

CLAUDE A SIMON

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 **averagedaily 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.

Easily manage your contact info in the Citi Mobile® App

It's important we have your current contact info, so if it changes (including your mailing address), use the Citi Mobile App to easily update it.

Email: c*****n@fairlane.biz

Mobile: (***-***-0062)

» **Log in to the Citi Mobile App and access your "Profile" page**

» **You can also update your contact information on citi.com/contactinformation, or call the number on the back of your card**

CITI Don't have the app? Just text "App15" to MyCiti (692484) or visit your app store.

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.

Citi Simplicity® Card



CLAUDE A SIMON

Member Since 2024 Account number ending in: 2931

Billing Period: 10/10/25-11/11/25

NOVEMBER STATEMENT

Minimum payment due:
New balance as of 11/11/25:
Payment due date:

\$0.00
\$0.00
12/07/25

For information about credit counseling services, call 1-877-337-8187 (TTY: 711). New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Billing Inquiries and Customer Service

PO Box 790046 ST. LOUIS, MO 63179-0046

1-866-696-5673, (TTY: 711)

www.citicards.com

Account Summary

Previous balance	\$94.95
Payments	-\$94.95
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00

New balance **\$0.00**

Credit Limit

Credit Limit **\$2,700**

Includes \$600.00 cash advance limit

Available Credit Limit **\$2,700**

Includes \$600 available for cash advance

Please refer to the **Important Changes to Your Account Terms** section of this statement.

MY DEALS



Get access to a range of savings on gift cards, local offers and daily deals, all through the Citi Mobile® App or online.

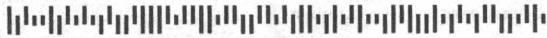
For Payments, send check to: CITI CARDS, PO BOX 70166, Philadelphia PA, 19176-0166



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

Your Monthly Statement
is Enclosed

0 QB273529 TMN 014043



CLAUDE A SIMON
71 TONJES RD
CALICOON NY 12723-5729

**N0012619



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.

Or visit www.citicards.com

Pay your bill from virtually anywhere with the
Citi Mobile® App and Citi® Online

Minimum payment due **\$0.00**

New balance **\$0.00**

Payment due date **12/07/25**

Amount enclosed: **\$**

Account number ending in 2931

Please make check payable to CITI CARDS.

CITI CARDS
PO BOX 70166
Philadelphia PA 19176-0166



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