

## CITGO REWARDS CREDIT CARD DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>29.95%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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 by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Cash Advance</li></ul>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Payment</li></ul>	Up to <b>\$35</b> . Up to <b>\$35</b> .

**How We Will Calculate Your Balance:** We use a method called “daily balance.”

For more information call CITGO at 1-800-756-2484. New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

## TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. 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 CITGO Rewards Card 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.
- Please allow four weeks from date of submission to process a completed application.
- 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 CITGO Rewards Card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by the income you provided and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$100. Please note that cash advances may be limited to a portion of your credit limit.
- You authorize us to share with CITGO and its affiliates experiential and transactional information regarding your activity with us.

**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.

### CITGO Rewards Card Program Information

You will receive statement credits based upon fuel purchases made with your CITGO Rewards Card at CITGO locations within the United States. You will earn a credit of five cents (\$0.05) per gallon on fuel purchases. Gallons purchased will be considered for a credit in the billing cycle they are posted to your account. Credits will only be earned on fuel purchases made for personal, family or household purposes.

When calculating the amount of the credit, we will multiply the number of gallons purchased by five cents (\$0.05) and round to the nearest cent. In the event gallon information is not available for a specific transaction, we will determine the number of gallons purchased by dividing the total purchase amount by an average price per gallon amount obtained from the U.S. Department of Energy.

Credits will be automatically posted to your monthly billing statement. Your account must remain open and current in order for you to earn credits. When you become a cardmember, you will receive the full CITGO Rewards Card Program Terms and Conditions, which may change at any time upon thirty (30) days prior written notice.

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