

## Facts Sheet

### Pricing Information Table

| Interest Rates and Interest Charges               |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b> | <p><b>13.74% to 23.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>   |
| <b>APR for Balance Transfers</b>                  | <p><b>13.74% to 23.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>   |
| <b>APR for Cash Advances</b>                      | <p><b>25.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>   |
| <b>APR for Citi Flex Plan</b>                     | <p><b>13.74% to 23.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>   |
| <b>Penalty APR and When it Applies</b>            | <p>Up to <b>29.99%</b> 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> <ol style="list-style-type: none"> <li>1. Make a late payment or</li> <li>2. Make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the penalty APR may apply indefinitely.</p>   |
| <b>Paying Interest</b>                            | <p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances and balance transfers on the transaction date. We will begin charging interest on a Citi Flex Plan balance at the start of the billing cycle following the billing cycle during which you created the Citi Flex Plan.</p> |
| <b>Minimum Interest Charge</b>                    | <p>If you are charged Interest, the charge will be no less than 50 cents.</p>   |
| <b>How We Calculate Your Balance</b>              | <p>Daily Balance</p>  |

| Fees                         |  |
|------------------------------|--|
| <b>Annual Membership Fee</b> | None   |
| <b>Transaction Fees</b>      | <ul style="list-style-type: none"> <li>• <b>Balance Transfer:</b> Either <b>\$5</b> or <b>[3% – 5%]</b> of the amount of each transfer, whichever is greater.</li> <li>• <b>Cash Advance:</b> Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>Foreign Purchase Transaction:</b> <b>3%</b> of each purchase transaction in U.S. dollars.</li> </ul> |
| <b>Penalty Fees</b>          | <ul style="list-style-type: none"> <li>• <b>Late Payment:</b> Up to \$40</li> <li>• <b>Returned Payment:</b> Up to \$40</li> </ul>   |

| Details About Your Interest Rates         | Daily Periodic Rate  | For variable rates:<br>U.S. Prime Rate Plus |
|---|----------------------|---|
| <b>Purchases</b>                          | 0.03764% to 0.06504% | 10.49% to 20.49%                            |
| <b>Balance Transfers</b>                  | 0.03764% to 0.06504% | 10.49% to 20.49%                            |
| <b>Cash Advances</b>                      | 0.06915%             | 21.99%                                      |
| <b>Citi Flex Plan</b>                     | 0.03764% to 0.06504% | 10.49% to 20.49%                            |
| <b>Penalty</b>                            | Up to 0.08216%       | Up to 26.74%                                |
| Variable rate APRs will not exceed 29.99% |                      |   |

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

#### PROTECTIONS FOR ACTIVE DUTY SERVICE MEMBERS AND THEIR DEPENDENTS

**Protections.** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts) and any participation fee charged (other than certain participation fees for a credit card account). You are entitled to these protections if you are a Covered Borrower, as defined below.

**Covered Borrower.** You are a Covered Borrower if, in connection with the opening of your account, we determine you are an active duty member of the Armed Forces (including active Guard and Reserve duty) or a dependent of an active duty member. You will cease to be a Covered Borrower if we determine you are no longer an active duty member of the Armed Forces (including active Guard and Reserve duty) or a dependent of an active duty member.

**Oral Disclosures.** If you are a Covered Borrower, you may obtain information related to your Account, including information about these protections and your payment obligation, by calling 1-877-313-6762.