Citibank Client Services 000 PO Box 6201 Sioux Falls, SD 57117-6201

000 CITIBANK, N. A. **Account 4995390403** 

Statement Period Sep 28 - Oct 29, 2017

CHIH-CHIN TIEN 144-80 SANFORD AVE APT 4M FLUSHING NY 11355-6303

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COLLEGE STUDENT ACCOUNT AS OF OCTOBER 29, 2017	
Checking	Balance
Regular Checking	\$541.25
Savings	Balance
Citibank® Savings Plus	\$6,801.66
Total Checking and Savings at Citibank	\$7,342.91

# **COLLEGE STUDENT ACCOUNT RATES AND CHARGES**

Citibank gives you the benefit of lower charges and better rates as you maintain higher balance levels.

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of September in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$6,000-\$9,999
Rates	Standard
Monthly Service Fee	None

CHECK	KING ACTIVITY			
Regu	lar Checking			
49953	390403		ning Balance: g Balance:	\$121.96 \$541.25
Date	Description	Amount Subtracted	Amount Added	Balance
10/02	Transfer From Savings Plus 02:13p #6627 ONLINE Reference # 000869		200.00	
10/02		8.49		
10/02	Debit PIN Purchase AFM OF PLAINSBORO PLAINSBORO NJUS02154	33.63		
	ACH Electronic Debit DISCOVER RETRY PYMT 7829 Transfer From Savings Plus 04:45p #6627 ONLINE Reference # 002864	177.09	200.00	102.75
	Debit Card Purchase 09/30 06:42p #6627 GREAT WALL SUPERMARKET FLUSHING NY 17275 Food & Beverages	53.08		249.67
10/10	Debit PIN Purchase J Mart Group In 136-20 FLUSHING NYUS02-	154 36.16		
	Debit PIN Purchase AFM OF PLAINSBORO PLAINSBORO NJUS02154	36.53		
10/10	Cash Withdrawal 10/07 04:33p #6627 Citibank ATM 38-11/17 MAINST, QUEENS, NY	80.00		96.98

CHECKING	G ACTIVITY			Continued
Date Des	scription	<b>Amount Subtracted</b>	<b>Amount Added</b>	Balance
MEG	bit Card Purchase 10/06 08:34a #6627 GABUS.COM WWW.MEGABUS.C NJ 17280 c Transportation	14.50		_
COF	bit Card Purchase 10/07 06:08p #6627 RNER PHARMACY FLUSHING NY 17282 d & Beverages	15.00		67.48
10/12 Del	bit - MoneySend 10/10 08:38p #6627 *Xiaoyu Shang pay.fb.com CA 17284	10.00		57.48
	bit - MoneySend 10/14 07:54p #6627 *Leon Zhang pay.fb.com CA 17289	20.00		37.48
10/18 Tra	ansfer From Savings Plus 04:50p #6627 LINE Reference # 002349		200.00	237.48
10/23 Del	bit PIN Purchase J Mart Gr 136-20 ROOSE FLUSHING	NYUS02154 5.23		
10/23 Cas Citib	sh Withdrawal 10/21 04:04p #6627 pank ATM 38-11/17 MAINST, QUEENS, NY	60.00		172.25
10/25 Del	bit - MoneySend 10/23 08:10p #6627 *Luoyan Zhang pay.fb.com CA 17297	31.00		141.25
10/26 Tra	ansfer From Savings Plus 07:31p #6627 LINE Reference # 007943		400.00	541.25
Tot	tal Subtracted/Added	580.71	1,000.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection			
As of	Source of Coverage	Amount	
10/29	Citibank® Savings Plus	\$6,801	

Citiba	ank® Savings Plus			
4995390411		Beginning Balance: Ending Balance:		\$7,801.60 \$6,801.66
Date	Description	Amount Subtracted	Amount Added	Balance
10/02	Transfer to Checking 02:13p #6627 ONLINE Reference # 000869	200.00		7,601.60
10/03	Transfer to Checking 04:45p #6627 ONLINE Reference # 002864	200.00		7,401.60
10/18	Transfer to Checking 04:50p #6627 ONLINE Reference # 002349	200.00		7,201.60
10/26	Transfer to Checking 07:31p #6627 ONLINE Reference # 007943	400.00		6,801.60
10/27	Interest for 32 days, Annual Percentage Yield Earned 0.01% Total Subtracted/Added	1,000.00	0.06 <b>0.06</b>	6,801.66

# CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON: YOU CAN CALL: YOU CAN WRITE:

Checking 800-627-3999 Citibank Client Services Money Market (For Speech and Hearing 100 Citibank Drive

Impaired Customers Only San Antonio, TX 78245-9966

TDD: 800-945-0258)

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

# **CHECKING AND SAVINGS**

### **FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

# **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

# **IN CASE OF ERRORS**

# In Case of Errors or Questions About Your Electronic Fund Transfers:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

### Citibank is an Equal Housing Lender.



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# TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES

TO NECONOILE TOOK ONLONDOOK WITH THIS	OTATEMENT, TOLLOW THESE SIMILEE	, LLO			
List in your checkbook any deposits, withdrawals and service charges which are show your statement, but not recorded in your checkbook. Adjust your checkbook according	vn on (Made by you but not yet inc	Checks and Other Withdrawals Outstanding (Made by you but not yet indicated as paid on your statement)			
your statement, but not recorded in your encombook. Adjust your encombook according	Number or Date	Amount			
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your sta	atement.	•			
3. List and total in the "Checks and Other Withdrawals Outstanding" column at the rigin issued checks that have not been paid by Citibank together with any applicable check and all withdrawals made from your account since your last statement.					
<ol> <li>Deduct from your checkbook balance any service or other charge (including pre-authoransfers or automatic deductions) that you have not already deducted.</li> </ol>	orized				
5. Add to your checkbook balance any interest-earned deposit shown on this statement.					
6. Record Closing Balance here (as shown on statement).					
7. Add deposits or transfers you recorded which are not shown on this statement.					
<u> </u>					
8. Total (6 and 7 above).					
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).	Sum of check charges on or above if applicable				
BALANCE (8 less 9 should equal your checkbook balance).	Total				

**CHIH-CHIN TIEN** 

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