

Client Manual — Consumer Accounts

U.S. Markets

Effective September 7, 2023

Welcome to Citibank and thank you for choosing us for your banking needs.

This manual contains some important information you should know about your deposit relationship with Citibank. It is an agreement between you and us. From Account Transactions to Electronic Banking and beyond, we want you to understand how our products and services work, as well as to understand some of the important responsibilities that exist — yours and ours.

Some of these responsibilities are the same for every customer, no matter where you live. Others are different based on specific state laws. Some are described in additional agreements. Together, these documents provide basic terms and conditions of our deposit relationship.

This manual also contains an arbitration provision that covers all disputes between us.

Please review this Client Manual thoroughly — and keep it for future reference. And if you have any questions, or need additional copies, please call us anytime at 1-888-CITIBANK or Text Telephone (TTY): We accept 711 or other Relay Service, visit your local branch or use the search function on [citi.com](https://www.citi.com).



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Contact Us

CitiPhone Banking®

Toll-Free (within the U.S.):
1-888-CITIBANK

To call collect from outside the U.S.:
1-210-677-0065

**For the speech and hearing impaired
call our Text Telephone (TTY):**

We accept 711 or other Relay Service

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

Other Customer Service Telephone Numbers *

Citibank® Online:

1-800-374-9700

citibankonline.com

**Contact your Financial Advisor or
Citi Personal Wealth Management:**

1-800-846-5200

Text Telephone (TTY):

We accept 711 or other Relay Service

Retirement Plan Services:

1-800-695-5911

Text Telephone (TTY):

We accept 711 or other Relay Service

**Citigold® Customer Service with linked
Citi Personal Wealth Management Investment
Accounts or for relationships which do not contain
a linked Citi Personal Wealth Management
Investment account:**

1-888-CITIGOLD (1-888-248-4465)

Citi Priority Main Customer Service

1-888-275-2484

Citi Priority Collect Number

1-210-677-3780

Citibank® MasterCard® or Visa®

1-800-950-5114

Footnote:

* To ensure quality service, calls are randomly monitored and may be recorded.

General Terms — Consumer Use Acknowledgment

When you open a Citibank consumer deposit account, you are agreeing that your account will be governed by this *Client Manual* (sometimes referred to as “Manual”) and any and all accompanying Marketplace Addenda (sometimes referred to as “Addendum”). Together, the Manual and Addendum are referred to as “Agreement,” which contain important terms and conditions, details, rules and procedures applicable to each of your accounts. You agree not to use any consumer account for business purposes. Not all products and services described herein may be available to customers of Citi Private Bank, and International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages. These customers may receive other or additional specific terms and conditions.

Unless otherwise expressly agreed in writing, our relationship with you will be that of debtor and creditor. That is, we owe you the amount of your deposit. No fiduciary, quasi-fiduciary or other special relationship exists between you and us. We owe you a duty of ordinary care. Any internal policies or procedures that we may maintain in excess of reasonable commercial standards and general banking usage are solely for our own benefit and shall not impose a higher standard of care than otherwise would apply in their absence.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

This Manual provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

Complaints and Inquiries

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

Important Note to Australian Resident Clients

Please note that Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

Definitions

When used in this Agreement:

“**We**,” “**us**,” “**our**,” and “**Citibank**” mean Citibank, N.A., and “**you**” and “**your**” mean you, the customer.

“**Access Device**” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “**Citibank® Banking Card**” including your **Citibank® ATM Card**, **Citibank® Debit Card**, or other type of device issued by Citibank along with or in lieu of your Citibank® Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“**TAC**”), one time password (OTP) and the User ID and Password you use to access Citibank® Online and CitiMobile®.

“**Auto Save**” means a recurring pre-authorized transfer from a consumer checking account to a Citibank savings or money market account.

“Automated Clearing House Network” (“ACH Network”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

“Automated Clearing House or ACH” debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

Your **“Available Now”** balance is the total amount you can use right now. The Available Now balance amount may be less than your On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your account. For example, a recent deposited check may not be included in your Available Now balance.

“Bill Payment” means an individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

“Business Day”

- when referring to Citibank, means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For purposes of determining the Business Day for requests to open accounts, see the “Account Opening” section of the Manual. For funds availability purposes, see the “Funds Availability at Citibank” section of the *Marketplace Addendum*.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

“Citibank® ATM Card” means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, refer to the “Electronic Banking” section of this Manual.)

“Citibank® Banking Card” means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.

“Citibank® Debit Card” means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

“Citigroup Global Markets Inc.” (“CGMI”), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc.

