

Credit Card Disclosures Pricing Information Table

| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | 32.49% This APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest | 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 (minus any excluded balance, plus any separately required payment on an excluded balance) by the due date each month. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$2. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | 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. |
| Fees | |
| Annual Fee | None |
| Penalty Fees | |
| <ul style="list-style-type: none"> • Late Payment • Returned Payment | Up to \$40 Up to \$41 |

How We Will Calculate Your Balance: We use a method called “daily balance (including current transactions).” See the Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Card Agreement.

For more information call Citibank, N.A. at 1-888-272-0739 (For TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Variable APRs: Variable APRs are calculated based on the Prime Rate plus the additional amount shown in the Details About Your Interest Rates table below.

Protections for Active Duty Service Members and Their Dependents: Please see the section of the Card Agreement entitled “Protections for Active Duty Service Members and Their Dependents.”

Promotions: Promotional terms may be available from time to time. See the “Promotions” section of your Card Agreement for details.

Excluded Balances: See your Card Agreement for details on excluded balances and how they affect your grace period.

| Details About Your Interest Rates | APR as of 12/16/2025 | Daily Periodic Rate as of 12/16/2025 | For variable rates: U.S. Prime Rate Plus the following “Margin”: |
|--|----------------------|--------------------------------------|---|
| Regular Purchases | 32.49% (v) | 0.08901% | 25.74% |
| (v) = variable rate. Variable APRs are based on a U.S. Prime Rate of 6.75% as of 12/16/2025. | | | |