

CITI DISCLOSURES

Interest Rates and Interest Charges

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| <p>Annual Percentage Rate (APR) for Purchases</p> | <p>14.99%, 16.99%, 18.99%, 20.99%, or 22.99%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.*</p> |
| <p>APR for Balance Transfers</p> | <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> |
| <p>APR for Cash Advances</p> | <p>25.24%</p> <p>This APR will vary with the market based on the Prime Rate.*</p> |
| <p>Penalty APR and When it Applies</p> | <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> |
| <p>Paying Interest</p> | <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> |
| <p>Minimum Interest Charge</p> | <p>If you are charged interest, the charge will be no less than 50 cents.</p> |
| <p>For Credit Card Tips from the Consumer Financial Protection Bureau</p> | <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 http://www.consumerfinance.gov/learnmore.</p> |

Fees

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| <p>Annual Fee</p> | <p>None</p> |
| <p>Transaction Fees</p> | |

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| <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 \$5 or 3% 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 (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.

***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. 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.
- 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 Expedia® + Card from Citi, you must meet our applicable criteria bearing on creditworthiness. Your revolving 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 revolving credit limit when you receive your card. Some revolving credit limits may be as low as \$2000. Please note that cash advances may be limited to a portion of your revolving 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.

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 revolving 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 revolving 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.

Expedia®+ Card from Citi Terms and Conditions**Earn Expedia+ rewards bonus points**

Unless you are participating in a promotional offer you will earn:

- 3 Expedia+ rewards bonus points for every \$1 you spend on eligible Expedia purchases, including flights, hotels, activities and vacation packages
- 1 Expedia+ rewards bonus point for every \$1 you spend on other purchases

Eligible Expedia Purchases

Expedia Purchases include: flights, Expedia® Rate Hotels (your credit card must be charged for the full payment upon reservation), Vacation Packages, and activities booked on Expedia. An "activity" is anything booked on the "Things to Do" tab on Expedia. Expedia Rate Hotels are designated as such in your hotel search. **The following do not qualify:** Expedia Rate Hotels reserved through Expedia but paid for at the time of stay, non-Expedia Rate Hotels, car reservations that are not booked as part of a vacation package (via the "Vacation Package" tab on Expedia.com), and cruise bookings. Sometimes, transactions do not come through with the information Citi needs to recognize that the transaction was an eligible Expedia purchase. Citi does not determine how transactions are classified on Expedia.com. Citi reserves the right to determine which purchases qualify for statement credit and rewards bonus points.

Rewards Bonus Points Expedia+ rewards bonus points will typically appear in your Expedia+ rewards account within 6-8 weeks after you have met the purchase requirements. Once the points are available in your Expedia+ rewards account, you may redeem for rewards including coupons at hotels. Point value and redemption options, including hotel coupon denominations, are determined by Expedia. Only one hotel coupon can be applied per booking. If the full value of the coupon is not used, the remaining balance will be lost. Visit expedia.com/rewards/terms for complete Terms and Conditions of the Expedia+ rewards program.

Additional Details
Purchases

Excludes cash advances, convenience checks, balance transfers, account fees or finance charges, disputed or unauthorized purchases/fraudulent transactions, returns or credits.

Expedia+ silver status

Cardmembers must be logged into their Expedia+ rewards account when booking to receive +silver benefits. Amenities at + VIP Access™ hotels vary from property to property and are not available at all locations.

Elite Qualifying Nights

Each billing cycle, your Expedia+ rewards account will be credited for the Elite Qualifying Hotel Nights earned during the prior billing period.

Additional Information:

Any benefit, reward, service, or feature offered in connection with your Expedia+ 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.

Expedia+ rewards membership, earning of Expedia+ rewards bonus points and redemption of points are subject to Expedia+ rewards Terms and Conditions.

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CITI DISCLOSURES

Interest Rates and Interest Charges

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Fees

| | |
|--------------------------------|--------------------|
| <p>Annual Fee</p> | <p>\$95</p> |
| <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 \$5 or 3% of the amount of each cash advance, whichever is greater.</p> <p>None.</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 (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.

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***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. 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.
- 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 Expedia® + Voyager Card from Citi, you must meet our applicable criteria bearing on creditworthiness. Your revolving 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 revolving credit limit when you receive your card. Some revolving credit limits may be as low as \$2000. Please note that cash advances may be limited to a portion of your revolving 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.

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 revolving 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 revolving 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.