“Citi Personal Wealth Management” (“CPWM”) is a business of Citigroup Inc., offering investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC.

“Citi Private Bank” (“CPB”) is a business of Citigroup Inc. Citi Private Bank provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. 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.

“Enhanced Direct Deposit” is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH 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, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

“Electronic Funds Transfers” (“EFT”) means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers
- International wire transfers from a consumer account
- Automated Clearing House (ACH)
- Instant Payments
- Zelle® Transfers
- Point-of-Sale (“POS”) transactions
- ATM transactions
- Direct deposit or withdrawal of funds
- Transfers initiated by telephone

Non-EFT transactions include: transfers related to bona fide trust and custodial accounts; domestic Fedwire and similar network transactions CHIPS, SWIFT, and telex; and transfers to cover overdrafts such as Safety Check transfers.

“Home Branch” means the Citibank branch in which you opened your account or to which your account was assigned or transferred.

“International Personal Bank U.S.” (“IPB U.S.”) is a business of Citigroup Inc. (“Citigroup”) which provides its clients access to a broad array of products and services available through Citigroup, its bank and non-bank affiliates worldwide (collectively, “Citi”). Through IPB U.S., clients have access to the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages. Banking products and services are provided by Citibank, N.A.

“Linked Accounts” or **“Linking”** means eligible Citibank deposit and/or credit accounts that are combined for different benefits, which may include pricing, statements, Safety Check and the ability to perform certain transactions between accounts. Certain accounts that you maintain with our affiliates may also be linked. Generally, accounts that you maintain in different geographies cannot be linked.

“Mobile Check Deposit” means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

“Network ATM” means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

Your **“On Deposit”** amount reflects all transactions recorded in your account as of today. The On Deposit amount may be greater than the Available Now amount because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

“Point-of-Sale” (“POS”) means a Citibank® Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, refer to the “Electronic Banking” section of this Manual.)

“Proprietary Citibank ATM” means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

“Remotely Created Check(s)” means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you).

Definitions of Types of Accounts

Effective 8/21/23 to 12/31/23: Authorized representatives for Uniform Transfers/Gifts to Minors (UTMA/UGMA) accounts and certain Special Title Accounts (including Estate, Formal Trusts, Guardianships, Conservatorships, Custodianships, and Representative Payee) (collectively “Affected Accounts”) will not be able to add owners or open new accounts in the same title; beneficial owners of Affected Accounts will not be able to add owners to their existing accounts or open new accounts in any title.

“Estate Account” means an account opened by a fiduciary on behalf of a formal estate. The estate will have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

“Individual Account” means an account owned in the name of one person only.

“Joint Account” means an account owned in the names of more than one person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the joint account owners. In the event of conflicting instructions or a dispute among you, we may require all joint account owners to act together in giving us instructions or performing transactions. Any joint account owner may close a joint account.

Each account owner is jointly and severally responsible for all activity related to the joint account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, whether or not they participate in the transaction or benefit from its proceeds. We may be required by legal process to pay all the funds in a joint account to satisfy a judgment against any or all account owners.

Applicable to accounts opened on or after April 23, 2021

All Joint Accounts must have at least one adult owner. Minors age 13 to 17 may qualify to open a Joint Account. Please refer to the governing state law of your account for information about legal rights and obligations of minors. When at least one owner of a Joint Account is a minor in the Basic Banking Package, the adult owner should serve as the primary signer which means the adult owner will receive communications and statements regarding the account according to the Client Manual — Consumers Accounts and Marketplace Addendum (for instance, see “Account Statements and Notices,” “Periodic Statements”). Unless expressly limited, the Joint Account rules explained in the Client Manual — Consumer Accounts and Marketplace Addendum otherwise remain unchanged.

“In-Trust-For (“ITF”) Account” means an account where you designate another person as beneficiary of the account. You can open an individual or joint ITF account as long as it is not a checking account. The beneficiary receives the funds in the account only upon the death of all account owners and cannot make any withdrawals or account changes before that time. If more than one beneficiary is named in our records, they will share equally in the account proceeds. During the lifetime of one or more of the account owners, this account will be treated as an individual account or joint account, as applicable. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary.

“Trust Account” means an account owned by a trust. In some cases, the trust must have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

“Uniform Transfers to Minors Account” (“UTMA Account”) means an account owned by a minor, who receives the funds as a permanent (irrevocable) gift. A custodian controls and manages the account for the benefit of the minor. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act only upon the custodian’s instructions. You may wish to consult your tax advisor or attorney before opening a UTMA account.

