

Citibank Client Services 014  
PO Box 6201  
Sioux Falls, SD 57117-6201

010/R1/04F014

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CITIBANK, N. A.  
**Account**  
**137786573**

**Statement Period**  
**Jul 30 - Aug 30, 2020**

**MICHAEL KIRKALDY**  
**532 BUCKTHORN**  
**HILLSIDE IL**

60162-1346

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#### ACCESS ACCOUNT PACKAGE AS OF AUGUST 30, 2020

##### Relationship Summary:

<b>Checking</b>	<b>\$0.04</b>
<b>Savings</b>	-----
<b>Investments</b>	-----
<b>(not FDIC Insured)</b>	
<b>Loans</b>	-----
<b>Credit Cards</b>	-----

As a reminder, you may transfer funds between your linked certificate of deposit, checking, savings and money market accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®.

#### SUGGESTIONS AND RECOMMENDATIONS

Mail check deposits by regular mail to: Citibank Check Ops-Bank By Mail P.O. Box 769009 San Antonio, TX 78245.

Overnight mail to: Citibank Check Ops- Bank By Mail, 100 Citibank Drive Bldg 3, San Antonio, TX 78245.

Deposits made by mail and addressed to any other Citibank address will be forwarded to the above facility for processing and will be considered received on the date the deposit is received by this facility.

#### ACCESS ACCOUNT PACKAGE FEES

Access Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$10.00	\$10.00
Fee for non-Citibank ATM transaction	\$2.50	None

\*To waive the monthly service fee, make one qualifying direct deposit or one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or CitiPhone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

#### CHECKING ACTIVITY

##### Access Account

137786573

**Beginning Balance:** \$68.04  
**Ending Balance:** \$0.04

**CHECKING ACTIVITY****Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
07/30	Transfer to Checking 06:51p #9845 ONLINE Reference # 007875	5.00		
07/30	Transfer to Checking 06:49p #9845 ONLINE Reference # 007855	10.00		
07/30	Transfer to Checking 09:49p #9845 ONLINE Reference # 004982	10.00		43.04
07/31	Transfer to Checking 05:35p #9845 ONLINE Reference # 005744	2.00		
07/31	Transfer to Checking 05:34p #9845 ONLINE Reference # 006201	5.00		36.04
08/03	Transfer From Checking 03:51p #9845 ONLINE Reference # 002280		7.00	
08/03	Transfer to Checking 08/02 02:56p #9845 ONLINE Reference # 007360	5.00		
08/03	Transfer to Checking 03:35p #9845 ONLINE Reference # 001933	7.00		
08/03	Transfer to Checking 08/02 02:51p #9845 ONLINE Reference # 007146	8.00		
08/03	Transfer to Checking 08/01 02:40p #9845 ONLINE Reference # 000424	8.00		15.04
08/04	Transfer to Checking 10:08p #9845 ONLINE Reference # 005641	5.00		
08/04	Transfer to Checking 10:10p #9845 ONLINE Reference # 005565	10.00		0.04
08/07	Transfer From Checking 02:26p #9845 ONLINE Reference # 003461		20.00	
08/07	Transfer to Checking 03:37p #9845 ONLINE Reference # 005136	20.00		0.04
08/18	Transfer From Checking 07:27p #9845 ONLINE Reference # 003305		11.00	11.04
08/19	Transfer to Checking 03:59p #9845 ONLINE Reference # 009635	11.00		0.04
08/24	Transfer From Checking 08/22 04:17p #9845 ONLINE Reference # 006706		10.00	
08/24	Transfer to Checking 12:36p #9845 ONLINE Reference # 000049	6.00		4.04
08/25	Transfer to Checking 02:21p #9845 ONLINE Reference # 009164	4.00		0.04
08/26	Transfer From Checking 01:20p #9845 ONLINE Reference # 000251		18.00	
08/26	Transfer to Checking 01:52p #9845 ONLINE Reference # 008055	18.00		0.04
<b>Total Subtracted/Added</b>		<b>134.00</b>	<b>66.00</b>	

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.

**CUSTOMER SERVICE INFORMATION**

IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL:

888-248-4226  
(For speech and hearing  
impaired customers only  
TTY: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966

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.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**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.

**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 or alternatively, a resend of the transfer 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.



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

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "**Checks and Other Withdrawals Outstanding**" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
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.		
8. Total (6 and 7 above).		
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).		
<b>BALANCE</b> (8 less 9 should equal your checkbook balance).		

Checks and Other Withdrawals Outstanding  
(Made by you but not yet indicated as paid on your statement)

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