

ExxonMobil Retiree Credit Card Request



Instructions: Complete the applicable sections below.

Sign and date the application on the bottom line labeled "APPLICANT SIGNATURE".
Return the form in the enclosed envelope to: PO Box 18025, Norfolk, VA 23501-1867.

Personal Information (TO BE COMPLETED BY EXXONMOBIL EMPLOYEE. PLEASE PRINT USING BLUE OR BLACK INK.)

* First Name	* Last Name	Middle initial	Suffix
* Home Address (No PO Boxes)			Apt. No.
* City or Town		* State	* Zip Code
* Social Security Number - -	* Date of Birth		
* Primary Phone () -	Business Phone () -		
By providing your phone number, you agree that Citibank or its service providers can contact you at that number by text message, artificial voice, pre-recorded or autodialed calls. Your phone plan charges may apply.			
Email Address			

Example: jdoe@citi.net. If you provide your email address, we may use it to contact you about your account and tell you about useful products and services. We may also provide your email address to ExxonMobil which may use it to send you news about the latest merchandise, promotions and sales.

Financial Information

Information you supply about your salary/wages, other income and housing payment is important to us in considering your ability to make payments on the account.

* Residence Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	* Monthly Mortgage or Rent Payment
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* Total Annual Net Income† Total Annual Net Income is your yearly income after taxes.

†You do not have to include alimony, child support, or separate maintenance income if you do not want it considered as a basis for repaying this debt. If you are 21 or older, you may include income from others that you can reasonably access to pay your bills.

Authorized Users Information

Just provide a few details to add an authorized user.

First Name	M.I.	Last Name	Date of Birth	<input type="checkbox"/> Street Address same as mine
Street Address	Apt./Suite	City	State	Zip Code
First Name	M.I.	Last Name	Date of Birth	<input type="checkbox"/> Street Address same as mine
Street Address	Apt./Suite	City	State	Zip Code

If you add an Authorized User, you will be responsible for charges made by him or her. Authorized Users can get account information. You need their permission to give us information about them and to let us share it with others. Before adding an Authorized User, let him/her know that we will report account performance to the credit reporting agencies in the Authorized User's name. Account history will be reported to credit reporting agencies in your name and any Authorized User's name.

Applicant Signature

I agree to use this Account for personal use only and understand that this account will be terminated on discontinuation of employee status with ExxonMobil except for eligible retirees or when the active employee or eligible retiree passes away. By signing below, I certify that I have read the ExxonMobil Credit Card Disclosures and agree to meet the Terms and Conditions of Offer on the accompanying page.

Applicant Signature X	Date
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* Required Fields

OFFICE USE ONLY: <input type="checkbox"/> ELIGIBLE <input type="checkbox"/> NOT ELIGIBLE _____ Date _____

ExxonMobil Credit Card Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	34.24% This APR will vary with the market based on the Prime Rate. ¹
APR for Cash Advances	34.24% This APR will vary with the market based on the Prime Rate. ²
How To Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees • Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees • Late Payment • Returned Payment	Up to \$40 Up to \$41

How We Will Calculate Your Balance: We use a method called “daily balance (including current transactions).” See the Card Agreement for more details.

For more information call Citibank, N.A. at 1-800-344-4355 (For TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Prime Rate: The variable rates shown here are accurate based on a 8.50% Prime Rate as of 12/1/2023.

¹We add 25.74% to the Prime Rate to determine the Purchase APR.

²We add 25.74% to the Prime Rate to determine the Cash Advance APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above.

Protections for Active Duty Service Members and Their Dependents: Please see the section of the Card Agreement entitled “Protections for Active Duty Service Members and Their Dependents.”

Promotions: Promotional terms may be available from time to time. See the “Promotions” section of your Card Agreement for details.

Cash Advances: Please note cash advances are available only to the extent of your cash advance limit. Your cash advance limit may be as low as \$0; it is a portion of your credit limit.

The information about the costs of the Card described in this application is accurate as of 12/1/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, N.A. P.O. Box 6403, Sioux Falls, SD 57117.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age (21 years of age if a resident of Puerto Rico). If you are married, you may apply for a separate account. Citibank, N.A. (“we” or “us”) is the issuer of your account. Citibank, N.A. is located in Sioux Falls, SD. Credit card offers are intended for residents of, and this is not an offer for the credit card to individuals outside of, the United States and its Territories.
- To process the application it must be:
 1. Accurately completed, and
 2. Signed and verifiably correct
- Please send the application to:

Processing Center
PO Box 18025
Norfolk, VA 23501-1867
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- You agree that you are furnishing the application information, as well as any updates to that information, including telephone number and e-mail address, to Exxon Mobil, Citibank, and their affiliates.
- You authorize us to share with Exxon Mobil and its affiliates experiential and transactional information regarding your account and your account activity with us.
- To receive an ExxonMobil Employee Credit Card(s), you must meet our credit qualification criteria. Your credit limit will be determined by the income you provided and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$200. Please note that cash advances may be limited to a portion of your credit limit.
- Please see the Card Agreement for important information, including our right to change the terms of the account (including rates and fees) in accordance with the Card Agreement.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver’s license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.