

Citibank Client Services 013  
PO Box 6201  
Sioux Falls, SD 57117-6201

010/R1/04F013

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CITIBANK, N. A.  
**Account**  
**40020886772**

**Statement Period**  
**Feb 1 - Feb 28, 2019**

MR JIANBO LI  
LINFANG WU  
2 GREENRIDGE  
CHAPPAQUA NY

10514-1303

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## CITIBANK ACCOUNT AS OF FEBRUARY 28, 2019

### Relationship Summary:

<b>Checking</b>	<b>\$100,573.93</b>
<b>Savings</b>	<b>\$568.73</b>
<b>Investments (not FDIC Insured)</b>	----
<b>Loans</b>	----
<b>Credit Cards</b>	<b>\$5,525.25</b>

You're invited to apply for a Citibank® Personal Loan. A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt. With a Citi Personal Loan, you'll get a fixed rate and payment without any surprises. Visit your nearest Citibank branch, call 1-888-919-3284 or sign in to [citi.com/personalloans](http://citi.com/personalloans) to apply.

<b>Checking</b>	<b>Balance</b>
Interest Checking	\$100,573.93
<b>Savings</b>	<b>Balance</b>
Savings	\$568.65
Ultimate Savings Account (USA)	\$0.08

**Total Checking and Savings at Citibank** **\$101,142.66**

<b>Credit Cards</b>	<b>As of date</b>	<b>Credit Line</b>	<b>Amount Available</b>	<b>Amount You Owe</b>
Costco Anywhere Visa® Card by Citi XXXXXXXXXXXX3836	2/25/19	\$9,500.00	\$9,282.05	\$217.95
Costco Anywhere Visa® Card by Citi XXXXXXXXXXXX8584	2/21/19	\$13,000.00	\$11,602.29	\$1,397.71
Citi Double® Cash Card XXXXXXXXXXXX3344	2/19/19	\$12,000.00	\$8,090.41	\$3,909.59

**Total Outstanding Credit Card Balance** **\$5,525.25**

## SUGGESTIONS AND RECOMMENDATIONS

Share the benefits of Citi.  
Refer Friends and Family and Earn Cash Rewards.  
Talk with your Personal Banker about how to earn a cash bonus with our Member-Get-Member program when your referral opens an eligible Citibank checking account. Enrollment required.

**CITIBANK ACCOUNT PACKAGE FEES**

When determining your fees for this statement period, Citibank considered your combined average monthly balances during the prior month 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.

\*The Monthly Service Fee and non-Citibank ATM fees are waived with \$10,000 or more in combined average monthly balances from deposits, retirement accounts, and investments.

Fees*	Your Combined Balance Range \$25,000-\$49,999
Monthly Service Fee	None

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****Interest Checking****40020886772****Beginning Balance:** \$69,973.62  
**Ending Balance:** \$100,573.93

Date	Description	Amount Subtracted	Amount Added	Balance
02/05	ACH Electronic Debit FID BKG SVC LLC MONEYLINE	30,000.00		39,973.62
02/06	ACH Electronic Credit MERRILL LYNCH FUNDS TRFR		20,000.00	59,973.62
02/08	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,916.13		58,057.49
02/11	Transfer From Ult Savings 04:50p #0296 ONLINE Reference # 001303		10,108.89	
02/11	ACH Electronic Debit WELLS FARGO IFI DDA TO DDA F205RXQWTV	10,000.00		
02/11	Cash Withdrawal 02/09 11:31a #6964 Citibank ATM 80 S GREELEY AVE, CHPQUA, NY	40.00		
02/11	Cash Withdrawal 02/09 11:30a #6964 Citibank ATM 80 S GREELEY AVE, CHPQUA, NY	100.00		58,026.38
02/12	ACH Electronic Credit MERRILL LYNCH FUNDS TRFR		0.00	
02/12	ACH Electronic Credit MERRILL LYNCH FUNDS TRFR		15,270.00	
02/12	ACH Electronic Debit MERRILL LYNCH FUNDS TRFR	0.00		73,296.38
02/13	ACH Electronic Credit CITICARDS CASH REWARD		79.04	
02/13	ACH Electronic Debit FID BKG SVC LLC MONEYLINE	20,000.00		53,375.42
02/14	Cash Withdrawal 07:11p #6964 Citibank ATM 80 S GREELEY AVE, CHPQUA, NY	100.00		53,275.42
02/15	ACH Electronic Credit COMMUTER BENEFIT		260.00	
02/15	ACH Electronic Credit Bloomberg LP PAYROLL		6,503.35	
02/15	Transfer to Bankcard 06:07a #0296 ONLINE Reference # 010133	623.03		
02/15	Transfer to MasterCard 06:08a #0296 ONLINE Reference # 010132	2,338.43		57,077.31
02/19	Cash Withdrawal 02/18 11:32p #6964 Citibank ATM 80 S GREELEY AVE, CHPQUA, NY	200.00		56,877.31
02/20	ACH Electronic Credit PAYPAL TRANSFER		2,700.00	
02/20	Transfer to Bankcard 06:04a #6964 ONLINE Reference # 010025	386.00		59,191.31
02/25	ACH Electronic Debit CON ED OF NY INTELL CK	99.21		59,092.10
02/26	ACH Electronic Debit AMERICAN EXPR ACH PMT A7526	246.21		58,845.89
02/28	ACH Electronic Credit Bloomberg LP PAYROLL		6,827.20	
02/28	ACH Electronic Credit Bloomberg LP PAYROLL		34,900.37	
02/28	Interest for 28 days, Annual Percentage Yield Earned 0.01%		0.47	100,573.93
<b>Total Subtracted/Added</b>		<b>66,049.01</b>	<b>96,649.32</b>	

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.

**SAVINGS ACTIVITY****Savings**

<b>42008543656</b>	<b>Beginning Balance:</b>	\$568.65
	<b>Ending Balance:</b>	\$568.65

**Ultimate Savings Account (USA)**

<b>40048334565</b>	<b>Beginning Balance:</b>	\$10,108.89
	<b>Ending Balance:</b>	\$0.08

Date	Description	Amount Subtracted	Amount Added	Balance
02/11	Transfer to Checking 04:50p #0296 ONLINE Reference # 001303	10,108.89		0.00
02/28	Interest for 28 days, Annual Percentage Yield Earned 0.03%		0.08	0.08
	<b>Total Subtracted/Added</b>	<b>10,108.89</b>	<b>0.08</b>	

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

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

Checking  
Savings  
Savings / Money Market

**YOU CAN CALL\*:**

888-248-4226  
(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 Double® Cash Card**

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

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

**Costco Anywhere Visa® Card by Citi**

855-378-6467  
(TDD: 866-210-0617)

Citibank  
P.O. Box 790046  
St. Louis, MO 63179-0046

\* To ensure quality service, calls are randomly monitored.

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**

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.

## CREDIT CARDS

**Citibank is an Equal Housing Lender.**



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.

**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).

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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).		
<b>BALANCE</b> (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)

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