

# Simplified Banking Fact Sheet

Use this simple guide to learn more about your new banking Relationship Tier. For additional details, please view your **Consumer Deposit Account Agreement**.

Fees and services are subject to change.

Monthly Service Fee and Non-Citi ATM Fee Chart<sup>1</sup>

Description	Standard Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking <sup>3</sup>	\$15	\$2.50	Enhanced Direct Deposit of \$250 or more	Yes	Yes
Access Checking <sup>3</sup>	\$5	\$2.50	Enhanced Direct Deposit <sup>2</sup> of \$250 or more  <b>Important:</b> Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings <sup>3</sup>	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes
Citi Miles Ahead Savings	\$0	\$0	N/A	N/A	N/A
Court Ordered Money Market	\$0	\$0	N/A	N/A	N/A

A Monthly Service Fee (MSF) is the amount you pay each calendar month starting from the first day you open your account to maintain and service your Checking account or Savings account at Citibank. You will not see a MSF debited from your account(s) during your first four Statement Periods because the same fee waiver that applies during the month of account opening will be applied three more times to cover the following three full calendar months. **Important Note:** Calendar months may not match your Statement Period. Please remember to review the "Account Fees and Charges" section when you receive your fourth account statement for information about any incurred MSF(s) or other applicable waivers that will apply for the subsequent Statement Period.

## Promotional Rate Feature for New Citi Savings accounts

Please refer to the Rate Sheet provided at account opening for the Promotional Rate Period, Maximum Interest Earned, and Minimum Balance. Please refer to section 5.4.6 Rate Information and Interest Calculation for Savings accounts for additional APY and interest rate information.

## Description

New Citi Savings accounts opened in a branch, on Citi Online or through the Citi Mobile App during an Offer Period ("New Citi Savings" account) will receive a "Promotional Rate" up to the end of the Promotional Rate Period if Required Activities are fulfilled. Applicants must 1) apply in a physical branch location (or with an employee in a physical branch

by phone – including video calls) or 2) use a residential address in one of the following locations when applying to open a New Citi Savings account on Citi Online or the Citi Mobile App: California, Connecticut, the District of Columbia, Maryland, Nevada, New Jersey, New York, Virginia, and select markets in Florida and Illinois. New Citi Savings accounts opened by any means other than those described will not be eligible for the Promotional Rate.

### Required Activities

So long as the New-to-Citibank Funds does not pre-date the opening of the New Citi Savings account, you can deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate.

If you plan on depositing New-to-Citibank Funds in checking BEFORE transferring to your Citi Savings account for the Promotional Rate, please make sure your accounts are linked. Contact us if you have questions or to link your accounts.

During the Promotional Rate Period after opening your New Citi Savings account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account. Please understand if your On Deposit balance drops below the Minimum Balance for even one day during the Promotional Rate Period, or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional “Standard” Interest Rate. Once the Promotional Interest Rate expires, it cannot be reinstated.

## Relationship Tiers

**Customers who meet sustained Balance Range requirements can join Relationship Tiers from Citi Priority, Citigold® and Citigold® Private Client that offer enhanced features and benefits.**

	Citi Priority	Citigold®	Citigold® Private Client
Balance Range to attain Relationship Tiers	\$30,000 – \$199,999.99	\$200,000 – \$999,999.99	\$1,000,000 or more
Balance Range to maintain Relationship Tiers	\$30,000 – \$199,999.99	\$180,000 – \$999,999.99	\$800,000 or more
Consumer Eligible Deposit and Investment (EDI) Accounts	EDI Deposit Accounts	Regular Checking, Access Checking, Citi Accelerate Savings, Citi Savings, Citi Miles Ahead Savings, Citibank Savings Plus, Certificates of Deposit	
	EDI Retirement Accounts	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs	
	EDI Investment Accounts <sup>4</sup>	Investments in your Linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>5</sup> and annuity positions shown on linked CGMI Account Statements <sup>6</sup>	
	The following accounts are excluded from EDI accounts: accounts owned by Estates, COMMA accounts, Collateral Holding accounts, Secured CD accounts, certain personal investment companies, accounts in a money purchase plan or profit sharing plan, accounts in a tax-qualified education savings plan, and accounts opened through Citi Global Wealth at Work <sup>7</sup> , Citi Private Bank <sup>7</sup> , and International Personal Bank <sup>7</sup> .  Investment accounts may be subject to further terms and requirements with CGMI.		
INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE			

