

JOSE R TREJO
50 MCKEE STREET FLOOR 1
FLORAL PARK NY 11001-1616



BASIC BANKING PACKAGE AS OF JULY 11, 2021

Relationship Summary:

Checking	\$10,760.20
Savings	\$5,005.28
Investments (not FDIC Insured)	*****
Loans	\$369.41

Checking		Balance
Regular Checking		\$10,760.20
Savings		Balance
Savings		\$5,005.28
Total Checking and Savings at Citibank		\$15,765.48

Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus Line of Credit (as of 7/11/21)	\$1,100.00	\$735.53	\$369.41

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	\$12.00(Waived)
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

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

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

CHECKING ACTIVITY

Regular Checking
47291000

Beginning Balance: \$11,764.03
Ending Balance: \$10,760.20

Statement Period - Jun 10 - Jul 11, 2021

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
06/11	ACH Electronic Credit ACA INDUSTRI2894 PAYROLL		126.96	
06/11	ACH Electronic Debit DISCOVER PHONE PAY	2,361.04		9,529.95
06/16	ACH Electronic Credit BAGEL HUT INC NET=PAY		378.17	9,908.12
06/17	ACH Electronic Debit Ameritas Life of XI16DD	75.00		9,833.12
06/18	ACH Electronic Credit ACA INDUSTRI2894 PAYROLL		224.83	10,057.95
06/22	Debit PIN Purchase STOP & SHOP 0547 2450 N BELLMORE NYUS05154	31.92		10,026.03
06/23	ACH Electronic Credit BAGEL HUT INC NET=PAY		378.16	10,404.19
06/25	ACH Electronic Credit ACA INDUSTRI2894 PAYROLL		259.83	10,664.02
06/28	ACH Electronic Debit BP CC BP TELPAY	636.76		10,027.26
06/30	ACH Electronic Credit BAGEL HUT INC NET=PAY		378.17	10,405.43
07/01	Debit Card Purchase 06/29 12:35p #0946 NEW YORK STATE DMV 518-4740904 NY 21181 Specialty Retail stores	158.50		
07/01	Debit Card Purchase 06/29 12:38p #0946 NEW YORK STATE DMV 518-4740904 NY 21181 Specialty Retail stores	186.50		10,060.43
07/02	ACH Electronic Credit ACA INDUSTRI2894 PAYROLL		259.83	10,320.26
07/06	Debit PIN Purchase STOP & SHOP 0570 653 H NEW HYDE PARKNYUS05154	52.16		
07/06	Debit PIN Purchase LOWE'S #1624 GARDEN CITY NYUS05152	99.85		10,168.25
07/07	ACH Electronic Credit BAGEL HUT INC NET=PAY		378.16	10,546.41
07/08	Pre-Authorized Transfer to Checking Plus	11.04		10,535.37
07/09	ACH Electronic Credit ACA INDUSTRI2894 PAYROLL		224.83	10,760.20
Total Subtracted/Added		3,612.77	2,608.94	

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.

Overdraft Protection		
As of	Source of Coverage	Amount
07/11	Checking Plus Line of Credit	\$735

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

SAVINGS ACTIVITY**Savings**

4990836621

Beginning Balance: \$5,005.24

Ending Balance: \$5,005.28

Date	Description	Amount Subtracted	Amount Added	Balance
07/09	Interest for 32 days, Annual Percentage Yield Earned 0.01%		0.04	5,005.28

LOANS ACTIVITY

Checking Plus Line of Credit

47291000

Credit Line: \$1,100.00
Available Credit: \$735.53
Previous Balance: \$375.51
New Balance: \$369.41

Payment Information

New Balance \$369.41
Minimum Payment Due \$11.01
Payment Due Date 08/09/21

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$11.01 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you obtain no additional advances and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimate total of ...
Only the minimum payment	4 years	\$492
\$13	3 years	\$461 (Savings = \$31)

If you would like information about credit counseling services, call 1-866-446-1826.

Transactions

Date	Description	Amount
07/08	Authorized Payment	11.04-
	Interest Charged	
07/11	Interest Charged	4.94
	Total Interest for this Period	4.94

2021 Totals Year-To-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$31.02

Payments were applied as:

Principal \$6.17
 Interest Charge \$4.87

Interest Charge Calculation

Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGED
From	Through				
06/10	07/11	32	15.25% (v)	\$369.87	\$4.94

(v) - variable rate. Your Annual Percentage Rate (APR) is the annual interest rate on your account.

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

Checking
Checking Plus Line of Credit
Savings

YOU CAN CALL:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TTY: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

FOR BILLING INQUIRIES:

For Billing Inquiries calling
or e-mailing will not preserve
your rights.

Citibank
PO Box 769004
San Antonio, TX 78245-9004

CREDIT BUREAU DISPUTES:

Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

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 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.

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.

LOANS**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.

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 in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

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 in the Customer Service Information section on your statement (Atin: 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.

Citibank is an Equal Housing Lender.



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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).

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)

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

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PAYMENT TICKET: CHECKING PLUS LINE OF CREDIT

You can make your payment by phone - call (888) CITIBANK
or at any Citibank branch, Citicard Banking Center, or by mail.
Send this stub and your payment to:

Total Owed: \$369.41

Total Minimum Payment: \$11.01

CHECKING PLUS LINE OF CREDIT
ACCOUNT NUMBER
47291000

Citibank, N.A.
PO Box 78003
Phoenix, AZ 85062-8003

Make checks payable to -
Citibank, N.A.
Your account will be credited
on the date payment is received.
There may be a delay before
your available credit line is
increased to reflect your
repayment. For your protection
do not mail cash.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

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