

# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
HOME DEPOT CREDIT SERVICES  
PO Box 790328, St. Louis, MO 63179



**Customer Service:**  
homedepot.com/mycard  
**Account Inquiries:**  
1-800-677-0232

**Account Number: xxxx xxxx xxxx 5314**

## Summary of Account Activity

Previous Balance	\$0.00
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$2,105.09
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$0.00</b>
New Balance	\$2,105.09
Past Due Amount	\$0.00

Credit Limit	\$4,000.00
Available Credit	\$1,894.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	05/06/2021
Next Statement Closing Date	06/04/2021
Days in Billing Cycle	31

## Payment Information

New Balance	\$2,105.09
Minimum Payment Due	\$28.00
Payment Due Date	June 2, 2021

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$6,515
\$86	3 years	\$3,084 (Savings=\$3,431)

If you would like information about credit counseling services, call 1-877-337-8187.

Your Minimum Payment Due is \$28.00. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$28.00 by 06/02/21. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

You must pay your promotional balance of **\$1,048.00** in full by **11/04/21** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$1,057.09** in full by **11/02/22** to avoid paying deferred interest charges.

Please see the enclosed **deferred interest promotional offer update** for important information.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Please update your phone number, including cell phone number on the back of the payment coupon.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

- Save money and time by doing projects yourself.
- Register for our livestream workshops, discover how-to videos and explore DIY articles to get doing done.

Learn more at  
[homedepot.com/DIYresources](https://www.homedepot.com/DIYresources).

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PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 6

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to insure proper credit. Retain upper portion for your records. ↓



P.O. Box 790393  
St. Louis, MO 63179

Statement Enclosed

Your Account Number is xxxx xxxx xxxx 5314

Your Account is enrolled in AutoPay.  
Your next AutoPay payment of \$28.00 will be deducted from your bank account on 06/02/2021. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.

Payment Due Date	June 2, 2021
New Balance	\$2,105.09
Past Due Amount	\$0.00
Minimum Payment Due	\$28.00

Amount Enclosed: \$

Please print address changes on the reverse side.

Make Checks Payable to ▼

AKASH CHATTERJEE  
21228 ILAVISTA WAY  
LAKEVILLE, MN 55044-1903

HOME DEPOT CREDIT SERVICES  
PO BOX 78011  
PHOENIX, AZ 85062-8011

**Information About Your Account.**

**How to Avoid Paying Interest on Purchases.** Your payment 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 New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance so long as you pay the New Balance less any excluded balance, plus any separately required payment on an excluded balance, in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

**How We Calculate Your Balance Subject to Interest Rate.** For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods C, H and M, we use a daily balance method (including current transactions) to calculate interest charges. For Methods I and L, we use an average daily balance method (including current transactions) to calculate interest charges. For Method K, we use an average daily balance method (excluding current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at Customer Service number on the front.

**Other Account and Payment Information.**

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

**When Your Payment Will Be Credited.** If we receive your mailed payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order made payable to Home Depot Credit Services. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

**Payment Other Than By Mail.**

- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.

**KEY CREDIT TERMS**

**NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS\*** on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

\*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card. APR: 17.99% - 26.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

HD FEB20

/A/ HD - 9196-0400-0002 -/B/- 000 - 28A -/C/- - 0 - - 78 -/D/- P - E - Y - 0 - N -/E/- 0 - - - N - - 0 - 0 -/F/- 04/05/21 - 05/01/19 - 24 - July 5, 2019  
-/G/- N - - - -/H/- 0 - - - HHGB -/I/- - - 0 - M - - - -/J/- - - - - 2101M - - 0621

Please provide change of address and update/add your phone numbers\* here: (Use blue or black ink.)

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\*Cell: ..... \*Home: .....

\*Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.
- **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.
- **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**What To Do If You Think You Find A Mistake On Your Statement.** If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

- In your letter, give us the following information:
1. Account information: Your name and account number.
  2. Dollar amount: The dollar amount of the suspected error.
  3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases.** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

- To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
  3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



Account: \*\*\*\* \* 5314

**Deferred Interest Promotional Offer Update**

From time to time, you may be offered special limited time only deferred interest promotional offers.

Deferred interest promotional offers include the following types of offers:

- No Interest if paid in full within 6 months
- No Interest if paid in full within 12 months
- No Interest if paid in full within 18 months
- No Interest if paid in full within 24 months

If the balance is not paid in full by the end of the promotional period, interest charges will be imposed from the purchase date at the purchase rate on your account which is 25.99% APR.

These offers are not available all the time and may be limited to specific merchandise and/or have minimum payment and purchase requirements as disclosed in the offer.

