

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

010/R1/04F013

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CITIBANK, N. A.  
**Account**  
**42022794590**

**Statement Period**  
**Nov 13 - Dec 10, 2017**

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

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#### BASIC BANKING PACKAGE AS OF DECEMBER 10, 2017

##### Relationship Summary:

<b>Checking</b>	<b>\$23,100.84</b>
<b>Savings</b>	----
<b>Investments (not FDIC Insured)</b>	----
<b>Loans</b>	----
<b>Credit Cards</b>	----

#### 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:** \$7,424.89  
**Ending Balance:** \$23,100.84

Date	Description	Amount Subtracted	Amount Added	Balance
11/13	Deposit 03:34p #4232 Citibank ATM 10 ALMADEN BL, SAN JOSE, CA		240.00	
11/13	Deposit Teller		30,000.00	37,664.89
11/14	ACH Electronic Debit VENMO PAYMENT 763790840	5.00		37,659.89
11/17	ACH Electronic Credit CONCUR EXPENSE		1,202.10	
11/17	ACH Electronic Debit VENMO PAYMENT 767896441	33.44		

**CHECKING ACTIVITY****Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
11/17	Debit Card Purchase 11/14 11:42p #4232 LYFT *RIDE MON 7PM 8552800278 CA 17320 Misc Transportation	2.04		38,826.51
11/27	Debit Card Purchase 11/21 11:01p #4232 FUKI SUSHI PALO ALTO CA 17328 Restaurant/Bar	444.18		38,382.33
11/30	ACH Electronic Debit REMITLY INC REMITTANCE H9F6ADSYW93TDA	6,000.00		32,382.33
12/05	ACH Electronic Debit SJSU SCHOOLFEES 011825476	2,183.00		
12/05	Debit Card Purchase 12/01 #4232 AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA 17336 Specialty Retail stores	1,098.49		29,100.84
12/08	ACH Electronic Debit REMITLY INC REMITTANCE JUXRQTVE2LS7EEG	6,000.00		23,100.84
	<b>Total Subtracted/Added</b>	<b>15,766.15</b>	<b>31,442.10</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  
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.



EQUAL HOUSING  
LENDER

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

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

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