

**Pricing:** The standard variable APR for purchases – 17.24% to 25.24%, based on your creditworthiness. Balance transfers are also subject to the standard purchase APR. The standard variable APR for cash advances – 26.49%. The variable Penalty APR is up to 29.99% and may be applied if you make a late payment or make a payment that is returned. The annual fee for this card is \$95. However, this fee is waived for the first 12 months. Minimum interest charge – \$0.50. Fee for foreign purchases – none. Cash advance fee – either \$10 or 5% of the amount of each cash advance, whichever is greater. Balance transfer fee – either \$5 or 3% of the amount of each transfer, whichever is greater. The variable rates shown here are accurate based on the 4.5% Prime Rate as of 2/1/2018.

**First Checked Bag Free:** For benefit to apply, the Citi® / AAdvantage® account must be open 7 days prior to air travel and reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. If your credit card account is closed for any reason, these benefits will be cancelled. Eligible Citi® / AAdvantage® primary cardmembers may check one bag free of charge when traveling on domestic itineraries marketed and operated by American Airlines, or on flights marketed by American Airlines and operated as American Eagle® flights by Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Republic Airline Inc., PSA Airlines, Inc., Piedmont Airlines, Inc., Air Wisconsin Airline Corp., SkyWest Airlines, Inc. or Trans States Airlines, LLC. All flights on the itinerary must be domestic flights marketed by American Airlines and operated by American Airlines or American Eagle® carriers. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. For the Citi® / AAdvantage® card, up to four (4) customers traveling with the eligible primary cardmember will also get their first checked bag free of charge if they are listed in the same reservation. Benefit does not apply to overweight or oversized bags. This benefit cannot be combined with any existing AAdvantage® elite program benefits, including any waiver of baggage charges. Please see aa.com for baggage weight and size restrictions. Applicable terms and conditions are subject to change without notice.

**Bonus Miles:** American Airlines AAdvantage® bonus miles typically will appear as a bonus in your AAdvantage® account 8-10 weeks after you have met the purchase requirements. Balance transfers, cash advances, account fees, interest and items returned for credit are not purchases. Miles may be earned on purchases made by primary and employee cardmembers. Miles earned will be posted to the primary cardmember's AAdvantage® account.

**Double Miles on American Airlines Purchases:** Eligible American Airlines purchases are items billed by American Airlines as merchant of record booked through American Airlines channels (aa.com, American Airlines reservations, and American Airlines airport and city ticket counters). Products or services that do not qualify are car rentals and hotel reservations (except taxes and charges paid when redeeming miles for car/hotel), purchase of elite status boost or renewal, and AA Cargo<sup>SM</sup> products and services. Miles earned will be posted to the primary cardmember's AAdvantage® account in 8-10 weeks.

**Other Purchases:** AAdvantage® miles are earned on purchases, except returned goods and services, cash advances, transferred balances, credits, fees and finance charges. Miles earned will be posted to the primary cardmember's AAdvantage® account typically in 8-10 weeks.

**25% Savings on Inflight Purchases:** Citi® / AAdvantage® cardmembers will receive a 25% savings on inflight purchases of food and beverages on flights operated by American Airlines when purchased with their Citi® / AAdvantage® card. Savings do not apply to any other inflight purchases, such as wireless internet access. This benefit is not available on codeshare flights booked with an American Airlines flight number but operated by another airline. Offer is available on eligible flights as long as supplies last. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the cardmember's credit card account. Applicable terms and conditions are subject to change without notice.

**Preferred Boarding:** For benefit to apply, the Citi® / AAdvantage® account must be open 7 days prior to air travel, and reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. If your credit card account is closed for any reason, these benefits will be cancelled. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. Up to four (4) customers traveling with and listed in the same reservation as the Citi® / AAdvantage® primary credit cardmember are eligible for preferred boarding. Applicable terms and conditions are subject to change without notice. Eligible Citi® / AAdvantage® cardmembers will have preferred boarding on flights marketed and operated by American Airlines, or on domestic flights marketed by American Airlines and operated as American Eagle® flights by Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Republic Airline Inc., PSA Airlines, Inc., Piedmont Airlines, Inc., Air Wisconsin Airline Corp., SkyWest Airlines, Inc. or Trans States Airlines, LLC. The preferred boarding benefit on your Citi® / AAdvantage® card will display at the top of your American Airlines boarding pass as "Preferred."

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million Miler<sup>SM</sup> status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit aa.com/aadvantage.

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