

CITI DISCLOSURES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<p>14.49% to 23.49%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.^a</p>
APR for Balance Transfers	<p>14.49% to 23.49%, based on your creditworthiness, for transfers completed within 2 months from date of account opening.</p> <p>These APRs will vary with the market based on the Prime Rate.^a</p>
APR for Cash Advances	<p>25.74%</p> <p>This APR will vary with the market based on the Prime Rate.^b</p>
Penalty APR and When it Applies	<p>Up to 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.^c</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> (1) Make a late payment or (2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	<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>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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</p> <p>http://www.consumerfinance.gov/learnmore.</p>

Fees

Annual Fee	None
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<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Purchase Transaction 	<p>Either \$5 or 3% of the amount of each transfer, whichever is greater.</p> <p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>3% of each purchase transaction in US dollars.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$35</p> <p>Up to \$35</p>

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

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

For more information call Citibank at 1-877-337-8187. New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for comparative information on credit card rates, fees and grace periods.

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: The variable rates shown here are accurate based on a 3.75% Prime Rate.

^a We add 10.74% to 19.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

^b We add 21.99% to the Prime Rate to determine the Cash Advances APR.

^c We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

AT&T Access Card from Citi Terms & Conditions

This offer is valid for new accounts only. You must be at least 18 years of age. If you're married, you may apply for a separate account. 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 Citibank, N.A. ("Citibank") establish a AT&T Access Card from Citi account (the "Card Account") to 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.

Credit Reports

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, 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, and offering other products and services and for any other uses permitted by law. If you ask us, we'll 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. 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.

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.

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.

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 to transfer balances. Balance transfers are made available at our discretion. All balance transfers are subject to the standard purchase APR unless an introductory and/or other promotional rate applies.
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.
3. You may transfer any amount, but the total amount of your balance transfer plus balance transfer fees must be less than your available credit limit. Be sure you don't transfer any disputed purchase

or other charge amount because you may lose your dispute rights. You can't transfer balances from other accounts issued by Citibank, N.A. or its affiliates. To see if your Card Account is issued by Citi, go to 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 you default under your Card Agreement you may lose any promotional APR on the balance transfer.

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.

Citi ThankYou[®] Rewards

AT&T Access Card from Citi Terms and Conditions

- Citi ThankYou[®] Rewards is offered to certain cardmembers ("you") at the sole discretion of Citibank, N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou[®] Rewards or any portion thereof may be revised or terminated with 30 days prior written notice. Any revisions may affect your ability to use the ThankYou[®] Points you have already accumulated. If ThankYou Rewards is terminated, you will only have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou points ("ThankYou Points"). Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

- Unless you are participating in a limited-time offer, you will earn :

- 2 ThankYou Points for every dollar you spend on products and services purchased directly from AT&T
- 2 ThankYou Points for every dollar you spend on purchases made online at retail and travel websites
- 1 ThankYou Point for every dollar you spend on other purchases.

- AT&T purchases are AT&T consumer products and/or services purchased directly from AT&T. AT&T consumer products and services must be purchased from www.att.com, www.telephones.att.com, AT&T

owned stores or AT&T customer service centers. Purchases from independent wireless dealers or AT&T resellers are not eligible, unless they are for payment of AT&T service. We do not determine whether AT&T consumer products and/or services are correctly identified and billed to us as qualifying transactions, but we reserve the right to determine which purchases qualify. AT&T purchases made online qualify for only a total 2 points per dollar spent.

- Retail websites are websites that sell goods directly to the consumer through an online website and include department store websites, specialty store websites, warehouse store websites and boutique websites.
- Travel websites are websites that allow you to book travel and include online travel agencies, hotel websites and airline websites.
- We do not determine how merchants or establishments are classified. Merchants who accept Visa/MasterCard credit cards are assigned a merchant code based on the merchant's primary line of business and the kinds of products and services they sell. Sometimes a merchant will sell a particular item that appears to fit within the stated qualifying category, but that merchant may not have a merchant code that fits within that category. Therefore purchases with that merchant will not qualify for the stated rewards offer on category purchases. Citi reserves the right to determine which purchases qualify for 2 points per dollar spent. Purchases not eligible to receive the additional ThankYou Points include, but are not limited to, payment for or to medical services, insurance taxes and government services, education, charities and utilities.
- You may earn ThankYou Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou Member Account. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn ThankYou Points unless otherwise specified.
- If you do not already have a ThankYou Rewards Member Account ("ThankYou Member Account"), one will be set up for you. ThankYou Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. (Bonus ThankYou Points may take one to two additional billing cycles to post to your Card Account.) ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account. ThankYou Points may not be redeemed and may be lost if your Card Account is not open or current.
- Your Card Account may be closed based on signs of fraud or abuse relating to the earning or redeeming of ThankYou Points. If your Card Account is closed for any of these reasons, you may not be approved in the future for a Citi Credit Card account.

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