CITIBANK, N.A. 100 CITIBANK DRIVE SAN ANTONIO TX 78245-9966

Our Research Results

Account Ending 0528

02/13/2020

R-121131200212

IVA JURKOVIC 448 BLACK WALNUT DR ROCHESTER NY 14615

www.citibank.com

Dear IVA JURKOVIC,

Why We're Writing to You

Thank you for your inquiry on 02/12/2020 regarding your Checking account number ending in 0528. We have completed our research and the results are as follows:

What You Need to Know

Please be advised that we will not be able to place stop payment on Official checks in amount of \$1,000.00 and \$400.00 issued on 04/28/2017. The check was issued at the.

Branch: Hoboken

Address: 5 Marine View Plaza Hoboken, NJ 07030

If you wish to have the check re-credit, please visit the Branch where the check was issued to have a stop payment placed.

How to Contact Us

If you have any questions or would like to speak with a representative, Customer Service can be contacted 24 hours a day, 7 days a week at:

CitiPhone 1-888-248-4226 Spanish Language Calls 1-800-360-2484 Text Telephone Service (TDD) 1-800-945-0258 International Collect & Toll Free 1-210-677-0065

We appreciate your business with Citibank and look forward to serving all your future financial needs.

Sincerely,

Citibank Client Care

Calls are randomly monitored and recorded to ensure quality service.

Citibank Client Services provides customer account services for Citibank, N.A.

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Statement Period Apr 24 - May 22, 2017

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IVA JURKOVIC
JANJA SEDEJ JURKOVIC
20 NEWPORT PARKWAY # 601
JERSEY CITY NJ 07310-2302

COLLEGE STUDENT ACCOUNT AS OF MAY 22, 2017 Checking Balance Regular Checking \$545.10 Savings Balance Savings \$10,548.96 Total Checking and Savings at Citibank \$11,094.06 Amount Available Amount You Owe **Credit Cards** As of date Credit Line Citi Forward® 5/05/17 \$1,500.00 \$1,053.07 \$446.93 XXXXXXXXXXXX2747 Citi ThankYou® Preferred Card 5/11/17 \$2,000.00 \$2,000.00 \$0.00 XXXXXXXXXXXX0884 **Total Outstanding Credit Card Balance** \$446.93

SUGGESTIONS AND RECOMMENDATIONS

Effective July 23, 2017, you will no longer be able to make branch assisted Citibank® Global Transfers. The Citibank Global Transfer Service will still be available via Proprietary Citibank ATMs, Citibank Online and Citi Mobile®. Please refer to your Client Manual and Marketplace Addendum for complete details regarding your terms and conditions.

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 April in all of your qualifying accounts that you asked us to combine. 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.

Rates and Charges	Your Combined Balance Range \$7,500-\$9,999
Rates	Standard
Monthly Service Fee	None