<b>Simplified Banking Linking</b>	With simplified banking, your consumer Eligible Deposit and Investment (EDI) accounts will be linked to create one Combined Average Monthly Balance (CAMB) to determine your eligibility for Relationship Tiers.		
<b>Combined Average Monthly Balance (CAMB)</b>	<p>Your Combined Average Monthly Balance (CAMB) is the total of the End of Day Available Now balances for all your EDI account(s) in a calendar month divided by the number of days in that month. Your CAMB is based on the calendar month, which may be different than your Statement Period. You must be the owner (or beneficial owner) of an EDI account for the account to contribute toward your CAMB. Your individual Account Statement will show your current monthly Relationship Tier, your 3-month CAMB Balance Range history and your 3-month Relationship Tier history as of the date of the Account Statement. The EDI accounts contributing to the CAMB range displayed on your Account Statement(s) may not appear on one Account statement. Some accounts appearing on an Account Statement are not EDI accounts. <b>On statements, Joint Account owners will see the highest balance CAMB range and highest Relationship Tier including information about other Joint Account owners.</b></p> <p>Entities share CAMB with other accounts under the same title. EDI accounts with the same Tax Identification Number as consumers, including those owned by revocable and irrevocable trusts, may be included in CAMB.</p> <p>CD account and IRA account customers with no other deposit accounts do not receive Account Statements and will be notified about their Relationship Tier by separate communication. CD account and IRA account customers can contact Citibank at any time to learn their current monthly Relationship Tier, their 3-month CAMB range history, and their 3-month Relationship Tier history.</p>		
<b>Family Links</b>	<p>If you join Family Linking, your CAMB will include EDI accounts you own, along with those of your immediate family members who live with you. Once you've set up Family Linking, you'll be able to view the CAMB range for your Family Link each month on your Account Statements.</p> <p>For more information on Family Links and a definition on Immediate Family, please refer to section 2 <i>Simplified banking</i> in the <i>Consumer Deposit Account Agreement</i>.</p>		
<b>New to Relationship Customers</b>	Only customers who did not own a Citibank Checking, Savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) can choose their Relationship Tier when opening their new EDI account.		
<b>Re-Tiering</b>	<p>For New to Relationship customers, CAMB review for Re-Tiering will begin in the first full month after account opening, but it takes three months of sustained Balance Ranges for a Re-Tiering change.</p> <p>Relationship Tiers for existing customers can change in any month. Your CAMB will be reviewed each calendar month in comparison to Relationship Tier Balance Range requirements, but it takes three months of sustained Balance Ranges for a Re-Tiering change.</p> <table data-bbox="371 1564 1377 1766"> <tr> <td data-bbox="371 1564 841 1766"> <b>If you increase your balances:</b>             If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be "Re-Tiered Up".         </td><td data-bbox="935 1564 1377 1766"> <b>If you decrease your balances:</b>             If your CAMB drops below your Relationship Tier's minimum Balance Range for three consecutive calendar months, you'll automatically be "Re-Tiered Out".         </td></tr> </table> <p>For more information on Re-Tiering please refer to section 3.2 <i>What is Re-Tiering</i> in the <i>Consumer Deposit Account Agreement</i>.</p>	<b>If you increase your balances:</b>  If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be "Re-Tiered Up".	<b>If you decrease your balances:</b>  If your CAMB drops below your Relationship Tier's minimum Balance Range for three consecutive calendar months, you'll automatically be "Re-Tiered Out".
<b>If you increase your balances:</b>  If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be "Re-Tiered Up".	<b>If you decrease your balances:</b>  If your CAMB drops below your Relationship Tier's minimum Balance Range for three consecutive calendar months, you'll automatically be "Re-Tiered Out".		

<b>Tier Acceleration</b>	You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. Enrollment is required. To enroll please go to <a href="https://citi.com">citi.com</a> or the Citi Mobile App or speak to a banker in a branch or on the phone. For three months after enrollment, Citi will review your “End of Day” balances on the last Business Day of the month across all EDI accounts you own (“EOD Balance”). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD Balances meet the Balance Range for the same or a higher Relationship Tier on the last Business Day on one or more eligible months, you will maintain or join Relationship Tier on the first day of the next calendar month. Tier Acceleration enrollment expires after 3 consecutive months. There are no restrictions on the number of times an existing customer can enroll in Tier Acceleration.
<b>Account Statements</b>	Simplified banking customers who own multiple deposit accounts also may receive one Account Statement as explained in section 4 <i>Account Statements</i> in the <i>Consumer Deposit Account Agreement</i> .
<b>Minimum Deposit</b>	<p>There is no minimum opening deposit required to open a Checking account or Savings account at Citibank; however, your balance may affect your Relationship Tier, whether your account remains open, and the fees associated with your account. Please refer to Monthly Service Fee and Non-Citi ATM Fee Chart.</p> <ul style="list-style-type: none"> <li>•Accounts with zero balances are subject to closure after 90 days.</li> <li>•Minimum CAMB Balance Ranges in deposit EDI accounts are required to maintain Relationship Tiers.</li> <li>•The minimum balance required to open a Certificate of Deposit account is \$500. The minimum balance required to open a CD in an IRA is \$250. No additional deposits are permitted during a CD term. CDs will automatically be closed after 20 consecutive calendars days with a zero balance. There is no separate monthly service fee for a CD.<sup>8</sup></li> </ul>
<b>Member FDIC</b>	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000, per depositor, for each account ownership category. For more information visit <a href="https://www.fdic.gov/">https://www.fdic.gov/</a>

