Rewards Summary

as of 12/05/19

\$153.58

» See page 2 for more information about your rewards



Costco Anywhere Visa® Card

PO Box 790057
 Saint Louis, MO 63179-0057

Your Statement Is Inside

Your Account is enrolled in AutoPay.

Minimum payment due \$208.51
New balance \$8,688.37
Payment due date 01/02/20

Amount enclosed: \$

Account number ending in 0471

ANDREW B SHARP
 212 THOMPSON SQ
 MOUNTAIN VIEW CA 94043-4219

Citi Cards
 PO BOX 78019
 Phoenix, AZ 85062-8019

ANDREW B SHARP

Important Changes to Your Account Terms	
The following is a summary of changes being made to your account terms. These changes will take effect on 02/07/2020. For more information, please see " Details About the Changes " below.	
Revised Terms, as of 02/07/2020	
Late Payment Fee	Up to \$40
Returned Payment Fee	Up to \$40
We are also changing your Minimum Payment Due by increasing \$25 to \$35 in the calculation formula. This change applies to any Minimum Payment Due calculated on or after 02/06/2020.	

Details About the Changes:

The following paragraphs replace the corresponding paragraphs in your Card Agreement.

Late Fee: Up to \$40. We have the right to charge you a late fee if you don't pay at least an amount equal to the Minimum Payment Due minus any Overlimit Amount by the payment due date. The late fee is \$29 and, if you make another Late Payment within the next 6 Billing Periods the late fee will be \$40. The amount of your late fee will never be higher than your Minimum Payment Due.

Returned Payment Fee: Up to \$40. We have the right to charge you a Returned Payment fee of \$29 if your bank doesn't honor your payment. If that happens, we'll resubmit the payment request. If your bank doesn't honor another payment within 6 consecutive Billing Periods, the Returned Payment fee will go up to \$40.

Minimum Payment Due. You may pay all or a part of your Account balance at any time. You must pay at least the Minimum Payment Due by the payment due date each Billing Period.

Your "**Minimum Payment Due**" equals:

- Any amount past due; plus
- Any Overlimit Amount; plus
- Any Citi Flex Plan Payment Amount, plus
- The greater of:
 1. The Adjusted New Balance, if it's less than \$35;
 2. \$35 if the Adjusted New Balance is at least \$35;
 3. 1% of the Adjusted New Balance (rounded to the nearest dollar), plus any billed Interest [or minimum interest charge], [plus any late fee]; or
 4. 1.5% of the Adjusted New Balance (rounded to the nearest dollar).

The Minimum Payment Due is never more than the New Balance.

This amends your Card Agreement. Please keep this information for future reference.

Important Information about Citi Flex Plans.

We have updated the example in Section 3 of your Card Agreement. Please visit us online or call customer service if you would like to request a copy of your Card Agreement.

CARDHOLDER SUMMARY

ANDREW B SHARP

Card ending in 0471

New Charges

\$193.45



Costco Cash Rewards Summary

Total Costco Cash Rewards Balance:
\$153.58

Costco Cash Rewards Summary

Costco Cash Rewards balance
as of last statement +\$148.44

Earned this period +\$5.14

**Total Costco Cash Rewards Balance
Year To Date: \$153.58**

**Costco Cash Rewards
Earned This Period**

4% on eligible gas worldwide, including
gas at Costco¹ +\$2.55

3% on restaurants +\$0.00

3% on eligible travel worldwide +\$0.00

2% on Costco and
Costco.com +\$2.59

1% on all other
purchases +\$0.00

Total Earned: \$5.14

» Visit citi.com/Costco
for more information

¹ Up to \$7,000 per year in purchases, then 1% cash back

ANDREW B SHARP

ACCOUNT SUMMARY

Sale Date	Post Date	Description	Amount
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Payments, Credits and Adjustments

11/23		ONLINE PAYMENT, THANK YOU	-\$750.00
12/02		AUTOPAY 999990000065145RAUTOPAY AUTO-PMT	-\$235.54

ANDREW B SHARP

Standard Purchases

11/17	11/17	REGNSTORFF VALERO GAS MOUNTAIN VIEWCA	\$63.77
11/26	11/26	COSTCO WHSE #0143 MOUNTAIN VIEWCA	\$129.68

Fees Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
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Interest Charged

12/05	INTEREST CHARGED TO STANDARD PURCH	\$121.51
TOTAL INTEREST FOR THIS PERIOD	\$121.51	

2019 totals year-to-date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$1,573.82

Interest charge calculation

Days in billing cycle: 29

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	16.74%(V)	\$9,136.41 (D)	\$121.51
ADVANCES			
Standard Adv	26.74%(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).

Account messages

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About Interest Charges

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 new transactions). 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.

Minimum Interest Charge. If a minimum interest charge applies to your account, it will be at least \$0.50.

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 (if any) plus your New Balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment Amount plus your New 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 until you pay such amount in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date. We will begin charging interest on a Citi Flex Plan balance at the start of the billing cycle following the billing cycle during which you created the Citi Flex Plan.

Your Rights

What To Do If 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 correspondence shown on the front 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 is 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 online or in writing at the Customer Service address shown on front of 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

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 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 the Express Payments Address shown below.

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.

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

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 6190, 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.

COSTCO-0919

Payments other than by mail

Online. See the front of your statement on how to make a payment.

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. 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 number on the front of your statement within the timeframe disclosed to you on the phone.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail 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.