



PO BOX 4199
PORTLAND, OR 97208-4199



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ERIKA M HEINTZ
PO BOX 232
STOWE VT 05672-0232

July 23, 2019
Tracking Number: 11700333
CHK 10PA1VEB736359

Account Ending: 6155
Customer Reference #: AB28A1LGE7363591
Check Number: 0006156841
Check Amount: \$25.90

Retroactive Interest Rate Refund

Dear Erika M Heintz,

Every six months, we review accounts that previously had an Annual Percentage Rate (APR) increase to determine if the APR should be reduced. These semi-annual reviews are a requirement of Regulation Z under the Credit Card Accountability, Responsibility and Disclosure (CARD) Act. Due to flaws in our methodology, we are issuing you a refund for excess interest previously charged to your account.

Attached is a refund check for \$25.90 which can be used however you choose, including to reduce the balance on your existing account.

This refund check is being issued in accordance with an agreement between Citibank, N.A. and the Bureau of Consumer Financial Protection. Under the agreement, Citibank, N.A. is providing refunds to customers who, between February 2011 and April 2019, incurred higher interest charges due to flaws in our semi-annual APR review methodology. Your refund also includes an amount for foregone earnings on the excess interest charged.

Please turn over for additional information.

V0701 v.03 10.04.2018

WARNING: THIS DOCUMENT CONTAINS SEVERAL DOCUMENT SECURITY FEATURES

CITI CUSTOMER REMEDIATION
PO BOX 4199
PORTLAND, OR 97208-4199

Citibank, N.A. – One Penn's Way – New Castle DE 19720

CHECK NUMBER
0006156841

DATE
07/23/2019

62-20
311

Void if not negotiated within one hundred eighty (180) days of date of issue

PAY EXACTLY ***** Twenty Five DOLLARS and 90 CENTS

AMOUNT
\$ 25.90



PAY TO THE ORDER OF: ERIKA M HEINTZ

Nicole Haw
Authorized Signature

DO NOT CASH IF THE WORD VOID IS VISIBLE - SEE REVERSE SIDE FOR LIST OF SECURITY FEATURES

0006156841 0311002091 38775573

Please note that Citibank, N.A. has corrected the APR on your account. You can always check your monthly billing statement for your current APRs.

If you have any questions about your account, please contact us at 888-933-8956 (TTY: 1-888-221-9892), Monday through Saturday 8:00 a.m. to 8:00 p.m. Central Time, except for recognized legal holidays.

Sincerely,

Customer Service

V0702 v.03 10.04.2018

Financial institutions may call
888-933-8956 to verify this check.

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE