

## CITI DISCLOSURES

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>21.99%.</b></p> <p>This APR will vary with the market based on the Prime Rate.*</p>
<b>APR for Balance Transfers</b>	<p><b>21.99%</b> for transfers completed within 2 months from date of account opening.</p> <p>This APR will vary with the market based on the Prime Rate.*</p>
<b>APR for Cash Advances</b>	<p><b>25.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.*</p>
<b>Penalty APR and When it Applies</b>	<p>Up to <b>29.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.*</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

### Fees

<b>Annual Fee</b>	<p><b>\$25</b></p>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</li> <li>• Cash Advance: Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</li> </ul>

<ul style="list-style-type: none"> <li>Foreign Purchase Transaction</li> </ul>	<p>is greater.</p> <p><b>3%</b> of each purchase transaction in US dollars.</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p>Up to <b>\$35</b></p> <p>Up to <b>\$35</b></p>

**How We Will Calculate Your Balance:** We use a method called "daily balance (including current transactions)."

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

**Payment Allocation:** 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 rate balance first.

**\*Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 11/01/2015.

#### TERMS AND CONDITIONS OF OFFER

- You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank, N.A. ("we" or "us") is the issuer of your account. Citibank, N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money-laundering activities. To process the application, we must have your name, street address, date of birth and other identifying information and we may ask for identifying documents from you as well.
- We may gather information about you, including from your employer, your bank, credit bureaus and others, to verify your identity and determine your eligibility for credit, renewal of credit and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi<sup>®</sup> Secured MasterCard<sup>®</sup>, you must meet our applicable criteria bearing on creditworthiness. You must not have any bankruptcy history within the last two years. Please note that cash advances may be limited to a portion of your credit limit. To receive a Citi<sup>®</sup> Secured MasterCard<sup>®</sup>, we will open a Collateral Holding Account on your behalf which DOES NOT PAY INTEREST.
- You will be billed for your \$25 annual fee in your first monthly statement. Your annual fee will not be automatically paid by the security deposit on your account.
- 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.

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#### IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS

##### Balance Transfer Instructions:

1. After receiving your card, you may call the customer service number on the back of your card to transfer balances. However, if you are presented with the option to transfer a balance with your application, it will take at least 14 days after your account is opened to process 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.

2. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as 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 [www.citi.com/affiliatesproducts](http://www.citi.com/affiliatesproducts) for a list of Citi products and affiliates.

3. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we 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 credit card, unless your purchases have a 0% APR, or you pay the entire balance (including any transferred balances) in full each month by the payment due date.
- Balance transfers are made available at our discretion. All balance transfers are subject to the standard purchase APR unless an introductory or other promotional rate applies.
- If you default under your card agreement you may lose any promotional APR on the balance transfer.

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