Expedia®+ Voyager Card from Citi Terms and Conditions**Earn Expedia+ rewards bonus points**

Unless you are participating in a promotional offer you will earn:

- 4 Expedia+ rewards bonus points for every \$1 you spend on eligible Expedia purchases, including flights, hotels, activities and vacation packages
- 2 Expedia+ rewards bonus points for every \$1 you spend on dining at restaurants and entertainment
- 1 Expedia+ rewards bonus point for every \$1 you spend on other purchases

Eligible Expedia Purchases

Expedia Purchases include: flights, Expedia® Rate Hotels (your credit card must be charged for the full payment upon reservation), Vacation Packages, and activities booked on Expedia. An "activity" is anything booked on the "Things to Do" tab on Expedia. Expedia Rate Hotels are designated as such in your hotel search. **The following do not qualify:** Expedia Rate Hotels reserved through Expedia but paid for at the time of stay, non-Expedia Rate Hotels, car reservations that are not booked as part of a vacation package (via the "Vacation Package" tab on Expedia.com), and cruise bookings. Sometimes, transactions do not come through with the information Citi needs to recognize that the transaction was an eligible Expedia purchase. Citi does not determine how transactions are classified on Expedia.com. Citi reserves the right to determine which purchases qualify for statement credit and rewards bonus points.

Rewards Bonus Points

Expedia+ rewards bonus points will typically appear in your Expedia+ rewards account within 6-8 weeks after you have met the purchase requirements. Once the points are available in your Expedia+ rewards account, you may redeem for rewards including coupons at hotels. Point value and redemption options, including hotel coupon denominations, are determined by Expedia. Only one hotel coupon can be applied per booking. If the full value of the coupon is not used, the remaining balance will be lost. Visit expedia.com/rewards/terms for complete Terms and Conditions of the Expedia+ rewards program.

Additional Details**Purchases**

Excludes cash advances, convenience checks, balance transfers, account fees or interest charges, disputed or unauthorized purchases/fraudulent transactions, returns or credits.

Restaurants are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for take-out and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants.

Sports Promoters are classified as merchants that operate and promote live sporting events (professional or semi-professional), and may also include sports stadiums.

Theatrical promoters are classified as merchants that operate live theatrical productions or concerts, and include ticketing agencies.

Movie theaters are classified as establishments that sell tickets and refreshments for movie productions.

Amusement parks (including zoos, circuses and aquariums) are classified as establishments that operate parks or carnivals and offer mechanical rides and games and/or live animal shows.

Tourist attractions (including museums and art galleries) are classified as establishments that operate attractions and exhibits for tourists.

Record stores are classified as establishments that sell CDs and related items, including online record stores.

Video rental stores are classified as merchants that rent DVDs and/or games and related equipment for consumer use, including online video rentals.

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 Expedia+ rewards bonus points per dollar. Purchases not eligible to receive 2 Expedia+ rewards bonus points per dollar include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores.

Expedia+ gold Status Cardmembers must be logged into their Expedia+ rewards account when booking to receive +gold benefits. Upgrades at +VIP Access™ hotels subject to availability. Amenities at +VIP Access™ hotels vary from property to property and are not available at all locations.

\$100 Annual Air Travel Fee Credit

You will receive up to \$100 in statement credits per calendar year (January through December billing statements) towards travel incidentals including airline incidental fees on 10 qualifying airlines & 2 wireless hotspot providers and application fees for either the Global Entry or TSA Pre✓® programs. The statement credit can only be used toward purchases of \$100 or less and may be used on multiple purchases until your full \$100 benefit has been met. Purchases must be charged on the Expedia+ Voyager card for the benefit to apply. Purchases made by both the primary and authorized users on the account are eligible for the statement credit. The statement credit will appear on the same statement in which the qualifying purchase is billed. You are responsible for payment of all charges on the account regardless of eligibility for statement credit.

Airline incidental fees must be separate charges from airline ticket charges and include purchases such as checked bags, inflight entertainment or refreshments, inflight Wi-Fi, or other qualifying purchases that meet the eligibility requirements.

Qualified airlines include: AirTran Airways, Alaska Airlines, American Airlines, Delta Air Lines, Frontier Airlines, JetBlue Airways, Southwest Airlines, United Airlines, US Airways, and Virgin America Airlines.

Qualified wireless hotspot providers include: Boingo Wireless and Gogo Inflight Internet.

Global Entry: Please visit cbp.gov/global-entry/about

TSA Pre✓®: Please visit tsa.gov/tsa-precheck

Citi has no control over the application and/or approval process for Global Entry or TSA Pre✓®, and does not have access to any information provided to the government by the cardmember or by the government to the cardmember. Citi has no liability regarding the Global Entry or TSA Pre✓® programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓®) charge an application fee to process each respective application regardless of whether the cardmember's application is approved.

Anniversary Bonus

Your cardmembership year begins the date your account was opened and resets each year on that date. The bonus will be awarded in your anniversary billing period, regardless of when in the year the spend threshold was met.

Additional Information

Any benefit, reward, service, or feature offered in connection with your Expedia+ Voyager 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.

Expedia+ rewards membership, earning of Expedia+ rewards bonus points and redemption of points are subject to Expedia+ rewards Terms and Conditions.

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