Citibank reserves the right to restrict an UTMA account once the account reaches the age of termination under state law. If the custodian refuses or is unable to transfer remaining UTMA account funds to the beneficiary at the age of account termination, Citibank may, at any time thereafter and in its sole discretion, block the UTMA account. If the UTMA account is blocked by Citibank, any and all future withdrawals from or deposits into the UTMA account will be prohibited. In addition, Citibank may issue a check for the balance of the UTMA account directly to the beneficiary if Citibank in its sole discretion believes the UTMA account has terminated under state law. Citibank also has the right to close the UTMA account at any time by issuing a check for the balance of the account in UTMA form.

Account Opening/Ownership/Maintenance

Amendments/Changes to This Agreement

We may change the terms of this Agreement by adding, deleting or modifying existing ones in which a notice will be provided as required by law. We may also amend the Agreement without prior notice, unless otherwise required by law (e.g., by posting the information in our offices, on our web site, or otherwise making it available to you). You should retain all amendments and notifications with copies of the agreements and disclosures we provided to you when opening your account.

Arbitration

This Agreement contains an arbitration provision that explains that you cannot go to court, have a jury trial or initiate or participate in a class action if you have a dispute with us. Instead, this provision tells you that the dispute must be resolved by a professional arbitrator, not a judge or jury. This section also explains how arbitration works and some of the differences between resolving a dispute in arbitration and resolving one in court. All of the terms of the arbitration provision are set forth in the section entitled “Arbitration.” Please read it carefully.

Conflicting Demands/Disputes

If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person’s authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person’s right and authority over the account and its funds; (2) refuse transactions and return checks, marked “Refer to Maker” (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

Exemplar Signature

Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank’s records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

Governing Law

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

Opening an account in a physical branch location:

If you open your account in a physical branch location or with a physical branch employee by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State.

-
- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
 - b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States.

Please note plan documents determine the Governing State applicable to retirement accounts.

Rate Region

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

Opening account in a physical branch location:

- a. If you open your account in a physical branch or with a physical branch employee by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

Opening an account through other channels:

- a. If you open your account online (including Citi Mobile®) or by telephone other than a physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

Indemnification

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

Information Sharing

Our consumer privacy notice describes personal information we may collect about you, including your name, address, telephone number, and other information we receive from you, information about your account and transactions, and information we receive from credit reporting agencies and other sources. You authorize us to disclose this information to affiliates and nonaffiliated third parties as permitted by applicable law except as you or we limit those disclosures under the terms of our consumer privacy notice. A copy of our consumer privacy notice accompanies your Agreement and we will provide it thereafter as required by applicable law. You may obtain a copy of our consumer privacy notice at any branch, by calling

us toll-free within the U.S. at 1-888-214-0017, by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers) or by visiting citibank.com. You may change your privacy preferences at any time by calling the toll free number listed in our privacy notice. We may take as long as thirty (30) days from our receipt of your privacy choices to process your request.

Limitation on Time to Sue or Arbitrate

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

Recording Your Service Requests

We may monitor or record your conversations with us or with an agent acting on our behalf. We do this from time to time to monitor the quality of service and accuracy of information given to you and to ensure that your instructions are followed.

Your Consent for Us to Call You

You understand that we or our agents may contact you at any telephone number you provide to us, including your mobile phone number. You agree to receive these calls and messages, such as text messages or prerecorded or autodialed calls. You understand your service provider may charge you for these calls/messages.

Your Consent for Us to Use Your Mobile Phone Number to Identify You

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

Security Interest

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA or tax-qualified retirement accounts or where otherwise prohibited by law.

Severability

Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

Waiver

We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

Account Opening

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver's license or other identifying documents. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

Account opening transactions that are completed prior to the Cut-off Time on a Business Day¹ are recorded as having occurred on that day. Account opening transactions that complete after the Cut-off Time are recorded as having occurred the next Business Day.¹ The exception to the Business Day¹ rule is Certificates of Deposit opened via Citibank® Online. Please refer to footnote 2 for the rules that apply to Certificates of Deposit opened via Citibank® Online.

Some cut-off times are based on Eastern Time and others are based on Central Time. Please review the cut-off times listed in the chart below.

Account Type	Opening Channel	Account Opening Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day ¹ information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Savings Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day ¹ information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time -Please refer to the end of Business Day ¹ information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online	11:59 PM Central Time ²

Consumer Reporting Agency Information

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

Footnotes

¹ When referring to Citibank, “Business Day” means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.

