

August 1 - August 31, 2023
Citigold Account 6784557188
CPWM ACCOUNT C23207514

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JINGJIANG LI
65 VIRGINIA DR
MANHASSET NY 11030-2243

CITIGOLD SERVICES

PO Box 6201
Sioux Falls, SD 57117-6201

Citigold Dedicated Servicing: 888-248-4465

For banking, call your Relationship Manager:

*Wayne Tang, 718-321-2545**

For investments, call your Financial Advisor:

*Aaron Liu, 718-640-9967**

For TTY: We accept 711 or other Relay Service.

Website: www.citibank.com

Effective July 22, 2023, the Deposited Check Returned Unpaid fee will be eliminated.

Want to receive an email alert when your account statement is available to review online? Visit www.citi.com/paperless and log in to get started.

Your Citigold package Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	677.82	1,023.29
Savings		
Insured Money Market Accounts	860.47	114,800.63
Certificates of Deposit	268,000.00	268,000.00
Citibank Total	\$269,538.29	\$383,823.92
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	293,488.40	193,269.20
Citi Personal Wealth Management Total	\$293,488.40	\$193,269.20
Citigold Relationship Total	\$563,026.69	\$577,093.12

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.04	0.31
Savings		
Insured Money Market Accounts	5.89	36.34
Certificates of Deposit	905.11	5,618.15
Citibank Total	\$911.04	\$5,654.80
Citi Personal Wealth Management Accounts ¹		
Total Brokerage Account Value ²	2,562.77	6,137.17
Citi Personal Wealth Management Total	\$2,562.77	\$6,137.17
Citigold Relationship Total	\$3,473.81	\$11,791.97

* To ensure quality service, calls are randomly monitored and may be recorded.

¹ INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

² Reflects margin loans provided by Pershing LLC, if applicable.

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Messages From Citigold

The FBI reports that financial losses from fraud for people aged 60+ increased 84% in 2022 as compared to 2021. Take a minute to review your account statement carefully. If you see something you don't recognize, contact us. Learn more at www.citi.com/fraudprevention.

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-248-4465 (TTY: We accept 711 or other Relay Service).

Citigold Account Package Fees

The Citigold Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts, your Citigold Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold.

Fees	Your Combined Balance Range \$500,000-\$999,999
Monthly Service Fee	None

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

Checking

Checking
Activity**Citigold Interest Checking 6784557188**

Date	Description	Amount Subtracted	Amount Added	Balance
08/01/23	Opening Balance			677.82
08/17/23	Mobile Deposit		5,600.00	6,277.82
08/21/23	Deposit 10:14a #8838 Citibank ATM 1353 NRTHN BLVD, MNHASST, NY		4,800.00	11,077.82

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Checking Continued

Checking
Activity
Continued

Citigold Interest Checking 6784557188

Date	Description	Amount Subtracted	Amount Added	Balance
08/30/23	Zelle Credit PAY ID:BACcgbzve5l9 ORG ID:BAC NAME:QING QING ZH		411.82	11,489.64
08/30/23	Transfer to Money Market 10:32a #8838 ONLINE Reference # 008688	11,000.00		489.64
08/31/23	Interest Credit Transfer		533.61	1,023.25
08/31/23	Interest paid for 31 days, Annual Percentage Yield Earned 0.01%		0.04	1,023.29
	Total Subtracted/Added	11,000.00	11,345.47	
08/31/23	Closing Balance			1,023.29

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

ThankYou®
Summary

ThankYou® Points Summary

Points earned with checking account and eligible linked products and services	675
Go to thankyou.com to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

Savings

Citi®
Savings
Account Activity

Citi® Savings 6784557196

Date	Description	Amount Subtracted	Amount Added	Balance
08/01/23	Opening Balance			860.47
08/15/23	Brokerage Credit** BOND INT - UNITED STATES TREAS		1,250.00	2,110.47
08/15/23	Brokerage Credit** SEC REDEEMED - UNITED STATES TREAS		100,000.00	102,110.47
08/16/23	Brokerage Credit** BOND INT - CGMHI 2Y SOFR FRN		1,312.77	103,423.24
08/30/23	Transfer From Checking 10:32a #8838 ONLINE Reference # 008688		11,000.00	114,423.24
08/31/23	Interest Credit Transfer		371.50	114,794.74
08/31/23	Interest paid for 31 days, Annual Percentage Yield Earned 0.12%		5.89	114,800.63

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Savings

Continued

Citi®
Savings
Account Activity
Continued

Citi® Savings 6784557196

Date	Description	Amount Subtracted	Amount Added	Balance
Total Subtracted/Added		0.00	113,940.16	
08/31/23	Closing Balance			114,800.63

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

*** See your brokerage account statement for full transactional detail.*

Certificates
of Deposit

Type	Number	Maturity	Interest Rate	Annual Percentage Yield	Interest Credited in Period	Balance as of 08/31/23
NO PENALTY CD	12019498855	02/14/24	3.97%	4.05%	\$533.61	\$158,000.00
NO PENALTY CD	12019992503	03/02/24	3.97%	4.05%	\$371.50	\$110,000.00
Total Certificates of Deposit						\$268,000.00

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Citigold Account

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Important Disclosures

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.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. 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:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

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 on the first page of 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 funds transfer in accordance with the Electronic Funds 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.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CHECKING PLUS DISCLOSURES**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds 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.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

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 trademark of American Airlines, Inc.

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.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

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