107-0926

Credit Card Disclosures Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**32.99%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**32.99%** for balance transfers completed within 4 months from date of account opening. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**32.99%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance (minus any excluded balance, plus any separately required payment on an excluded balance) by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $2.
For Credit Card Tips from the Consumer Financial Protection Bureau	**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 http://www.consumerfinance.gov/learnmore.**

Fees	
Annual Fee	**None**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Purchase Transaction	 Either **$10** or **5%** of the amount of each transfer, whichever is greater. Either **$5** or **4%** of the amount of each cash advance, whichever is greater. **3%** of each purchase transaction in US dollars.*
Penalty Fees • Late Payment • Returned Payment	 Up to **$41** Up to **$41**

How We Will Calculate Your Balance: We use a method called “daily balance (including current transactions).” See the Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Card Agreement.

For more information call Citibank, N.A. at 1-800-950-0047 (For TTY: We accept 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 for free information on comparative credit card rates, fees and grace periods.

*1% of the U.S. dollar amount is paid to American Express.

Variable APRs: Variable APRs are calculated based on the Prime Rate plus the additional amount shown in the Details About Your Interest Rates table below.

Protections for Active Duty Service Members and Their Dependents: Please see the section of the Card Agreement entitled “Protections for Active Duty Service Members and Their Dependents.”

Promotions: Promotional terms may be available from time to time. See the “Promotions” section of your Card Agreement for details.

Balance Transfers: Balance transfers are made available at our discretion. To make a balance transfer call us at the number on the back of your card.

Cash Advances: Please note cash advances are available only to the extent of your cash advance limit. Your cash advance limit may be as low as $0; it is a portion of your credit limit.

Excluded Balances: See your Card Agreement for details on excluded balances and how they affect your grace period.

Details About Your Interest Rates	APR as of 9/22/2026	Daily Periodic Rate as of 9/22/2026	For variable rates: U.S. Prime Rate Plus the following “Margin”:
Regular Purchases	32.99% (v)	0.09038%	25.99%
Balance Transfers	32.99% (v)	0.09038%	25.99%
Cash Advances	32.99% (v)	0.09038%	25.99%
(v) = variable rate. Variable APRs are based on a U.S. Prime Rate of 7.00% as of 9/22/2026.			