

Citibank Client Services 030
PO Box 769013
San Antonio, TX 78245-9013

010/R1/04F030

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CITIBANK, N. A.
Account
9345475926

Statement Period
May 18 - Jun 17, 2015

JEFFREY P LAI
1 OAK BEND ROAD
WEST ORANGE NJ

07052-4959

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COLLEGE STUDENT ACCOUNT AS OF JUNE 17, 2015

Checking	Balance
Regular Checking	\$558.75
Savings	Balance
Savings	\$500.00
Total Checking and Savings at Citibank	\$1,058.75

Credit Cards	As of date	Credit Line	Amount Available	Amount You Owe
Citi Forward® 4128003994698721	5/26/15	\$1,500.00	\$1,491.21	\$8.79

Support Nepal: Use ThankYou(R) Points via Pointworthy.com to help earthquake victims
or make a donation at www.redcross.org/citigroup-pub

SUGGESTIONS AND RECOMMENDATIONS

Effective July 18, 2015, Citibank will no longer offer or open new Day-to-Day Savings accounts. Existing Day-to-Day Savings accounts opened on or before July 17, 2015, will continue to be serviced in their respective banking packages.

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 May in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$0-\$1,499
Rates	Standard
Monthly Service Charge	None

CHECKING ACTIVITY

Regular Checking		
9345475926	Beginning Balance:	\$567.54
	Ending Balance:	\$558.75

CHECKING ACTIVITY**Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
06/09	Transfer to Bankcard 07:40p #3125 ONLINE Reference # 001159	8.79		558.75

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

SAVINGS ACTIVITY**Savings****9345475934**

Beginning Balance:	\$500.00
Ending Balance:	\$500.00

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking
Savings

YOU CAN CALL:

800-627-3999
In New York; 627-3999
(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

Citi Forward®

800-950-5114
(TDD: 800-325-2865)

Citibank, N.A.
P.O. Box 6500
Sioux Falls, SD 57117-6500

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 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.

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s). Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered service mark of American Airlines, Inc.



EQUAL HOUSING
LENDER

Citibank with Arc Design, Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Citigold, CitiPhone Banking and Ready Credit are registered service marks of Citigroup, Inc.

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).		
BALANCE (8 less 9 should equal your checkbook balance).		

Number or Date	Amount
Sum of check charges on or above if applicable	
Total	

