

### Citi<sup>®</sup> Dividend Card

Congratulations - You have an exceptional FICO<sup>®</sup> Score. The below factor (s) are informative but not significant as they represent very marginal areas where your score was adversely affected. Keep up your good financial habits!

### Key Factor(s) Affecting Your FICO<sup>®</sup> Score:

- 1 Lack of recent installment loan information**  
FICO<sup>®</sup> Scores consider recent non-mortgage installment loans (such as auto or student loans) information on a person's credit report. Your score was impacted because your credit report shows no recent non-mortgage installment loans or insufficient recent information about your loans.
- 2 Too few accounts currently paid as agreed**  
FICO<sup>®</sup> Scores consider the number of accounts that are paid as agreed. Your score was impacted because the number of these accounts is too low, or because you've missed payments recently on some of your accounts.

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### Your FICO<sup>®</sup> Score History



Score range is 250 to 900

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AUG

SEP

OCT

NOV

DEC

JAN

The FICO® Score "as of" dates shown on this page are the dates your score was provided from Equifax. It is available to you about 10 days later to allow time for Citi to validate the information. Simply navigate over any point of your score history to view the date your score was calculated. You will not see a score if we did not receive one for a given month. Checking your FICO® Score monthly will not affect your score.

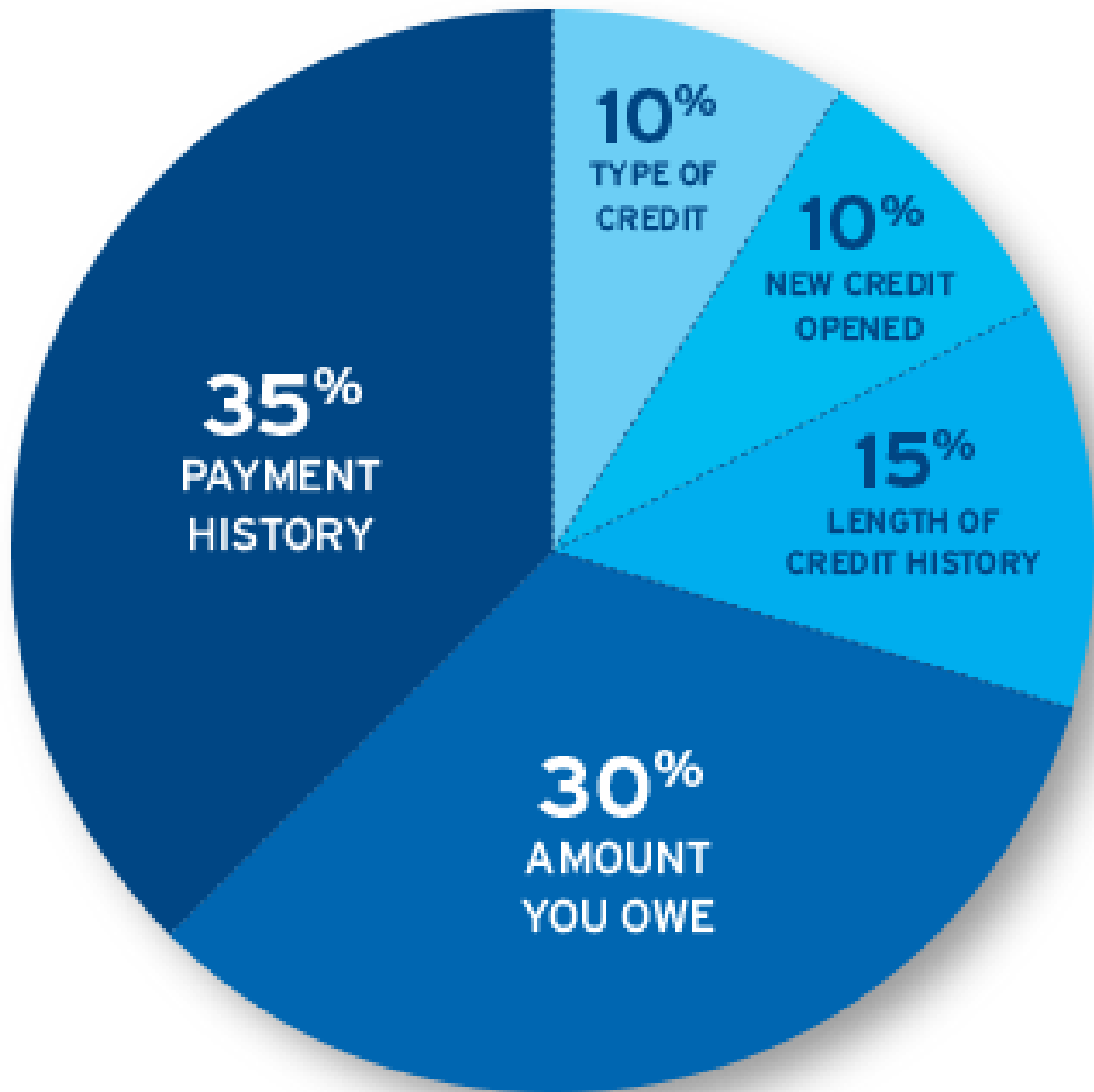
FICO® Scores are based on data in your credit report, so changes to your score may be a result of changes in your credit report. You can request a free annual credit report from Equifax at [www.annualcreditreport.com](http://www.annualcreditreport.com). Please refer to our FAQs or Useful Links sections for more information.

### **FICO® Scores: What You Need to Know**

### **Score Deciding Factors**

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### What Your Score Means to Lenders

- 800 - 900 EXCEPTIONAL
- 740 - 799 VERY GOOD
- 670 - 739 GOOD
- 580 - 669 FAIR
- 250 - 579 RISKY

FAQs

Why is Citi providing me with my FICO® Score?

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Where did Citi get my FICO® Score from?

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How often is my FICO® Score updated on Card Benefits?

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What score model was used to calculate my score?

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Why is this score different from other scores that I received from somewhere else?

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[View All Frequently Asked Questions](#)

## Resources

### Customer Service

**1-800-950-5114**

Outside of the United States,

Call Citi collect at: 605-335-2222

(TTY: 1-800-325-2865 for hearing and speech impaired services only)

24 hours a day, 7 days a week

### Useful Links

▶ [Equifax Credit Report Assistance](#)

▶ [AnnualCreditReport.com](#)

 [FICO® Score FAQ's](#)

(~/media/PPP/Files/LegalDocs/BaseBenefitRedesign/FAQs\_About\_FICO\_Scores\_PDF1\_FINAL.ashx)

 [Understanding FICO® Scores](#)

(~/media/PPP/Files/LegalDocs/BaseBenefitRedesign/Understanding\_FICO\_Scores\_PDF1\_FINAL.ashx)

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Your FICO® Score is calculated based on data from your Equifax credit report using the FICO® Bankcard Score 8 model and may be different from other credit scores. FICO® Scores are intended for and delivered only to the Primary cardmember and only if a FICO® Score is available. Disclosure of this score is not available for all Citi products and Citi may discontinue displaying the score at our discretion.

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**Contact Us** (<https://online.citi.com/US/ag/contactus>)

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