

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

010/R1/04F013

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CITIBANK, N. A.
Account
42018703456

Statement Period
Jan 6 - Feb 7, 2016

KEYUR MAHESHBHAI PATEL
4950 STEVENSON BLVD # 125
FREMONT CA 94538-2569

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COLLEGE STUDENT ACCOUNT AS OF FEBRUARY 7, 2016

Checking	Balance
Regular Checking	\$1,105.70

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.

SUGGESTIONS AND RECOMMENDATIONS

Effective February 1, 2016, due to regulatory requirements in India, the CGT service to India will only be supported for transfers to Non-Resident Indian (NRI) accounts. For CGTs to Citi India, we recommend that you first confirm with your beneficiary whether the beneficiary account is a NRI account. If it is not a NRI account, you can utilize our wire transfer service funds to that account.*

*Please refer to your Client Manual and Marketplace Addendum for information regarding the fees and other terms that apply to our wire transfer service.

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 January in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$0-\$1,499
Monthly Service Charge	Standard
	None

CHECKING ACTIVITY

Regular Checking

42018703456

Beginning Balance: \$0.00
Ending Balance: \$1,105.70

Date	Description	Amount Subtracted	Amount Added	Balance
01/06	Deposit Teller		900.00	900.00
01/11	Debit Card Purchase 01/07 11:35a #6233 GREYHOUND LINES 8960 SAN JOSE CA 16008 Misc Transportation	1.25		
01/11	Debit PIN Purchase 01/09 09:19p #6233 DOLLARTREE #4437 FULLERTON CAUS02153	13.80		884.95

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
01/12	Debit Card Purchase 01/08 03:18p #6233 SIX FLAGS MAGIC MOUNTA VALENCIA CA 16011 Recreational Services	38.49		846.46
01/13	Debit PIN Purchase 12:38p #6233 WALGREENS 5 S 1ST ST SAN JOSE CAUS02159	6.41		840.05
01/14	Debit PIN Purchase 05:13p #6233 7-ELEVEN FREMONT CAUS02155	6.02		834.03
01/15	Citibank Global Transfer #0005262258409982643 CITIBANK ONLINE RAHI BHARATBHAI PATEL	100.00		
01/15	Debit Card Purchase 01/13 06:14p #6233 STARBUCKS #05527 SAN J San Jose CA 16014 Restaurant/Bar	4.25		729.78
01/19	Debit Card Purchase 01/14 06:23p #6233 VTA LIGHT RAIL TVM SAN JOSE CA 16015 Misc Transportation	2.00		
01/19	Cash Withdrawal on 01/16 04:32a #6233 Non Citi ATM 1887 MATRIX BLVD. SAN JOSE CAUS021	203.00		
01/19	Debit PIN Purchase 06:06p #6233 DOWNTOWN SAN JOSE GROCESAN JOSE CAUS02154	15.51		
01/19	Debit PIN Purchase 01/17 12:40p #6233 SHELL Service Station SAN JOSE CAUS02155	5.98		503.29
01/20	Debit Card Purchase 01/15 01:08a #6233 GRANDE PIZZERIA SAN JOSE CA 16016 Restaurant/Bar	20.16		
01/20	Debit Card Purchase 01/16 03:20a #6233 CAPERS LOFT, LLC. CAMPBELL CA 16018 Restaurant/Bar	14.00		
01/20	Debit Card Purchase 01/16 05:50p #6233 LYFT *RIDE SAT 2PM 8552800278 CA 16018 Misc Transportation	10.21		458.92
01/21	Deposit Teller		200.00	
01/21	Citibank Global Transfer #0005262258400021573 CITIBANK ONLINE DEVANDRA RAJU	415.46		
01/21	Debit Card Purchase 01/19 11:56p #6233 4TH ST. PIZZA CO SAN JOSE CA 16020 Restaurant/Bar	24.00		
01/21	Debit Card Purchase 01/20 02:09a #6233 CHEVRON 0094259 SAN JOSE CA 16020 Autos (rental, service, gas)	6.91		212.55
01/25	Cash Withdrawal on 01/23 10:34a #6233 Non Citi ATM 2500 E 2ND STREET RENO NVUS051	163.50		
01/25	Debit PIN Purchase 01/23 08:45p #6233 AKS IN & OUT MINI SAN JOSE CAUS05154	6.51		42.54
01/26	Debit Card Purchase 01/23 12:50a #6233 BUTTERFLY BAR/CASCADE 800-648-9270 NV 16023 Restaurant/Bar	10.50		
01/26	Debit Card Purchase 01/25 01:13a #6233 CHEERLITRE LIQUORS MILPITAS CA 16025 Food & Beverages	10.38		
01/26	Debit Card Purchase 01/23 09:22p #6233 UBER TECHNOLOGIES INC 8665761039 CA 16025 Misc Transportation	5.35		
01/26	Debit Card Purchase 01/23 05:06a #6233 UBER TECHNOLOGIES INC 8665761039 CA 16025 Misc Transportation	5.00		
01/26	Debit Card Purchase 01/24 06:24p #6233 76 72593486 FREMONT CA 16025 Autos (rental, service, gas)	1.49		9.82
01/28	Debit PIN Purchase 10:07a #6233 WALGREENS 5 S 1ST ST SAN JOSE CAUS02159	6.41		
01/28	Debit PIN Purchase 02:25p #6233 7-ELEVEN FREMONT CAUS02155	1.55		1.86
02/01	Deposit on 01/30 04:00p #6233 Citibank ATM 10 ALMADEN BL, SAN JOSE, CA		300.00	
02/01	Debit PIN Purchase 09:55p #6233 Wal-Mart Store FREMONT CAUS80153	70.30		
02/01	Debit PIN Purchase 01/30 08:16p #6233 AKS IN & OUT MINI SAN JOSE CAUS05154	6.51		225.05
02/02	Incoming Wire Transfer WIRE FROM PATEL KEYUR MAHESHBHAI		1,500.00	
02/02	Citibank Global Transfer #0005262258404461016 CITIBANK ONLINE RAHI BHARATBHAI PATEL	227.30		
02/02	Citibank Global Transfer #0005262258404453932 CITIBANK ONLINE SARANG	30.00		

CHECKING ACTIVITY**Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
02/02	Citibank Global Transfer #0005262258404453968 CITIBANK ONLINE DEVANDRA RAJU	14.18		
02/02	Debit Card Purchase 01/31 09:34p #6233 VTA LIGHT RAIL TVM SAN JOSE CA 16032 Misc Transportation	2.00		
02/02	Debit PIN Purchase 10:17p #6233 GROCERY OUTLET FREMONT FREMONT CAUS02154	6.56		
02/02	Debit PIN Purchase 10:02p #6233 DOLLAR TREE #01846 494 FREMONT CAUS02153	2.19		1,442.82
02/03	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	15.00		
02/03	Cash Withdrawal 05:08p #6233 ATM 39989 FARWELL DR FREMONT CAUS021	320.00		1,107.82
02/04	Debit PIN Purchase 02:28p #6233 7-ELEVEN FREMONT CAUS02155	2.12		1,105.70
Total Subtracted/Added		1,794.30	2,900.00	

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

¹ 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

* 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.

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.

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.

