

## ANDREA R NYERGES

Member Since 2006 Account number ending in: 9232

Billing Period: 01/23/16-02/22/16

## How to reach us

www.citicards.com

1-800-823-4086

BOX 6062 SIOUX FALLS, SD 57117

**Minimum payment due:** **\$41.00**  
**New balance:** **\$2,778.83**  
**Payment due date:** **03/20/16**

**Make a payment now!** [www.payonline.citicards.com](http://www.payonline.citicards.com)

**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 \$37 and your APRs may be increased up to the variable 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	14 year(s)	\$6,414
\$99	3 year(s)	\$3,564 (Savings = \$2,850)

For information about credit counseling services, call 1-877-337-8187.  
 New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

## Account Summary

Previous balance	\$1,864.19
Payments	-\$88.00
Credits	-\$0.00
Purchases	+\$1,001.47
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$1.17

**New balance** **\$2,778.83**

## Credit Limit

Credit limit	\$4,500
Includes \$1,200 cash advance limit	
Available credit	\$1,721
Includes \$1,200 available for cash advances	

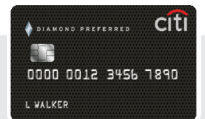
## You're still getting a paper statement. Why not go Paperless?

Take the plunge and you can:

- Stay up to date with most legal notices and account updates delivered to your inbox
- Set up reminders for payment due dates
- Access up to 7 years' worth of statements online

**>> Go Paperless now**

## Savings Spotlight



**Your Diamond Preferred Lifetime Savings:**

**\$266.33**

See page 2 to view your Savings Summary.



P.O. Box 6004  
Sioux Falls, SD 57117-6004

Your Statement Is Inside



**Pay online** [www.citicards.com](http://www.citicards.com)



**Pay by phone** 1-800-823-4086



**Pay by mail** Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

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

**New balance** **\$2,778.83**

**Payment due date** **03/20/16**

**Amount enclosed: \$**

Account number ending in 9232

ANDREA R NYERGES  
85 LENOX AVE  
DUMONT NJ 07628-1614

CITI CARDS  
PO BOX 9001037  
Louisville, KY 40290-1037

**Account Summary**

Trans. date	Post date	Description	Amount
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**Payments, Credits and Adjustments**

	02/15	ONLINE PAYMENT, THANK YOU	-\$88.00
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**Standard Purchases**

01/31	01/31	BURGER KING #1377 WAYNE NJ	\$9.51
02/08	02/08	KINGS SUPERMKT BOONTON BOONTON NJ	\$15.48
02/08	02/08	KRAUSER'S DUMONT NJ	\$13.23
02/11	02/11	SEPHORA.COM 877-SEPHORA CA	\$23.79
02/16	02/16	BP#9473133DENVER BP DENVER NJ	\$36.71
02/17	02/17	KRAUSER'S DUMONT NJ	\$12.90
02/19	02/19	SWEENEYS LIQUORS DUMONT NJ	\$25.92
02/20	02/20	CAFE ANGELIQUE - TENAF TENAF NJ	\$18.41
02/21	02/21	EHARMONY.COM 844-544-3176 CA	\$323.40
02/22	02/22	EXPEDIA*1128404884223 EXPEDIA.COM WA	\$522.12

**Fees charged**

<b>Total fees charged in this billing period</b>	<b>\$0.00</b>
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**Interest charged**

Date	Description	Amount
02/22	INTEREST CHARGED TO STANDARD PURCH	\$1.17

<b>Total interest charged in this billing period</b>	<b>\$1.17</b>
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2016 totals year-to-date	
Total fees charged in 2016	<b>\$0.00</b>
Total interest charged in 2016	<b>\$1.17</b>

Interest charge calculation		Days in billing cycle: 31	
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
<b>PURCHASES</b>			
Standard Purch	20.24% (V)	\$68.16 (D)	\$1.17
Offer 4	0.00%	\$1,857.22 (D)	\$0.00
(Balance Transfer Rate Expires 06/01/16)			
<b>ADVANCES</b>			
Standard Adv	25.49% (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**

CHANGING YOUR ADDRESS? LET US KNOW. Maintain your good credit rating. Keep us informed of your new address. When you move, please update your account online at www.citicards.com or call us at 1-800-823-4086.



**Savings Spotlight**  
Your Citi® Diamond Preferred® Savings Summary

From This Billing Period:

■ Interest: **\$31.92**



CITI DIAMOND PREFERRED  
LIFETIME SAVINGS:  
**\$266.33**

**See Account Messages**  
for more information about  
**Savings Spotlight**

**SAVINGS SPOTLIGHT DETAILS**

**INTEREST:** If you have promotional balances on your account, we have estimated your savings. This savings is the difference between the interest that was assessed against the promotional balances using the promotional APRs and the estimated interest that would have been assessed against these same balances using the Standard Purchase APRs. This savings amount does not include any balance transfer fees. This savings is from your billing period covered by this statement.

**CITI EASY DEALS:** If you redeemed for an item from Citi Easy Deals, savings is the difference between the retail or offer price displayed at [citeasydeals.com](http://citeasydeals.com) and the price you paid after redeeming your points. This savings is from the prior calendar month.

**CITI PRICE REWIND:** If you received a Citi Price Rewind refund, savings is the refunded amount. This savings is from the prior calendar month.

**CITI DIAMOND PREFERRED LIFETIME SAVINGS:** The savings from interest, Citi Easy Deals and Citi Price Rewind since you became a Citi Diamond Preferred cardmember. This savings amount does not include any balance transfer fees.

Your Annual Account Summary is now available online. To easily view this detailed summary, sign on to Account Online at [www.citicards.com](http://www.citicards.com).

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 03/13/2016 to allow enough time for regular mail to reach us.

## 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 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.

**Minimum Interest Charge.** If we charge interest, 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 period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

## Your Rights

### What To Do If You Find A Mistake On Your Statement.

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front.

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.

### Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

## 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 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.

**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 the Customer Service address on your statement.

### 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.

## Payments other than by mail

**Online.** Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

**Phone.** Call the phone number on the front of your statement to make a payment. There is no fee for this service.

**AutoPay.** Visit [autopay.citicards.com](http://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 with this payment coupon, 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.**