

CITI DISCLOSURES**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchases	<p>0.0% introductory APR for 7 months from date of account opening on AT&T purchases. After the promotional period ends, your APR for AT&T purchases will be 14.99%, 16.99%, 18.99%, 20.99%, or 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.*</p> <p>14.99%, 16.99%, 18.99%, 20.99%, or 22.99%, for non-AT&T purchases based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers	<p>14.99%, 16.99%, 18.99%, 20.99%, or 22.99%, 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.*</p>
APR for Cash Advances	<p>25.24%</p> <p>This APR will vary with the market based on the Prime Rate.*</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.*</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>
Paying Interest	<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. We will begin charging interest on cash advances and balance transfers on the transaction date.</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	<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>

Fees	
Annual Fee	\$95
Transaction Fees <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>
Penalty Fees <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 (including current transactions)." For further details, please see Additional Disclosures or Card Agreement that will be provided to you before you can begin using your new card.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Additional Disclosures or Card Agreement that will be provided to you before you can begin using your new card.

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.

AT&T purchases are AT&T consumer products and/or services purchased directly from AT&T.

***Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 10/01/2015.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. Citibank, N.A. ("we" or "us") is the issuer of your account.
- 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 an AT&T Access More Card from Citi credit card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income 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 \$1000. Please note that cash advances may be limited to a portion of your credit limit.

- **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 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 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.

Citi ThankYou® Rewards AT&T Access More 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 :
 - 3 ThankYou Points for every dollar you spend on products and services purchased directly from AT&T.
 - 3 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 3 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; however, they are generally classified based upon the merchant's primary line of business. We reserve the right to determine which purchases qualify for this offer. 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.
- Any benefit, reward, service, or feature offered in connection with your AT&T Access Card from Citi may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi is not responsible for the products and services offered by other companies.

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