² Certificates of Deposit opened via the Citibank® Online channel are recorded as opened on the date the opening transaction is completed based on Central Time with a 11:59 PM Central Time cut-off time. Certificates of Deposit opened via the Citibank® Online channel can be recorded as opened on every day of the year including days that are not Business Days.¹

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers) or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

Updating Your Account Information

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing law or Rate Region of any of your existing accounts or services.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

Transferring Account Ownership

OWNERSHIP OF CHECKING, SAVINGS, MONEY MARKET AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

Language Preference

This section applies if your preferred communication language about Citi’s products and services is other than English. Although we may not be able to accommodate your language preference at all of our branches or for all products and services, as a courtesy, at your request, and for your convenience only, when you open an account with us we may be able to provide you with services in your preferred language.

Account Documents

English is the controlling language governing your banking relationship with us and your account documents. As an example, the English version of this Agreement is the governing Agreement.

Spanish Language

For customers who inform us their preferred language is Spanish, upon your request, Citi can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your account statement. Although we may send you a Spanish version of your account statements, you can obtain an English version upon request. If you receive both an English and Spanish version of this Agreement or if you request English and Spanish versions of your account statements, you should retain both versions for your records. Many features on Citi Online and Proprietary Citibank ATM, and CitiPhone Banking® are offered in Spanish.

Account Communications

Other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English.

Availability of Products and Services

Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch or a Relationship Manager in your preferred language. Not all preferred languages are available in every branch. Please call CitiPhone Banking® to find branches with representatives who speak your preferred language.

Customer Service

You may be able to receive customer service in your preferred language by calling CitiPhone Banking®.

Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions not involving an electronic funds transfer. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences.

Note: There are exceptions to this thirty day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one (1) year (two (2) years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call CitiPhone Banking® at the number on the back of your Citibank® Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to the “Substitute Checks and Your Rights” section of this Manual. Please read the “Error Resolution and Notice Procedures” provisions of the “Electronic Banking” section of this Manual for additional information about problems with such transactions.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

Assignments

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

Important Tax Information³

When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please review the separate IRA and other tax-qualified retirement account disclosures for additional requirements that may apply.

Foreign Account Tax Compliance Act

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

Footnotes:

³ *IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.*

Account Transactions

What This Section Covers

This section governs transaction activity in the following Citibank accounts: all types of checking, savings and money market accounts. It does not apply to certificate of deposit accounts. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

Checkbooks and Checks

When you open a checking or money market account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately.

For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to payees as "Account Closed" or "Refer to Maker." You will be responsible for issuing any replacement checks.

Deposits

You can make deposits:

- To qualifying accounts linked to your Citibank® Banking Card⁴ at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit (forms for establishing direct deposits can be obtained at any Citibank branch or through Citibank® Online);
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, refer to the "Electronic Banking" section of this Manual.

Footnotes:

⁴ To ensure your accounts are properly linked, please stop by a branch or contact CitiPhone Banking® at 1-888-CITIBANK. You may also view a list of eligible accounts types, and link your qualifying Citi® accounts to your Citibank® Banking Card by signing on to citibankonline.com. Select the "Link/Unlink Other Citi Accounts" option under "Services" and follow the instructions.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

Remotely Created Checks

You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

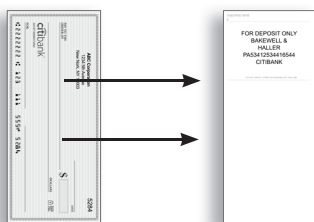
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.



Items Sent for Collection

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

Verification and Collection

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

ACH Provisional Credits

Credit for an automated clearing house (“ACH”) transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

Notice of Incoming Transfer

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact your branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.

Deposited Transaction Item Returned Unpaid

A Deposited Transaction Item Returned Unpaid may occur whether or not your account is overdrawn.

When checks or other Transaction Items you deposit to your account are returned by the paying bank for insufficient or uncollected funds, we may, at our discretion and option, re-present those checks or other Transaction Items for payment — including electronically — without notifying you that the check or Transaction Item was returned. You agree we are not responsible for any loss or damage you may incur as a result of our not notifying you when such check or other Transaction Item was first returned.

We may also place a hold on the funds in question (see “Funds Availability at Citibank” section in the *Marketplace Addendum*) or charge your account for the amount (and any interest earned on it) whether or not the return or notice of non-payment is proper or timely.

If we receive an affidavit or a declaration under penalty of perjury stating that an endorsement on an item deposited to your account is forged, that the item contains an alteration, or that there has been a breach of warranty in connection with the item, we may charge the item back against your account or place a hold on the funds pending an investigation, without prior notice to you.

Reconstructing Lost, Missing, or Destroyed Deposits

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a

deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us.

You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer’s records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer’s identity and any other information about the deposited item.

