

Citibank Client Services 013
PO Box 6201
Sioux Falls, SD 57117-6201

010/R1/04F013

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CITIBANK, N. A.
Account
42022794590

PAYAL FOFADIYA
754 THE ALAMEDA APT 4209
SAN JOSE CA 95126-3180

Statement Period
Aug 11 - Sep 10, 2017

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BASIC BANKING ACCOUNT AS OF SEPTEMBER 10, 2017

Relationship Summary:

Checking	\$11.54
Savings	\$0.00
Investments (not FDIC Insured)	----
Loans	----
Credit Cards	----

Citibank's Privacy Notice is now available to view. On the Download Recent Statement page, select the Legal and Marketing Notices link for your most recent statement, then select the Legal Notice link to view the Privacy Notice.

Checking	Balance
Regular Checking	\$11.54
Savings	Balance
Citibank® Savings Plus	\$0.00
Total Checking and Savings at Citibank	\$11.54

For your account security we are updating customer identification options when calling Citi. You will soon be able to utilize your ATM PIN for identification purposes. You should only input your PIN in the automated system when prompted and never share it with anyone including our customer service agents.

For name of party to/from a Zelle transfer was made, contact Customer Service and provide PAY ID.

SUGGESTIONS AND RECOMMENDATIONS

Beginning on Sept. 15th, Automated Clearing House (ACH) payments such as transfers and bill payments may be debited from your account more quickly including the same day you have scheduled a transaction with a merchant or other billing company.

BASIC BANKING PACKAGE CHARGES

Regular Checking Fees*		Your Fees this Statement Period
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

CHECKING ACTIVITY**Regular Checking****42022794590**
Beginning Balance: \$1,269.50
Ending Balance: \$11.54

Date	Description	Amount Subtracted	Amount Added	Balance
08/11	Monthly Service Fee	12.00		1,257.50
08/14	ACH Electronic Debit CITI CARD ONLINE PAYMENT 112405375714525 1	600.00		657.50
08/16	ACH Electronic Credit VENMO CASHOUT		2,000.00	2,657.50
08/21	Debit PIN Purchase MARSHALLS 1360 GREAT M MILPITAS CAUS05156	43.69		
08/21	Debit PIN Purchase GUESS #3004 MILPITAS CAUS02156	119.88		2,493.93
09/05	ACH Electronic Debit SJSU SCHOOLFEES 011825476	1,347.00		
09/05	Debit PIN Purchase VTA LIGHT RAIL TVM SAN JOSE CAUS02141	20.00		
09/05	Debit PIN Purchase CVS/PHARM 02294--821 T San Jose CAUS05159	32.40		
09/05	Cash Withdrawal 07:07p #4232 Citibank ATM 10 ALMADEN BL, SAN JOSE, CA	1,000.00		94.53
09/06	Debit Card Purchase 09/03 11:25p #4232 VEGGIE GRILL SRO SAN JOSE CA 17248 Restaurant/Bar	14.12		
09/06	Debit Card Purchase 09/03 11:12p #4232 VEGGIE GRILL SRO SAN JOSE CA 17248 Restaurant/Bar	23.87		56.54
09/07	Debit Card Purchase 09/04 11:59p #4232 SUSHI INFINITY SAN JOSE CA 17249 Restaurant/Bar	20.00		
09/07	Debit Card Purchase 09/05 04:10a #4232 CLIPPER SERVICE 877-878-8883 CA 17249 Misc Transportation	25.00		11.54
Total Subtracted/Added		3,257.96	2,000.00	

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.

SAVINGS ACTIVITY**Citibank® Savings Plus****42022794608****Beginning Balance:** \$0.00
Ending Balance: \$0.00

The balance in your Money Market Account is zero. Please note that if you maintain a zero balance for 90 consecutive days, we will consider the account inactive and will close it. We appreciate your business and we hope you will keep your account open. To do so, simply make a deposit.

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
Money Market**YOU CAN CALL*:**888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

* To ensure quality service, calls are randomly monitored.

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.

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 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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