Fact Sheet

Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**19.74%** to **27.74%**, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers	**19.74%** to **27.74%**, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	**29.99%** This APR will vary with the market based on the Prime Rate.
APR for Citi Flex Plans	**19.74%** to **27.74%**, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to **29.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: 1. Make a late payment or 2. Make a payment that is returned. **How Long Will the Penalty APR Apply?** If your APRs are increased for either of these reasons, the penalty APR may apply indefinitely.
Paying Interest	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.
Minimum Interest Charge	If you are charged Interest, the charge will be no less than $0.50.
Plan Fee (Fixed Finance Charge)	A monthly fee of up to **1.72%** 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.
How We Calculate Your Balance	Daily Balance

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

Details About Your Interest Rates	Daily Periodic Rate	For Variable Rates: U.S. Prime Rate Plus
Purchases	0.05408% to 0.07600%	12.74% to 20.74%
Balance Transfers	0.05408% to 0.07600%	12.74% to 20.74%
Cash Advances	0.08216%	22.99%
Citi Flex Plans subject to an APR	0.05408% to 0.07600%	12.74% to 20.74%
Penalty	Up to 0.08216%	Up to 26.74%
Variable rate APRs will not exceed 29.99%		

Variable APRs are calculated based on the Prime Rate plus the additional amount shown in the Details About Your Interest Rates table. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

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

PROTECTIONS FOR ACTIVE DUTY SERVICE MEMBERS AND THEIR DEPENDENTS

Protections. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts) and any participation fee charged (other than certain participation fees for a credit card account). You are entitled to these protections if you are a Covered Borrower, as defined below.

Covered Borrower. You are a Covered Borrower if, in connection with the opening of your account, we determine you are an active duty member of the Armed Forces (including active Guard and Reserve duty) or a dependent of an active duty member. You will cease to be a Covered Borrower if we determine you are no longer an active duty member of the Armed Forces (including active Guard and Reserve duty) or a dependent of an active duty member.

Oral Disclosures. If you are a Covered Borrower, you may obtain information related to your Account, including information about these protections and your payment obligation, by calling 1-877-313-6762 (TTY: We accept 711 or other Relay Service).