

Costco Anywhere Visa® Card by Citi



MICHELLE L MILLS

Member Since 2013 Account number ending in: 5816
Billing Period: 10/25/25-11/26/25

Billing Inquiries and Customer Service

PO Box 790046 ST. LOUIS, MO 63179-0046
1-855-378-6467, (TTY: 711)
www.citicards.com

NOVEMBER STATEMENT

Minimum payment due:	\$41.00
New balance as of 11/26/25:	\$1,155.91
Payment due date:	12/22/25

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Your next AutoPay payment of \$1,155.91 will be deducted from your bank account on 12/22/2025. If AutoPay is for your Minimum Payment Due, it will be reduced by any unreturned payment we receive and credit to your account by 5:00 PM ET the business day prior to your AutoPay payment.

Account Summary

Previous balance	\$519.52
Payments	-\$519.52
Credits	-\$0.00
Purchases	+\$1,155.91
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00
New balance	\$1,155.91

Credit Limit

Credit Limit	\$16,000
Includes \$2,200.00 cash advance limit	
Available Credit Limit	\$14,844
Includes \$2,200 available for cash advance	



Costco Cash Back Rewards Summary

as of 11/26/25

\$192.56

» See page 3 for more information about your rewards

For Payments, send check to: Citi Cards, PO BOX 6056, Carol Stream IL, 60197-6056



Costco Anywhere Visa® Card

PO Box 790057
Saint Louis, MO 63179-0057

Your Monthly Statement
is Enclosed

Pay your bill from virtually anywhere with the
Citi Mobile® App and Citi® Online



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.citicards.com

Minimum payment due	\$41.00
New balance	\$1,155.91
Payment due date	12/22/25

Amount enclosed: \$

Account number ending in 5816

Please make check payable to Citi Cards.

MICHELLE L MILLS
643 SHERIDAN RD
EVANSTON IL 60202-2533

Citi Cards
PO BOX 6056
Carol Stream IL 60197-6056

009785

MICHELLE L MILLS

Information About Your Account

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including new transactions)**. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances.

How to Avoid Paying Interest on Purchases. 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, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at the address for Billing Inquiries and Customer Service shown on Page 1 of your statement. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for Billing Inquiries and Customer Service shown on Page 1 of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Other Account and Payment Information

Report a Lost or Stolen Card Immediately. Call the Billing Inquiries and Customer Service number shown on Page 1.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at Citi Brands Credit Bureau Disputes, PO Box 6190, Sioux Falls, SD 57117.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** the attached payment coupon with a valid check or money order. No cash or foreign currency please.
- **Include** your name and the last four digits of your account number.

Express Mail. Send payment by express mail or courier to: Citi Cards, Attention: Bankcard Payments Department, 400 White Clay Center Drive, Newark, DE 19711

When Your Payment Will Be Credited. If we receive your payment in proper form by 5 p.m. local time at the processing facility, it will be credited as of that day. Payments received in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is shown in the Express Mail section.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Payments Other Than By Mail

Online. See Page 1 of your statement on how to make a payment online.

Text to Pay (If Available). To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.

Phone. For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. For AutoPay, you also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the Billing Inquiries and Customer Service number shown on Page 1 within the timeframe disclosed to you on the phone.

AutoPay. Visit citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose. AutoPay payment requests are sent the business day before the AutoPay date. The paying bank may place a hold on your deposit account when they receive the request. We do not ask that a hold be placed and do not receive funds before the AutoPay date. Please discuss any concerns you may have with such a hold with the paying bank.

Crediting Payments other than by Mail. The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. The cutoff time for payments made via Citi ATM, where available, is 10:30 pm Eastern time. For payments at a Citi branch, where available, the cutoff time is the close of business at the branch where the payment is made. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

581600

CARDHOLDER SUMMARY

MICHELLE L MILLS	Card ending in 5816
New Charges	\$1,155.91
PAUL A SMITH	Card ending in 0088
New Charges	\$0.00

ACCOUNT SUMMARY

Sale Date	Post Date	Description	Amount
-----------	-----------	-------------	--------

Payments, Credits and Adjustments

11/22	AUTOPAY 999990000049420RAUTOPAY AUTO-PMT	-\$519.52
-------	--	-----------

MICHELLE L MILLS
Standard Purchases

10/28	10/28	CITY OF EVANSTON PARKING 847-8662908 IL	\$2.35
11/03	11/03	PAYPAL *THE SPICE H THE S402-935-7733 IL	\$63.22
11/03	11/03	PAYPAL *EVITE INC 213-699-5005 CA	\$19.99
11/09	11/09	Experian* CompleteID 855-5910202 CA	\$16.98
11/11	11/11	CITY OF EVANSTON PARKING 847-8662908 IL	\$2.85
11/11	11/11	ACLU 212-5492543 NY	\$50.00
11/11	11/11	COSTCO WHSE #0383 NILES IL	\$455.06
11/12	11/12	PAYPAL *SWIMOUTLET 402-935-7733 OH	\$94.34
11/12	11/12	CITY OF EVANSTON PARKING 847-8662908 IL	\$1.85
11/15	11/15	WWP*ROSE PEST SOLUTIONS 800-468-7378 IL	\$73.00
11/15	11/15	WWW COSTCO COM 800-955-2292 WA	\$24.23
11/17	11/17	WWP*ROSE PEST SOLUTIONS 800-468-7378 IL	\$88.00
11/17	11/17	WWW COSTCO COM 800-955-2292 WA	\$109.92
11/19	11/19	CITY OF EVANSTON PARKING 847-8662908 IL	\$7.85
11/21	11/21	CITY OF EVANSTON PARKING 847-8662908 IL	\$2.35
11/23	11/23	PAYPAL *ETSY INC 402-935-7733 CA	\$24.81
11/24	11/24	CITY OF EVANSTON PARKING 847-8662908 IL	\$1.00
11/24	11/24	CITY OF EVANSTON PARKING 847-8662908 IL	\$2.35
11/25	11/25	PAYPAL *MIDWAY SPOR MIDWA402-935-7733 FL	\$115.76

PAUL A SMITH
No Activity

Fees Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
----------------------------	--------

Interest Charged

TOTAL INTEREST FOR THIS PERIOD	\$0.00
--------------------------------	--------

2025 totals year-to-date

Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$0.00

Costco Cash Back Rewards Summary



Total Costco
Cash Back Rewards Balance:
\$192.56

Costco Cash Back Rewards Summary

Costco Cash Back Rewards balance as of
last statement +\$175.12
Earned this period..... +\$17.44

Total Costco Cash Back Rewards Balance
Year to Date : \$192.56

Costco Cash Back Rewards
Earned This Period

5% on gas at Costco +\$0.00
4% on other eligible gas
and EV charging..... +\$0.00
5% and 4% earn is on a combined \$7,000
spend per year, 1% thereafter
3% on restaurants..... +\$0.00
3% on eligible travel..... +\$0.00
2% on Costco and [Costco.com](#)
purchases +\$11.78
1% on all other purchases +\$5.66

Total Earned: \$17.44

» Visit [Citi.com/Costco](#)
for more information

0091600

Interest charge calculation			Days in billing cycle: 33
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	18.99% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	28.99% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

©2025 Citibank, N.A.
Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. Visa is a registered trademark of Visa International Service Association and used under license.

Important Information If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service).

009795