

#### When and how will I receive my credit card reward certificate?

- If you are not enrolled in Paperless, your annual credit card reward certificate will be issued on the **last page of your February paper statement**.
- If you are enrolled in Paperless, your annual credit card reward certificate
  will be issued via email on or shortly after your February statement
  closing date. No need to print simply present the certificate on your
  mobile device when you are ready to redeem.

Emailed credit card reward certificates are sent separately and are not attached to digital statements.

 Anyone who earned a certificate can access it via the Citi Mobile® App. Shortly after your February statement closes, just log in and click "Access Certificate" to view your certificate on your mobile device. To download the Citi Mobile App, text "App50" to 692484, or visit the App Store® or Google Play™.

**Important:** To receive a credit card reward certificate you must have earned more than \$1 in rewards through your December 2023 statement closing date and your account must be open at the time your certificate is issued in February 2024, unless prohibited by law.

What does the credit card reward certificate look like?





#### If I receive my credit card reward certificate via email or access it via the mobile app, do I need to print it out in order to redeem it?

No, you do not need to print your certificate in order to redeem it. Simply present the certificate on your mobile device when you are ready to redeem at any U.S. Costco warehouse, including Puerto Rico. Be sure to fully download the email before attempting to redeem, or save a screenshot to your phone to ensure the certificate barcode is accessible for scanning.

#### How can I use my credit card reward certificate?

Credit card reward certificates may be redeemed for merchandise or cash back at any U.S. Costco warehouse, including Puerto Rico. Requests to redeem the certificate for cash may be fulfilled in an alternative form (e.g., a check or electronic transfer) at the Costco warehouse's discretion. Please note that the certificates cannot be redeemed at Costco.com, Costco Travel, or on the Costco Mobile® App and cannot be used as payment on your Costco Anywhere Visa® Card account.

# What if I don't use my entire credit card reward certificate on my purchase?

Should you choose to redeem only a portion of the certificate for merchandise, you will receive the remaining balance in cash at the Costco warehouse register upon checkout.

#### When does the credit card reward certificate expire?

Your credit card reward certificate from your Costco Anywhere Visa Card expires on December 31st of the year of issuance. The certificate has no value if not redeemed in person at any U.S. Costco warehouse, including Puerto Rico, before the expiration date.



#### What if I lose my certificate?

We understand things get lost or misplaced. You can request a replacement credit card reward certificate through Citi® Online.

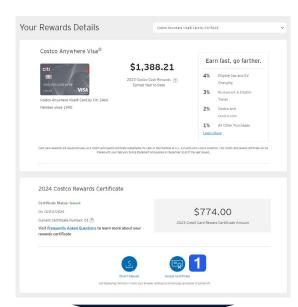
Log in to Citi Online. (Not registered? Enroll at citi.com/CostcoSetup.)

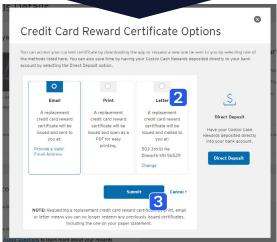
- Click the link to "Access Certificate"
- 2 Choose how you'd like to receive your new certificate (by email, printable PDF or by U.S. Mail)
- 3 Click to submit your selection

Note: Replacement certificates come with a new certificate number, meaning that any previously issued certificates are no longer eligible to be redeemed. Always be sure to have the most recent certificate with you when you redeem.

## Keeping track of your certificate:

Each new certificate will have a new two-digit number in the upper right corner and a unique barcode for redemption. Only the most current certificates can be redeemed at Costco.







You can also request a replacement certificate by logging in to the Citi Mobile® App and clicking "Replace your certificate by mail or email" or calling Citi customer service at 1-877-419-4002 (TTY: 711).



## What is the number in the upper right corner of my credit card reward certificate?

- This is your certificate number. If you request a replacement, your certificate will be assigned a new, unique certificate number, and you will no longer be able to redeem your prior one, including the certificate attached to your statement.
- You can verify your current certificate number by logging in to Citi® Online and visiting the Rewards Summary Page or by calling 1-877-419-4002 (TTY: 711).

# I have multiple Costco Anywhere Visa® Card accounts. Will I receive separate credit card reward certificates?

 Yes, you will be sent separate credit card reward certificates for each Costco Anywhere Visa Card account you have, so long as you are the Primary Cardholder on each one.