## Transaction Processing, Overdrafts, and Funds Availability

### Transaction Processing Order

<b>First</b>	Deposits made before the cut-off time are added to your account balance.
<b>Second</b>	Fees for services we provide.
<b>Third</b>	Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.
<b>Fourth</b>	Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

## Overdraft Protection Transfer Services

<b>No Overdraft Fees</b>	<p>While Citibank will not charge you an overdraft fee, Citibank encourages its customers to consider the impact of overdrawing an account. The ability to overdraw your account may be limited. An overdrawn account has a negative balance. An account can become overdrawn when a Transaction Item is deducted from your account and causes your account to have a negative balance or increases the amount by which your account is negative. In the event of insufficient funds to pay one or more Transaction Items from your Available Now Balance, in our sole discretion we may return ("Returned Item") or pay ("Overdraft") one or more Transaction Items. We may discontinue permitting Overdrafts without cause or notice to you.</p> <p>You may deposit checks into your account that are returned, regardless of whether or not your account is overdrawn. In addition, Access Checking accounts are designed so that Transaction Items that cause an overdraft will not be authorized.</p>
<b>Safety Check</b>	Safety Check covers overdrafts by transferring funds from your linked Money Market or Savings account. Safety Check is not available for Access Checking.
<b>Checking Plus® (variable rate) Line of Credit</b>	<p>Upon application and subject to credit approval, a Checking Plus (variable rate) Line of Credit provides overdraft protection when linked to a Regular Checking account.</p> <p>Checking Plus (variable rate) Line of Credit is not available for Access Checking accounts.</p>

## Funds Availability

*If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$225 of your deposit will be made available the next Business Day after the Business Day of Deposit. If your deposit is not made directly with a teller, or if we decide to place a longer delay on your deposit after you have left the branch, we will mail you the notice by the next Business Day.*

<b>Cash Deposit with Teller</b>	Generally available immediately on the same Business Day of deposit.
<b>Cash Deposit at ATM</b>	Generally available immediately, but no later than the next Business Day after the Business Day of deposit.
<b>Check Deposit with Teller</b>	Generally available no later than the next Business Day after the Business Day of deposit.
<b>Direct Deposit</b>	Available same Business Day of deposit.
<b>Wire Transfer</b>	Available same Business Day of deposit.
<b>Check Deposits at Proprietary Citibank ATMs</b>	Generally available no later than the next Business Day after the Business Day of deposit.
<b>Check Deposits made via the Mobile Check Deposit Service</b>	Funds from check deposits you make using the Mobile Check Deposit service is subject to the funds availability policy set forth in the User Agreement governing that service. Please refer to that Agreement for a description of the policy.

 A "Business Day" is any day of the week that is not a Saturday, Sunday, or bank holiday. The end of "Business Day" is posted at each branch and will vary by location.

## Footnotes

- <sup>1</sup> Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product, please view your Consumer Deposit Account Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.
- <sup>2</sup> An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.
- <sup>3</sup> Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are not charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.
- <sup>4</sup> Offered through Citigroup Global Markets Inc. (CGMI)
- <sup>5</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.
- <sup>6</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.
- <sup>7</sup> Banking products and services are provided by Citibank, N.A. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (CGMI), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.
- <sup>8</sup> A substantial penalty will apply for early withdrawals or principal; however, an early withdrawal penalty does not apply to withdrawals from a No Penalty CD beginning on the 7th day after the deposit into your new CD has been fully collected. Please refer to sections 5.5 Certificates of Deposit and 5.6 IRA Accounts in the Consumer Deposit Account Agreement.

### Make the Most of Your Citibank Relationship

- Mobile and online banking options to help you control your finances wherever you are
- Set up free Online Bill Payment to save on postage and avoid ordering checks
- Direct deposit of your paycheck or other checks to save on trips to a branch
- Set up Auto Save to help you conveniently save money
- Sign up for our free Mobile Check Deposit service and deposit to your account using your mobile phone
- Use Citi Financial Tools to manage your budget

### We're Here to Help

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|--|---|
| <b>Phone</b><br>1-888-CITIBANK<br>(1-888-248-4226)           | <b>Mobile</b><br>Mobile app on appstore   |
| <b>TTY</b><br>For TTY: We accept 711 or other Relay Service. | <b>Online</b><br>Visit <a href="https://citibank.com">citibank.com</a><br>Via twitter @Askciti<br>Via secure chat |
|  | <b>or visit your nearest local branch</b>   |

**For more information about other available banking products and services you can visit us online at [www.citibank.com](https://www.citibank.com), contact us by phone at 1-888-CITIBANK, or stop by any U.S. Citibank branch.**

This is a summary of certain fees and features of your account. For more complete information about your account, please see your *Consumer Deposit Account Agreement*. Terms, conditions and fees for accounts, products, programs and services are subject to change.

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