



Citibank, N.A.  
Office of the President  
P.O. Box 6000  
Sioux Falls, SD 57117-6000

May 30, 2018

Derek Monroe

[REDACTED] IL [REDACTED] 36  
Citi® / AAdvantage® Platinum Select® World Elite™ Mastercard®  
Account ending in 5453

Dear Derek Monroe:

We have received your inquiry that was submitted to the Consumer Financial Protection Bureau regarding the declined transactions on your above-referenced account.

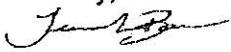
We certainly regret any inconvenience or difficulty you experienced when your recent transactions were declined. As of May 2018, Citi has made the decision to **no longer permit credit card purchases of cryptocurrency**. We will continue to review our policy as this market evolves. Furthermore, as stated in the Card Agreement, we do not guarantee approval of every transaction. Additionally, a merchant category code is received electronically and has no bearing on a charge being identified as cryptocurrency; therefore, we respectfully decline your request to provide this information as this is internal documentation. If you have documentation indicating that the transactions are not cryptocurrencies purchases, you may forward this information to me directly at the address listed above, by fax to 1-877-762-2990, or by email to [sd.eru@citi.com](mailto:sd.eru@citi.com). Upon receipt, we will investigate your concerns and respond accordingly.

In regard to the promotional offer to earn 50,000 bonus AAdvantage® miles after making \$3,000.00 in purchases within the first three months of the account opening, our records reflect that you have met the spending requirement for this offer. Therefore, the 50,000 bonus miles will be issued on a subsequent statement.

During our investigation into your concern about discrimination, we found our action on your account was consistent with other customers in similar situations. If you have additional information that you believe supports your claim of discrimination, please send it to my attention at the address above.

We appreciate the opportunity to respond to your inquiry.

Sincerely,

  
Jeremiah Baber  
Executive Response Unit  
1-859-283-3609\*

cc: Consumer Financial Protection Bureau  
Case #180510-3130636

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE

\*Our telecommunication number for our hearing impaired customers is 1-800-325-2865.

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CARD

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American Airlines  
AAAdvantage

[www.citicards.com](http://www.citicards.com)

Customer Service 1-888-766-CITI(2484)

TTY-hearing-impaired services only 1-800-325-2865

BOX 6500 SIOUX FALLS, SD 57117

### Account Summary

Previous balance	\$2,160.51
Payments	-\$2,414.00
Credits	-\$92.49
Purchases	+\$972.86
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$0.00

**New balance** **\$626.88**

### Credit Limit

Revolving Credit limit	\$10,500
Includes \$3,200 cash advance limit	
<b>Available Revolving credit</b>	<b>\$9,873</b>
Includes \$3,200 available for cash advances	

AMERICAN AIRLINES  
AADVANTAGE® MILES



AAdvantage® Miles Reported  
to American Airlines:

**50,936**