# What happens to my credit card reward certificate if I cancel my Costco membership?

- If you no longer have a valid Costco membership, you'll be notified that your Costco Anywhere Visa Card will be cancelled. Any cash back rewards accumulated but not yet distributed in the form of a credit card reward certificate will be forfeited, unless prohibited by law.
- If you have already received a credit card reward certificate, once
  your account is cancelled you can still redeem any credit card reward
  certificate already issued to you.
- One convenient way to ensure that your Costco membership stays active is to have your annual membership fee automatically billed to your Costco Anywhere Visa Card. Please contact Costco at 1-800-774-2678 (TTY: 711) to enroll in the membership auto renew feature if you are not already enrolled.



I just received my February statement from Citi and I do not see a credit card reward certificate in my billing statement. Why?

- If you are enrolled in Paperless with Citi, you will receive your reward certificate in an email on or shortly after your February statement closing date. The reward certificate will not be included as part of your digital statement.
- Please confirm that you are looking at the correct billing statement. If your statement closes late in the month, you may not receive your February billing statement until early March.
- To determine the month of each billing statement, look at the gray box in the upper left section of the statement. The example shown below is the February billing statement, which closed on the 24th:



- You may view more about the status of your credit card reward certificate by visiting the Rewards Detail Page within Citi® Online.
- Otherwise, please call **1-877-419-4002 (TTY: 711)** or send us a secure message online to inquire about your reward certificate.



What is the easiest way for me to find information about the rewards I've earned and the details about my credit card reward certificate?

Visiting Citi® Online or the Citi Mobile® App is the easiest way to find information about the rewards you've earned and details about your credit card reward certificate. Here's how:

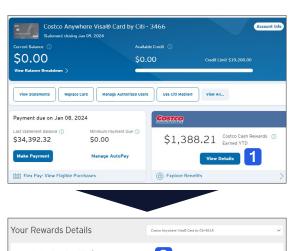
Log in to Citi Online.

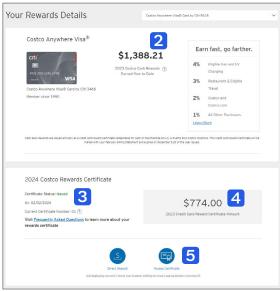
- 1 Click the link to "View Details"
- This value is the amount of cash back rewards earned to date and is current as of your last statement date. Rewards shown here will be sent to you in your 2025 credit card reward certificate.

Note: You may see a value of \$0 in January, however, any rewards earned since your December statement will appear here upon your January statement closing date.

- This indicates the status of your 2024 credit card reward certificate
- This is the amount of your 2024 credit card reward certificate

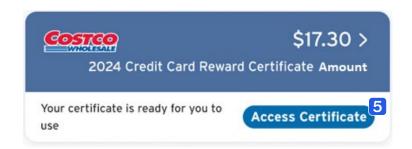
Note: This amount represents the 2023 cash back rewards earned for purchases made with your Costco Anywhere Visa® Card through your December 2023 statement.





If you've lost or misplaced your 2024 credit card reward certificate, simply click "Access Certificate" to order a new one

Or log in to the Citi Mobile App and click "View Details" in your account page.





## How do I confirm that the total value of my credit card reward certificate is accurate?

If you'd like to verify your reward amount for 2024, you can do this by reviewing each statement between January and December 2023. If you became a cardholder after January 2023 and were not a cardholder for the full year, simply look at the reward amounts reported beginning with your first statement through your December 2023 statement.

 The amount listed on the right side of your statement shows the total cumulative rewards earned through your billing date.



• You can also review each statement period individually by looking on page 2 of your statement and adding "Earned this period" amounts for each eligible billing statement to determine the value of your reward certificate.

How do I know which statement I'm looking at and what my billing period is?

- You can determine the month of each billing statement by looking at the gray box in the upper left section of your statement.
- The example shown below is a February billing statement, which closed on the 24th:





I am a Costco Executive Member. What's the difference between my credit card reward certificate and my Executive Member annual reward?

- Your credit card reward certificate reflects rewards earned on your Costco Anywhere Visa® Card by Citi. These rewards are distributed annually by Citi after your February statement closes.
- If you are a Costco Executive Member, you will also receive an
  Executive Membership 2% Reward certificate. These rewards are
  distributed annually by Costco via the mail two months prior to your
  annual renewal month.

My credit card reward certificate reads "2024," but the year just started! What happened to my 2023 rewards?

- The year reflects the year in which the certificate is issued and redeemable, not the year the rewards were earned.
- Your cash back rewards earned for purchases on your January 2023 through December 2023 statements are sent in your 2024 credit card reward certificate.