

THANHTHAO T LE

Member Since 2005 Account number ending in: 7986
 Billing Period: 12/05/25-01/06/26

Billing Inquiries and Customer Service
 PO Box 790046 ST. LOUIS, MO 63179-0046
 1-855-378-6467, (TTY: 711)
www.citicards.com

JANUARY STATEMENT

Minimum payment due: \$41.00
New balance as of 01/06/26: \$124.63
Payment due date: 02/02/26

Your next AutoPay payment of \$41.00 will be deducted from your bank account on 02/01/2026. If AutoPay is for your Minimum Payment Due, it will be reduced by any unreturned payment we receive and credit to your account by 5:00 PM ET the business day prior to your AutoPay payment.

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 \$41 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 this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 months	\$129

Account Summary

Previous balance	\$1,656.58
Payments	-\$2,193.19
Credits	-\$0.00
Purchases	+\$644.77
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$16.47
New balance	\$124.63

Credit Limit

Credit Limit	\$2,120
Includes \$0.00 cash advance limit	
Available Credit Limit	\$1,995

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

798600



Costco Cash Back Rewards Summary

as of 01/06/26

\$9.26

» See page 3 for more information about your rewards

For Payments, send check to: Citi Cards, PO BOX 60734, City of Industry CA, 91716-0734

citi
 Costco Anywhere Visa® Card

PO Box 790057
 Saint Louis, MO 63179-0057

Your Monthly Statement is Enclosed

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

To download:
 Text 'App15' to MyCiti (692484)
 or go to your device's app store.
 Or visit www.citicards.com

Minimum payment due \$41.00
New balance \$124.63
Payment due date 02/02/26

Amount enclosed: \$

Account number ending in 7986

Please make check payable to Citi Cards.

THANHTHAO T LE
 10302 JOAN DR
 GARDEN GROVE CA 92840-2911

Citi Cards
 PO BOX 60734
 City of Industry CA 91716-0734

THANH THAO T LE

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 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.

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.

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.

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.

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.

Payments Other Than By Mail

Online. See Page 1 of your statement on how to make a payment online.

Text to Pay (If Available). To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.

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. For AutoPay, 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 Billing Inquiries and Customer Service number shown on Page 1 within the timeframe disclosed to you on the phone.

AutoPay. Visit citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose. AutoPay payment requests are sent the business day before the AutoPay date. The paying bank may place a hold on your deposit account when they receive the request. We do not ask that a hold be placed and do not receive funds before the AutoPay date. Please discuss any concerns you may have with such a hold with the paying bank.

Crediting Payments other than by Mail. The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. The cutoff time for payments made via Citi ATM, where available, is 10:30 pm Eastern time. For payments at a Citi branch, where available, the cutoff time is the close of business at the branch where the payment is made. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

THANHTHAO T LE

CARDHOLDER SUMMARY

THANHTHAO T LE
New Charges

Card ending in 7986
\$644.77

ACCOUNT SUMMARY

Sale Post Date Date Description Amount

Payments, Credits and Adjustments

Table with 3 columns: Date, Description, Amount. Rows include ONLINE PAYMENT, THANK YOU for 12/17 and 01/05.

THANHTHAO T LE
Standard Purchases

Table with 5 columns: Date, Description, Location, Amount. Lists various purchases from DALAT SUPERMARKET, INSTA NAILS STUDIO, HUE OI VIETNAMESE CUISINE, MOM SUPERMARKET, LUCKY SEAFOOD SUPERMARKE, COSTCO WHSE #0126, RALPHS #0071, GARDEN GROVE SUPERS, and WALGREENS #6157.

Fees Charged

TOTAL FEES FOR THIS PERIOD \$0.00

Interest Charged

Table with 3 columns: Date, Description, Amount. Rows include INTEREST CHARGED TO STANDARD PURCH and INTEREST CHARGED TO PUR PR-11/27/25.

TOTAL INTEREST FOR THIS PERIOD \$16.47

2026 totals year-to-date

Table with 2 columns: Description, Amount. Rows: Total fees charged in 2026 (\$0.00), Total interest charged in 2026 (\$16.47).

Interest charge calculation

Days in billing cycle: 33

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

Table with 4 columns: Balance type, Annual percentage rate (APR), Balance subject to interest rate, Interest charge. Rows include PURCHASES (Standard Purch, Pur Pr 112725) and ADVANCES (Standard Adv).

Costco Cash Back Rewards Summary



Total Costco Cash Back Rewards Balance: \$9.26

Costco Cash Back Rewards Summary

Costco Cash Back Rewards balance as of last statement +\$87.52
Your 2025 credit card reward certificate amount -\$87.52
Earned this period +\$9.26

Total Costco Cash Back Rewards Balance Year to Date: \$9.26

Costco Cash Back Rewards Earned This Period

5% on gas at Costco +\$0.00
4% on other eligible gas and EV charging +\$0.00
5% and 4% earn is on a combined \$7,000 spend per year, 1% thereafter
3% on restaurants +\$2.25
3% on eligible travel +\$0.00
2% on Costco and Costco.com purchases +\$2.62
1% on all other purchases +\$4.39

Total Earned: \$9.26

» Visit Citi.com/Costco for more information

798600

THANHTHAO T LE

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). Balances followed by (A) are determined by the average daily balance method.

Account messages

Effective 01/30/2026, commercial debit cards and commercial prepaid debit cards are no longer allowed payment methods.

Important: To receive a credit card reward certificate you must have earned more than \$1 in rewards through your December 2025 statement closing date and your account must be open at the time your certificate is issued in February, unless prohibited by law.

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Important Information: If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service).

Coming Soon: Updates to Your Account Statement: An updated Account Statement for your Costco Anywhere Visa® Card by Citi Account is coming soon. We've simplified and redesigned how we present your account summary, transactions, and more.

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