Your card agreement, the terms of the offer and applicable law govern these transactions including increasing APRs and fees and termination of the promotional period.

If you have any questions, please contact us at 1-866-533-2468. For TTY assistance, please call 1-888-944-2227.

**TRANSACTIONS**

Trans Date	Description	Reference #	Amount
04/14	THE HOME DEPOT APPLE VALLEY MN FLOORING <b>PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 11/02/2022. Monthly payments required.</b>	8972797 473017	\$ 1,057.09
05/02	THE HOME DEPOT APPLE VALLEY MN PLUMBING <b>PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 11/04/2021. Monthly payments required.</b>	0330155 475523	\$ 1,048.00

**FEES**

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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**INTEREST CHARGED**

TOTAL INTEREST FOR THIS PERIOD	\$ 0.00
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2021 Totals Year-to-Date	
Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$0.00

**ACTIVITY AND PROMOTIONS DETAIL**

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
Revolving Balance	-	-	-	-	-	-	-	-	-
NO INT FOR 6MOS-PMT REQ	\$1,048.00	05/02/21	-	\$1,048.00	-	\$1,048.00	-	\$3.74	11/04/21
NO INT FOR 18MOS-PMT REQ	\$1,057.09	04/14/21	-	\$1,057.09	-	\$1,057.09	-	\$17.44	11/02/22
<b>TOTAL</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,105.09</b>	<b>\$0.00</b>	<b>\$2,105.09</b>	<b>\$0.00</b>	<b>\$21.18</b>	

<b>INTEREST CHARGE CALCULATION</b>			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Revolving Balance	25.99% (M)	\$0.00	\$0.00
NO INT FOR 6MOS-PMT REQ	25.99% (M)	-	-
NO INT FOR 18MOS-PMT REQ	25.99% (M)	-	-

Your Annual Percentage Rate (APR) is the annual interest rate on your account.



# HARDWARE FOR A CLEANER HOME

**HELP STOP GERMS AT THE DOOR WITH KWIKSET PRODUCTS CONTAINING MICROBAN ANTIMICROBIAL PROTECTION**

**99.9% Cleaner**  
Than Unprotected Surface



Unprotected Surface

Protected with  
**MICROBAN**  
ANTIMICROBIAL TECHNOLOGY



Get your new Kwikset locks in store or online at [homedepot.com/kwiksetmicroban](http://homedepot.com/kwiksetmicroban)



**Acadia Birch**  
(1005779235)

**Shenandoah Oak**  
(1005943816)

**new!**

## LIFEPROOF HARDWOOD FLOORING EXCLUSIVELY AT THE HOME DEPOT®

- Get the waterproof hardwood flooring you've wanted in your home
- A real innovation in hardwood, new Lifeproof wood flooring installs easily with a drop-and-lock system
- Plus, Lifeproof wood has six times the scratch-resistance of other brands

Visit your local store or shop online at [homedepot.com](http://homedepot.com).



702

# PAY YOUR BILL WITH JUST A TEXT TO 71469\*



## There's a quicker way to pay your bill:

- Text **PAY** to **71469** using the mobile device connected to your [homedepot.com/mycard](http://homedepot.com/mycard) account
- After we confirm your identity, you'll receive a text asking how much you would like to pay & which payment account\*\* you would like to use
- That's it – you'll receive a payment confirmation via text

\*Message and Data rates may apply.

\*\*Payment account information must be on [homedepot.com/mycard](http://homedepot.com/mycard) to take advantage of pay by text – feature is not available for debit card payments.

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# WINDOW TREATMENTS YOUR WAY

## FIND THE RIGHT SOLUTION FOR EVERY ROOM & BUDGET



### In-Stock Window Treatments

- ✓ Quality from brands you can trust, such as: Levelor, Bali, Home Decorators Collection, Venetta and so much more
- ✓ Free cut-to-width in store, guaranteed to fit
- ✓ Take them home today

### Measured & Installed

- ✓ Guaranteed to fit
- ✓ Various affordable options with multiple styles and color options
- ✓ Get up to 10 blinds and shades installed for \$119

### In-Home Design & Installation

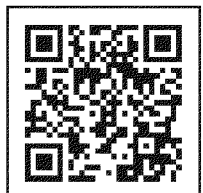
- ✓ Shop luxury window treatments at home – we bring the showroom to you
- ✓ White-glove design and installation experience
- ✓ Schedule your FREE consultation today:  
[homedepot.com/kirsch](http://homedepot.com/kirsch)

## Choose the right option for every room in your home.

Visit your local store, schedule a measure online or call 1-800-HOMEDEPOT to get started with your new window treatments from The Home Depot®.



Scan the QR code below to shop Window Treatments



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