

CITIBANK, N.A.
P.O. Box 790110
St. Louis, MO 63179-0110

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Citibank, N.A.
Account
4204211

CLAUDE SIMON
71 TONJES ROAD
CALICOON NY 12723

Statement Period
April 14, 2014 - May 14, 2014
Page 1 of 4

Home Equity Line of Credit as of May 14, 2014

Summary of Account Activity		Summary of Current Minimum Payment Due	
Previous Balance	\$50.50 CR	Payment Due Date	06/14/14
Payments (-)	\$0.00	Total Scheduled Payment	\$0.00
Other Credits (-)	\$0.00	Past Due Amount	\$0.00
Loans/Advances (+)	\$50.50	Current and Past Due Fees	\$0.00
Other Debits (+)	\$0.00	Minimum Payment Due	\$0.00
Fees Charged (+)	\$0.00		
Interest Charged (+)	\$0.00		
 New Balance	 \$0.00		
Credit Limit	\$100,000.00		
Available Credit	\$100,000.00		
Statement Closing Date	05/14/14		
Days in Billing Cycle	30		
 For Billing Inquiries Or Credit Bureau Disputes Write To This Address: For Billing Inquiries, Calling Or Sending an E-Mail will Not Preserve Your Rights.			
CITIBANK PO BOX 769004 SAN ANTONIO, TX 78245-9004			

At Citi, we value you as a customer and appreciate the opportunity to assist you with all of your lending needs. If you have any questions regarding your account or to learn more about how our lending products can help you make a smart decision about borrowing, stop by your nearest Citibank branch today or call 800-321-CITI (2484).

TRANSACTIONS

Home Equity Line of Credit	Account Number 4204211	
Effective Date	Description	Amount
04/18/14	ADVANCE CREDIT BALANCE REFUND Applied as follows: Principal \$ 50.50	\$50.50
2014 Totals Year-To-Date Total Fees Charged in 2014 \$0.00 Total Interest Charged in 2014 \$35.43		

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Rate Period	Annual Percentage Rate (APR)	Number of Days Rate Applied	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge
Variable Rate Balance	04/14 - 05/13	3.25 % (V)	30	.0089041%	\$0.00	\$0.00
(V) - Variable Rate						

IMPORTANT MESSAGES FROM CITIBANK

You are currently enrolled in Citibank auto deduct.

Citibank auto deduct pays only your monthly/scheduled payment and does not deduct payments for past due amounts and fees/charges. To make payments for past due amounts and fees/charges, please call the Customer Service number shown on your statement.

Your Equity Source Account has provided you with many benefits, such as interest-only payments, cash for any purpose, and tax advantages. As you know, your Equity Source Account is approaching the repayment period, which requires a monthly payment consisting of both principal and interest. Your Equity Source Account is scheduled to begin repayment on August 14, 2014. Please note that you will not be able to use your account after this date, and no additional checks/drafts will be honored. Your first monthly payment of principal and interest during the repayment period will be \$0.00, based on your present balance and loan information. Should you have any questions regarding your account, please call the Customer Service number shown on your statement. Thank you.

CUSTOMER SERVICE INFORMATIONIF YOU HAVE QUESTIONS ON:
Home Equity Line of CreditYOU CAN CALL*:
1-800-685-0935YOU CAN WRITE:
CITIBANK
PO BOX 769004
SAN ANTONIO, TX 78245-9004FOR BILLING INQUIRIES/
CREDIT BUREAU DISPUTESFinancial Associates Are Available Monday Through Friday
7:30 AM TO 10:00 PM CSTTDD-Text Telephone 1-800-945-0258
(For Speech And Hearing Impaired Customers Only)
For Billing Inquiries calling or e-mailing will not preserve your
rightsCITIBANK
PO BOX 769004
SAN ANTONIO, TX 78245-9004

*To ensure quality service, calls are randomly monitored

This is not a bill - refer to the accompanying auto deduct message regarding the payment of past due amounts and fees.

PAYMENT TICKET: Home Equity Line of Credit

Account Number 4204211	Statement / Closing Date May 14, 2014	Payment Due Date June 14, 2014	New Balance \$0.00	Scheduled Payment \$0.00
Make check payable to -		<input type="checkbox"/>	Enter Amount of Payment Enclosed \$0.00	Past Due Amount \$0.00
CITIBANK, N.A. P.O. BOX 688923 DES MOINES IA 50368-8923		Check here for address/phone change and note on back	Current & Past Due Charges \$0.00	Minimum Payment Due \$0.00
CLAUDE SIMON 71 TONJES ROAD CALLICOON NY 12723				

Interest Charges (Periodic Finance Charges): For each advance, interest charges begin to accrue on the date of the transaction (for Ready Credit and Custom Credit Line, the date of the transaction is the day we pay your check or otherwise make funds available to you through your Account). For Ready Credit Accounts, Custom Credit Line Accounts, former EAB Credit Accounts, former EAB Home Equity Credit Accounts, and former Cal Fed Home Equity Line of Credit Accounts, we figure interest charges on your account by applying the daily periodic rate to the "average daily balance" on your account. To get the "average daily balance" we take the beginning balance on your account each day, add any new loan advances, and other charges (other than late charges, credit life insurance, unpaid interest charges, or annual fees), and subtract any unpaid interest, or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

To calculate the interest charge, we multiply the average daily balance by the number of days in the cycle and then multiply the result by the daily periodic rate. For all other accounts, we figure interest charges on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance on your account each day, add any new loan advances, and other charges (other than late charges, credit life insurance, unpaid interest charges, or annual fees), and subtract any unpaid interest, or other finance charges and any payments or credits. This gives us the daily balance.

Interest Charges may be calculated or determined by (1) multiplying each of the average daily balances by the number of days each daily periodic rate was in effect (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.)

For all accounts except Fixed Rate Ready Credit accounts - the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

PAYMENT OPTIONS: Citibank offers many payment options including:

- Citibank Auto Deduct: If you do not already have our automatic payment option, you may enroll by calling Customer Service at the phone number listed on your statement.
- Mail: Send your payment to the address found on the front of the payment coupon. Please note that you may not make a payment to your loan account with a check or advance drawn on your loan account. Checks drawn against a business account are not acceptable as payment for a personal loan obligation. Please do not remit cash.
- Bill Payment: Online Payment & Transfers: Through Citibank Online, you can schedule one-time or recurring bill payments. If your line or loan is linked to your Citibank ATM/Debit card, you can make payments immediately simply by transferring funds from checking. Visit www.citibankonline.com for details.
- Speedpay: If you would like to make a payment by phone, call 1-800-788-4517 to authorize immediate payment using funds directly from your checking account for a nominal fee.

Payoff Balance Inquiry: The actual payoff balance on your account may be obtained by contacting Customer Service at the phone number listed on your statement.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to the address in the "Customer Service Information" section of the statement.

Billing Rights Summary:

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 shown on the front of the statement under the heading "For Billing Inquiries or Credit Bureau Disputes write to this Address:" 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 the 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 is 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 on your statement under the heading "For Billing Inquiries or Credit Disputes write to us at this address:".

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.

Is your address shown correctly on the front side of the Statement of Account ?

If not please enter your correct address below and check the box on the front of this coupon

Name _____

Street Address _____

City _____ State _____ Zip _____

Home Telephone (_____) _____ Work Telephone (_____) _____

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.