

Citibank Client Services 013  
PO Box 769013  
San Antonio, TX 78245-9013

010/R1/04F013

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CITIBANK, N. A.  
**Account**  
**40056876309**

KYLE DONGEUN SHIN  
346 WINDINGWOOD RD  
MOUNTAIN VIEW CA

94040-4754

**Statement Period**  
**Jan 4 - Jan 31, 2016**

Page 1 of 4

#### BASIC BANKING ACCOUNT AS OF JANUARY 31, 2016

##### Relationship Summary:

<b>Checking</b>	<b>\$5,664.25</b>
<b>Savings</b>	-----
<b>Investments (not FDIC Insured)</b>	-----
<b>Loans</b>	-----
<b>Credit Cards</b>	<b>\$2,106.57</b>

				<b>Balance</b>
<b>Checking</b>				
Regular Checking				\$5,664.25
<b>Credit Cards</b>	<b>As of date</b>	<b>Credit Line</b>	<b>Amount Available</b>	<b>Amount You Owe</b>
Citi® Diamond Preferred® 5424181125841648	1/12/16	\$1,200.00	\$5.79-	\$1,205.79
Citi ThankYou® Preferred Card 5424181112721001	1/14/16	\$900.00	\$0.78-	\$900.78
<b>Total Outstanding Credit Card Balance</b>				<b>\$2,106.57</b>

#### SUGGESTIONS AND RECOMMENDATIONS

Tax Statements are now available online if you earned \$10 or more in interest. Look for the Tax Documents tab under the Account Management section at citi.com.

Statement Period - Jan 4 - Jan 31, 2016

**BASIC BANKING PACKAGE CHARGES**

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	\$12.00
Fee for non-Citibank ATM transaction	\$2.50	1 @ \$2.50 = \$2.50

\*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

\*\* 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

**CHECKING ACTIVITY****Regular Checking****40056876309****Beginning Balance:** \$13.24**Ending Balance:** \$5,664.25

Date	Description	Amount Subtracted	Amount Added	Balance
01/04	Fee - Service Charge	12.00		1.24
01/07	Deposit 05:32p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		10.00	
01/07	Transfer to MasterCard 05:32p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA	9.05		2.19
01/08	ACH Electronic Debit Pacific Gas & El RETRY PYMT	73.00		70.81-
01/11	Deposit on 01/10 <sup>1</sup> 10:30p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		200.00	
01/11	Transfer on 01/10 <sup>1</sup> to MasterCard 10:30p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA	30.61		98.58
01/13	Cash Withdrawal 01:09a #1901 ATM 1951 OLD MIDDLEFIELD WAMOUNTAIN VIEWCAUS021	80.00		18.58
01/19	Deposit on 01/18 <sup>1</sup> 06:43p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		470.00	
01/19	Deposit 11:27a #1901 Citibank ATM 130 MAIN ST, LOS ALTOS, CA		500.00	
01/19	Cash Withdrawal 12:32a #1901 ATM 1951 OLD MIDDLEFIELD WAMOUNTAIN VIEWCAUS021	400.00		
01/19	Debit PIN Purchase 11:40a #1901 WHOLEFDS LAT 101 4800 ELos Altos CAUS02154	16.07		
01/19	Debit PIN Purchase 12:35a #1901 7-ELEVEN MOUNTAIN VIEWCAUS02155	6.43		566.08
01/20	ACH Electronic Debit BK OF AMER VI/MC ONLINE PMT CKF718060697POS	25.00		
01/20	ACH Electronic Debit OAKTREE COMMONS DIR DEBIT	282.20		258.88
01/21	Debit Card Purchase 01/19 12:55a #1901 EPIC BAR SAN JOSE CA 16020 Restaurant/Bar	8.05		
01/21	Debit Card Purchase 01/19 01:11a #1901 EPIC BAR SAN JOSE CA 16020 Restaurant/Bar	8.05		242.78
01/25	ACH Electronic Debit CAPITAL ONE Online Pmt 000001805017283	148.00		94.78
01/26	Debit Card Purchase 01/21 02:57p #1901 SILICON VALLEY VALER MOUNTAIN VIEW CA 16023 Autos (rental, service, gas)	12.29		82.49
01/28	Deposit 12:25a #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		100.00	
01/28	Deposit 12:26a #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		500.00	
01/28	Debit PIN Purchase 02:34p #1901 CA DMV SAN JOSE FO 516 SAN JOSE CAUS80193	226.00		
01/28	Cash Withdrawal 02:13p #1901 Non Citi ATM 100 W. ALMA ST. SAN JOSE CAUS021	202.25		

**CHECKING ACTIVITY****Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
01/28	Debit PIN Purchase 08:29p #1901 SAFEWAY STORE 2948 Mountain ViewCAUS02154	7.74		246.50
01/29	Deposit on 01/28 <sup>1</sup> 11:57p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		100.00	
01/29	Deposit 11:16a #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		320.00	
01/29	Deposit on 01/28 <sup>1</sup> 11:56p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		1,300.00	
01/29	Deposit on 01/28 <sup>1</sup> 11:55p #1901 Citibank ATM 608 SN ANTONIO, MNTN VIEW, CA		3,700.00	
01/29	Debit Card Purchase 01/27 09:40p #1901 STARBUCKS #00618 MOUNT Mountain View CA 16028 Restaurant/Bar	2.25		5,664.25
<b>Total Subtracted/Added</b>		<b>1,548.99</b>	<b>7,200.00</b>	

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

<sup>1</sup> Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

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

Checking

**YOU CAN CALL\*:**

800-756-7047  
(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® Diamond Preferred®

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  
Sioux Falls, SD 57117-6500

\* 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.**



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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).

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).		
<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)

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