HECH	SING ACTIVITY			
Regu	lar Checking			
91846	60528		ning Balance: g Balance:	\$190.0 \$545.1
Date	Description	Amount Subtracted	Amount Added	Balanc
04/24	Mobile Deposit		327.00	517.0
04/25 04/25	ACH Electronic Credit PAYPAL TRANSFER Debit Card Purchase 04/23 09:47p #8066 USPS.COM MOVER'S GUIDE 800-238-3150 TN 17114	1.00	50.00	
)4/25	Specialty Retail stores Debit Card Purchase 04/23 09:51p #8066 USPS COM MOVER'S GUIDE 800-238-3150 TN 17114	1.00		565.0
)4/27	Specialty Retail stores ACH Electronic Debit BEST BUY PAYMENT 122308960152194	4 1 50.00		515.0
	ACH Electronic Credit FXCM GLOBAL SERV DIRECT DEP		2,028.58	
)4/28	Cash Withdrawal 10:23a #8066 Teller 5 MARINE VIEWPLAZA HOBOKEN,NJ	10.00		
04/28	Cash Withdrawal 10:28a #8066	400.00		
04/28	Teller 5 MARINE VIEWPLAZA HOBOKEN,NJ Cash Withdrawal 10:23a #8066	1,000.00		1,133.6
05/01	Teller 5 MARINE VIEWPLAZA HOBOKEN,NJ Transfer From Savings 03:07p #8066 ONLINE Reference # 002635		100.00	
5/01	Debit PIN Purchase	1.67		
05/01	CVS/PHARMACY #00 00991-JERSEY CITY NJUS05159 Transfer to Bankcard 04/29 01:39p #8066 ONLINE Reference # 003377	518.33		713.6
)5/02	ACH Electronic Debit eBay Inc. PAYMENTS 3345A1763A41	3.10		710.5
	ACH Electronic Debit VENMO PAYMENT 506664894	20.00		
	ACH Electronic Debit COMENITY PAY VI WEB PYMT P171225637;			590.5 587.9
05/04	Debit PIN Purchase USPS PO 35967000 1 HANONEW YORK NYUS02194	2.59		507.8
	ACH Electronic Credit PAYPAL TRANSFER		1,350.00	1,937.9
)5/08	Debit PIN Purchase MORTN WILLMS NVY 105 RIJERSEY CITY NJUS05154	4.12		
)5/08	Debit Card Purchase 05/04 08:12a #8066 NETFLIX.COM NETFLIX.COM CA 17125 Phones, Cable & Utilities	10.68		
5/08	Check # 1350	150.00		1,773.1
	ACH Electronic Credit PAYPAL TRANSFER		200.00	.,
)5/09	Transfer From Savings 10:44a #8066 ONLINE Reference # 008578		2,200.00	4,173.1
5/10	ACH Electronic Debit PAYPAL INST XFER DUMASSONJA	27.00		
	ACH Electronic Debit PAYPAL INST XFER DAVEHUANG01	68.32		
05/10	Transfer to Bankcard 09:28p #8066 ONLINE Reference # 001869	500.00		
5/10	Check # 1352	2,950.00		627.8
	ACH Electronic Debit T-MOBILE HANDSET 3490871	[′] 74.19		553.6
	ACH Electronic Credit FXCM GLOBAL SERV DIRECT DEP	740.70	2,344.42	
	ACH Electronic Debit DISCOVER E-PAYMENT 2395 Transfer to Savings 05/13 11:10p #8066	740.78 1,000.00		
,	ONLINE Řeference # 006069	•		
	Check # 1351	20.00		1,137.2
05/16	Transfer to Bankcard 12:09p #8066 ONLINE Reference # 004377	542.50		594.7
05/17	Cash Withdrawal 11:42a #8066 Citibank ATM 476 BROADWAY, NEW YORK, NY	40.00		554.7
05/22	ACH Electronic Credit PAYPAL TRANSFER		40.34	
	ACH Electronic Debit BEST BUY PAYMENT 112330611157819	9 1 50.00		545.1
	Total Subtracted/Added	8,285.28	8,640.34	

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.

	GS A	

Savings

922250022		Beginning Balance: Ending Balance:		\$7,800.10 \$10,548.96	
Date	Description	Amount Subtracted	Amount Added	Balance	
04/25	Deposit Teller 111 WALL STREET, NY, NY		2,175.00	9,975.10	
05/01	Transfer to Checking 03:07p #8066 ONLINE Reference # 002635	100.00	,	9,875.10	
05/03	Deposit Teller 111 WALL STREET, NY, NY		1,260.00	11,135.10	
05/08	Fee for Money Order Purchased 5 MARINE VIEWPLAZA HOBOKE	5.00 EN,NJ			
05/08	Cash Withdrawal 05/06 01:00p #8066 Teller 5 MARINE VIEWPLAZA HOBOKEN,NJ	400.00		10,730.10	
05/09	Transfer to Checking 10:44a #8066 ONLINE Reference # 008578	2,200.00		8,530.10	
05/15	Transfer From Checking 05/13 11:10p #8066 ONLINE Reference # 006069		1,000.00		
05/15	Transfer to Bankcard 11:23a #8066 ONLINE Reference # 001944	562.16		8,967.94	
05/18	Transfer to Bankcard 07:01p #8066 ONLINE Reference # 008233	594.06		8,373.88	
05/22	Deposit 05:16p #8066 Citibank ATM 111 WALL STREET, NY, NY		2,175.00		
05/22	Interest for 29 days, Annual Percentage Yield Earned 0.01%		0.08	10,548.96	
	Total Subtracted/Added	3,861.22	6,610.08	*	

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CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings	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
Citi Forward®	800-950-5114 (TDD: 800-325-2865)	Citibank, N.A. P.O. Box 6500 Sioux Falls, SD 57117-6500
Citi ThankYou® Preferred Card	1-800-THANKYOU (TDD: 800-325-2865)	Citibank, N.A. P.O. Box 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.

Account 918460528 Page 4 of 4 Statement Period - Apr 24 - May 22, 2017

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. Telepione 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 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.

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. Advantage® is a registered service mark of American Airlines, Inc.

Citibank is an Equal Housing Lender.



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TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES

 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. 	Nui
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.	_
 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.	
5. Record Closing Balance here (as shown on statement).	
7. Add deposits or transfers you recorded which are not shown on this statement.	_
B. Total (6 and 7 above).	_
Enter Total "Checks and Other Withdrawals Outstanding"(from right).	Sur
BALANCE (8 less 9 should equal your checkbook balance).	

Checks and Other Withdrawals Outstanding	
(Made by you but not yet in	dicated as paid on your statement)
ber or Date	Amount

Sum of check charges on or above if applicable	
Total	