



Hey Claude, why wait?  
APPLY ONLINE TODAY!  
[citi.com/LoveCitiSimplicity](http://citi.com/LoveCitiSimplicity)

Claude A. Simon  
71 Tonjes Rd.  
Callicoon, NY 12723-5729



0%  
Intro APR

18 months  
on balance transfers  
from date of first transfer  
18 months  
on purchases from date  
of account opening

## IT'S EASY TO SAY YES TO CITI SIMPLICITY® ...

Claude,

At Citi Simplicity® we believe in making it easy for you to save on interest on balance transfers. Plus we're a credit card that won't charge you a late fee, penalty rate or annual fee. EVER.

You'll also benefit from a long-lasting 0% balance transfer intro rate, \$0 liability on unauthorized charges and identity theft protection.

Please see the Citi Disclosures for rates, fees and other cost information on reverse side.

Ready to say YES? Great news... you're pre-selected to apply!

## GET THE CARD THAT MAKES IT EASY. APPLY FOR SIMPLICITY TODAY.



Apply online and get a response in  
about a minute at:  
[citi.com/LoveCitiSimplicity](http://citi.com/LoveCitiSimplicity)

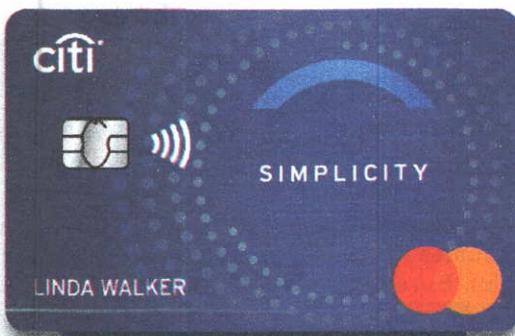
Respond by 05/15/2024  
using Personal Invitation  
Number 123847786944.

Or call 1-800-477-1586  
TTY:711

This offer is available if you apply using the Invitation Code included in this mailing. The offer may not be available in other places where the card is offered.



OR  
Scan with your  
smartphone  
camera!



### NO LATE FEES

You won't pay a late fee if you're running late on a payment.

### NO PENALTY RATE

Your rate won't jump because of a missed payment.

### NO ANNUAL FEE

You don't have to pay an annual fee to receive great benefits.

EVER.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPTOUT (1-888-567-8688). See PRESCREEN & OPT-OUT NOTICE on enclosed Terms and Conditions of Offer insert for more information about prescreened offers.

T-0324-202P439

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A-0324-202P439

## NOT READY JUST THIS SECOND?

KEEP THIS HANDY. IT'S GOT ALL THE INFO YOU NEED  
TO APPLY FOR THE CITI® SIMPLICITY® CARD.

60

GET A RESPONSE IN AS LITTLE AS SECONDS.



OR SCAN THIS  
CODE WITH  
YOUR



## CITI DISCLOSURES

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 18 months from date of account opening. After that, your APR will be <b>23.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 18 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that date, your Balance Transfer APR(s) will be: <b>23.24%</b> for Balance Transfers where you instruct us to pay another creditor directly on your behalf. <b>28.24%</b> , for all other Balance Transfers, including those for which we send you a check or where we make a direct deposit into your bank account. These APRs will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>c</sup>
<b>APR for Citi Flex Plan</b>	<b>23.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
Transaction Fees	
• Balance Transfer	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of each purchase transaction in US dollars.
• Foreign Purchase Transaction	
<b>Penalty Fees</b>	
• Returned Payment	<b>Up to \$41.</b>

For more information call Citibank at 1-877-625-6382 (for TTY: Use 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**How We Will Calculate Your Balance:** We use a method called "daily balance."

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 2/1/2024.

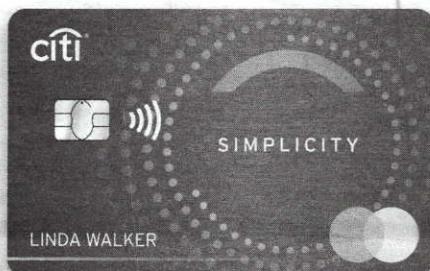
<sup>a</sup>We add 14.74% to the Prime Rate to determine the Purchase/Citi Flex Plan APR.

<sup>b</sup>We add 14.74% to the Prime Rate to determine the Balance Transfer APR where you instruct us to pay another creditor directly on your behalf. We add 19.74% to the Prime Rate to determine the Balance Transfer APR for all other balance transfers, including those for which we send you a check or where we make a direct deposit into your bank account.

<sup>c</sup>We add 21.49% to the Prime Rate to determine the Cash Advances APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.



## LOOK AT THESE GREAT BENEFITS

### FLEXIBLE PAYMENT DUE DATE

Choose to pay your bill on any available due date in the beginning, middle or end of the month.

### 24/7 CUSTOMER SERVICE

Talk to an actual person every time you call. Just say "representative" to connect to a representative.

### \$0 LIABILITY ON UNAUTHORIZED CHARGES

You will never be responsible for unauthorized charges on your account.

To apply for Citi Simplicity®, visit [citi.com/LoveCitiSimplicity](http://citi.com/LoveCitiSimplicity)

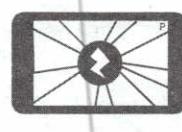
Learn more about other great benefits:



Download the Zappar App.



Scan the icon to the left.



See the card benefits come to life!

CO is a registered trademark of Fair Isaac Corporation in the United States and other countries. It can take up to two months after account opening for your FICO® Score to come available. Your FICO® Score is calculated based on data from Equifax using the FICO® Bankcard Score 8 model and may be different from other credit scores. FICO® Scores are intended for and delivered only to the primary cardmember and only if a FICO® Score is available. Disclosure of this score is not available for all Citi products and Citi may discontinue displaying the score at our discretion.

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ply for a different Citi card simply go online to [citicards.com](http://citicards.com). Terms may vary.

# Citi Simplicity® Card Terms and Conditions of Offer

This offer is valid for new accounts only. You must be at least 18 years (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. • Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account. • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Simplicity® Card account (the "Card Account") for you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

## IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

### About Using Your Mobile Phone To Apply For An Account

**Online:** You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

## CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

## CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.

To process the Application Form (if included) for a new account, it must be:

- Accurately completed
- Signed and verifiably correct
- Returned by the expiration date

Please send the nontransferable Application Form in the enclosed postage-paid envelope to:

Citibank New Cardmember Services  
P.O. Box 6168, Sioux Falls, South Dakota 57117-9720

## CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

## SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

## IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the Authorized User
- Authorized Users have access to your Card Account information
- Before adding an Authorized User, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the Authorized User's name

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

## BALANCE TRANSFER INFORMATION

### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period. If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

## ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5-OPTOUT (1-888-567-8688) or write to any of the following consumer reporting agencies:

Experian Marketing Services, Attn: Opt-out Services,  
P.O. Box 80128, Lincoln, NE 68521;  
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123;  
TransUnion, P.O. Box 505, Woodlyn, PA 19094-0505.