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CITIBANK, N.A.
Account
6738903146

Statement Period
Jan. 4 - Feb. 2, 2012

ABHINAV SINGHAL
444 WASHINGTON BLVD APT 5527
JERSEY CITY NJ 07310-1906

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CITIBANK ACCOUNT AS OF FEBRUARY 2, 2012

Relationship Summary:

Checking	\$7,829.47
Savings	-----
Investments (not FDIC insured)	-----
Loans	-----
Credit Cards	-----

Got money on your mind?

At the new and improved **Women & Co.®**, we'll help you tackle even the most daunting financial tasks by getting you thinking and talking about all things money. And best of all? Women & Co. is a complimentary service of Citibank. Check out our new features at www.womenandco.com and get the conversation going.

SUGGESTIONS AND RECOMMENDATIONS

When planning your big trip, plan on **Citibank World Wallet®**, for next business day delivery of foreign currencies to your home, office or nearest branch. (Anywhere in the Continental U.S).

Visit your nearest branch or call **1-800-756-7050**.
Ordering limits/fees apply.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of January 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
Rates	\$7,500-\$9,999
Monthly Service Charge	Preferred
	\$20.00

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges.

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

CHECKING ACTIVITY**Regular Checking**
6738903146

Beginning Balance:	\$7,849.47
Ending Balance:	\$7,829.47

Date	Description	Amount Subtracted	Amount Added	Balance
1/04	Fee - Service Charge	20.00		7,829.47

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking

800-274-6660
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

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.

CERTIFICATES OF DEPOSIT

Certificate 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. Updated information will be reflected on a subsequent statement.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

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.

Citibank is an Equal Housing Lender.



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.

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).

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).		
BALANCE (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)

[illegible]