FACTS	WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?		CRE177 Rev. April 2024 IGLB114909 0424
Why?	Financial companies choose how t Federal law gives consumers the ri Federal law also requires us to tell yo protect your personal information. F understand what we do.	ght to limit some bu ou how we collect, sh	ut not all sharing. are, and
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and employment information • credit history and transaction history		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Citibank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes – to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For our nonaffiliates to market to you		Yes	Yes
To limit our sharing	 Call 1-877-640-3983 — our menu will prompt you through your choices. For TTY: We accept 711 or other Relay Service. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing. 		
Questions?	Call 1-877-640-3983. For TTY: We accept 711 or other Relay Service or call the Customer Service number on the back of your credit card or on your billing statement.		

When we ere		
Who we are		
Who is providing this notice?	This notice is provided by Citibank, N.A.	
What we do		
How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Citibank collect my personal information?	We collect your personal information, for example, when you provide account information or give us your contact information provide employment information or apply for a loan use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't l limit all sharing?	 Federal law gives you the right to limit only sharing for affiliates' everyday business purposes — information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. 	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies such as Citigroup Global Markets Inc.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.	
Joint marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies and other financial companies. 	

Other Important Information

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-877-640-3983, TTY: 711.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to **www.citi.com/Privacy**.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.