

Credit Card Documentation - Example 1 Front & Back

CITI® / AADVANTAGE® PLATINUM SELECT® CARD



PEGGY ROBINSON
 Member Since 2016 Account number ending in 1234
 Billing Period: 01/18/17-02/16/17

How to reach us
www.citicards.com
 1-888-766-CITI(2484) TTY: 1-800-325-2885
 BOX 6500 SIOUX FALLS, SD 57117

Minimum payment due: \$25.00
New balance: \$631.58
Payment due date: 03/14/17

[Make a payment now! www.payonline.citicards.com](http://www.payonline.citicards.com)

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 \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 year(s)	\$756

For information about credit counseling services, call 1-877-337-8187.

Account Summary

Previous balance \$786.07
 Payments -\$400.00
 Credits -\$70.18
 Purchases +\$310.01
 Cash advances +\$0.00
 Fees +\$0.00
 Interest +\$5.68

New balance \$631.58

Credit Limit

Revolving Credit limit \$10,500
 Includes \$3,200 cash advance limit
 Available Revolving credit \$9,868
 Includes \$3,200 available for cash advances

You're still getting a paper statement. Why not go Paperless?

Take the plunge and you can:

- Stay up to date with most legal notices and account updates delivered to your inbox
 - Set up reminders for payment due dates
 - Access up to 7 years' worth of statements online
- » **Go Paperless now**

AMERICAN AIRLINES
 AADVANTAGE® MILES



AAdvantage® Miles Reported to American Airlines:

240

» See page 2 for more information about your rewards



P.O. Box 6004
 Sioux Falls, SD 57117-6004

Your Statement Is Inside

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

To download:
 Text 'App16' to MyCiti (632484)
 or go to your device's app store.
 Or visit www.citicards.com

Minimum payment due \$25.00
New balance \$631.58
Payment due date 03/14/17
Amount enclosed: \$

Account number ending in 1234

PEGGY ROBINSON

CITI CARDS
 PO BOX 78045
 Phoenix, AZ 85062-8045

Account Summary

Trans. date	Post date	Description	Amount
Payments, Credits and Adjustments			
	01/31	ONLINE PAYMENT, THANK YOU	\$-400.00
01/17	01/18	T J MAXX #878 JEFFERSON CIT MO	\$-18.30
	01/15	CITIBANK CONDITIONAL CREDIT FOR DISPUTE	\$-51.88

Standard Purchases

01/26	01/26	Amazon.com AMZN.COMBILL WA	\$71.94
01/27	01/27	KOHL'S #1118 JEFFERSON CIT MO	\$22.31
01/27	01/27	SAMS CLUB #6505 JEFFERSON CIT MO	\$22.60
01/28	01/28	Amazon.com AMZN.COMBILL WA	\$61.88
02/03	02/03	MISSOURI STATE PARKSAU ROSLYN HEIGH NY	\$65.50
02/13	02/13	SAMSLUB #6505 JEFFERSON CIT MO	\$62.79
02/14	02/14	AMAZON MKTPLACE PMTS AMZN.COMBILL WA	\$12.99

Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
02/16	INTEREST CHARGED TO STANDARD PURCH	\$5.68
Total interest charged in this billing period		\$5.68

2017 totals year-to-date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$5.68

Billing Disputes

THE FOLLOWING DISPUTE IS NOW CONSIDERED RESOLVED

01/11	AMAZON.COM AMZN.COMBI AMZN.COMBILL WA	\$51.88
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Interest charge calculation

Days in billing cycle: 30

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	14.49% (V)	\$477.29 (D)	\$5.68
ADVANCES			
Standard Adv	25.74% (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).

Account messages

Remember, any charges above your revolving credit limit MUST BE PAID IN FULL by your statement's payment due date.

AMERICAN AIRLINES
AADVANTAGE[®] MILES
REPORTED:



240

Purchase	240
Accumulated This Month	240

» Visit aa.com/aadvantage to redeem miles, book flights and much more

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First page should have year

Credit Card Documentation – Example 2 Front & Back

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
BEST BUY CREDIT SERVICES
PO Box 790441, St. Louis, MO 63179



My Best Buy
Visa® Card

Customer Service:
bestbuy.accountonline.com
Account Inquiries:
1-888-574-1301

Account Number: **XXXX XXXX XXXX 1234**

Previous Balance	\$1,510.50
Payments	-\$110.50
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$4.32
New Balance	\$1,404.32
Past Due Amount	\$0.00

Credit Limit	\$5,000.00
Available Credit	\$3,595.00
Cash Advance Limit	\$200.00
Available Cash Limit	\$200.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	04/13/2017
Next Statement Closing Date	05/14/2017
Days in Billing Cycle	30

New Balance	\$1,404.32
Minimum Payment Due	\$27.00
Payment Due Date	May 8, 2017

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	11 years	\$4,201
\$62	3 years	\$2,223 (Savings=\$1,978)

If you would like information about credit counseling services, call 1-877-337-8187.

033601

18-MONTH FINANCING* on major appliance purchases \$599 and up with the My Best Buy® Visa® Card.

*Subject to credit approval. Terms and conditions apply. See store for details.

You must pay your promotional balance of \$1,200.00 in full by 06/13/18 to avoid paying deferred interest charges.

Please update your phone number, including cell phone number on the back of the payment coupon.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
03/23	ONLINE PAYMENT DEERFIELD IL	74269372JEYB6QDPB	\$ 110.50

EXCLUSIVELY FOR CARDMEMBERS

Best Buy™ Pay
The easiest, most rewarding way to pay on BestBuy.com™
Learn more at BestBuy.com/BestBuyPay

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 8

This Account is Issued by Citibank, N.A.

Please detach and return lower portion with your payment to insure proper credit. Retain upper portion for your records.



PO BOX 6204
SIOUX FALLS, SD 57117-6204

Statement Enclosed

Your Account Number is XXXX XXXX XXXX 0336

GO PAPERLESS
Sign up for online services that make it easy to manage your account at BestBuy.AccountOnline.com.

Payment Due Date	May 8, 2017
New Balance	\$1,404.32
Past Due Amount	\$0.00
Minimum Payment Due	\$27.00

Amount Enclosed: \$

Please print address changes on the reverse side
Make Checks Payable to

PEGGY ROBINSON

BEST BUY CREDIT SERVICES
PO BOX 78009
PHOENIX, AZ 85062-8009

Account: **** * 1234

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
FEES			
	TOTAL FEES FOR THIS PERIOD		\$ 0.00
INTEREST CHARGED			
04/13	INTEREST CHARGE ON PURCHASES		\$ 4.32
	TOTAL INTEREST FOR THIS PERIOD		\$ 4.32

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$4.32

ACTIVITY AND PROMOTIONS DETAIL

	Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES										
REGULAR	-	-	\$310.50	\$110.50-	-	\$4.32	\$204.32	-	-	-
NO INT WIPYMTS FOR 18 MOS	\$1,400.40	12/02/16	\$1,200.00	-	-	-	\$1,200.00	-	\$128.33	09/13/18
CASH ADVANCES										
REGULAR	-	-	-	-	-	-	-	-	-	-
TOTAL			\$1,510.50	\$110.50-	\$0.00	\$4.32	\$1,404.32	\$0.00	\$128.33	

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	25.99% (M)(V)	\$202.07	\$4.32
NO INT WIPYMTS FOR 18 MOS	25.99% (M)(V)	-	-
CASH ADVANCES			
REGULAR	28.74% (M)(V)	\$0.00	\$0.00

(V) = Variable Rate

03602

WE WON'T BE BEAT ON PRICE

We'll match the product prices of key online and local competitors.

Learn more at BestBuy.com/PMG.



PRICE MATCH GUARANTEE