If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

Our Right to Refuse Deposits

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

Account Balance and Transaction Information

Although you may view your account information on Citibank® Online, Citi Mobile® or at an ATM and you may receive account information through CitiPhone Banking® and account updates through Citi® Text Banking, the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal.

The end of Business Day cut-off time for the transactions listed in the following chart is 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time). The cut-off time impacts the actual day on which these transactions will be effective and reflected in your account balance.

Type of Transaction Performed	Channel Where Transaction is Performed
Deposits and Payments ⁵	Proprietary Citibank ATMs
Mobile Check Deposit	Citi Mobile®
Withdrawals	All ATMs
Citibank® Global Transfers	Citibank® Online, Citi Mobile®
Internal Transfers to other linked Citibank Accounts	Proprietary Citibank ATMs Network ATMs (primary account only) ⁶
	Citibank® Online
	Citi Mobile®
	Telephone-initiated transfers (automated or staff-assisted)

Footnotes:

⁵ Other than transfer payments to linked Citi Credit Cards.

⁶ Refer to details in section *At a Proprietary Citibank ATM or at an ATM Network Machine*.

External Funds Transfers

The following terms apply to any request to transfer funds from your account to an account maintained at another institution other than those made using an online or mobile person to person transfer service which is subject to a separate agreement. Examples of funds transfers covered by this section include wire transfers and Citibank® Global Transfers. In addition to the information provided here, please refer to any funds transfer agreements you may receive when you initiate such a request. For international funds transfers, you will be provided with certain disclosures required by federal law at the time you initiate your request for that transfer. To the extent the provisions in this section are inconsistent with the disclosures provided to you for an international wire transfer, the provisions of such disclosures shall govern. When you request a funds transfer, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request. For international funds transfer requests, you will be given information regarding the fees associated with that transfer on the disclosure you are provided at the time of the transfer request.

Reliance by Citibank

Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request in accordance with the provisions set forth in the “Currency of Transfer” paragraph below.

Security Procedures

When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure depends on the means by which you provide instructions to us. Unless we agree on another security procedure, you agree that we may confirm the authenticity and content of instructions by placing a call to any authorized signer on your account. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above.

Transfer to a Beneficiary Bank

When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. When you identify a beneficiary by name and account number, the beneficiary bank may make final payment of the funds to the person identified by the account number even if the account number identifies a person different than the named beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

Currency of Transfer

Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

Delays or Non-Execution of Funds Transfers

We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

Incoming Funds Transfers

Notice of your incoming funds transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your account for the funds received. Also, to determine if a funds transfer has been credited to your account, you can call CitiPhone Banking®, view your account information on Citibank® Online or Citi Mobile®, or request account updates via Citi® Text Banking.

Cancellations or Amendments of Funds Transfer Requests

Applicable to Consumer International Citibank Global Transfers and International Wire Transfers

You have the right to cancel your funds transfer request for a full refund or to amend your funds transfer request provided you cancel or amend your request within thirty (30) minutes of your authorizing payment for that transfer. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph "Applicable to all other Funds Transfer Requests" will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into citibankonline.com or Citi Mobile. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

Applicable to all other Funds Transfer Requests

You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section above) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

Please Note: If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.

Rejection of a Funds Transfer Request

We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

General Tips for Wire Transfer Safety

Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- **Know Who You are Dealing With** — Do not send funds to an individual or business you don't know personally.
- **Verify your Wire Transfer Instruction** — Check the information you include on a wire transfer instruction to verify the information is correct.
- **Verify the legitimacy of what you are paying for** — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- **Be Cautious of any Recipient Claiming Urgency** — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

Claims

Applicable to claims or questions with respect to Consumer International Citibank Global Transfers and International Wire Transfers

Please refer to the "Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers" paragraph under "Electronic Banking" for a description of your rights.

Applicable to claims or questions with respect to domestic Citibank® Global Transfers

Please refer to the "Error Resolution and Notice Procedures for all other Electronic Fund Transfers" paragraph under "Electronic Banking" for a description of your rights.

Applicable to claims or questions with respect to Domestic Wire Transfers.

You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

Limitation of Liability

Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

Withdrawals

Where to Make a Withdrawal

At a Citibank Branch

You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

At a Proprietary Citibank ATM or at an ATM Network Machine

You can use your Citibank® Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other

than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, refer to the “Electronic Banking” section of this Manual.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge free access.

Cash Withdrawals

Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

Writing a Check

You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or money market account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

Paying Your Checks

Electronic Presentment of Checks

We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection. Please note: Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

Check Processing Cut-off Hour

In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

Notations on Checks

We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

PLEASE NOTE: As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

Post-Dated Checks

You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call CitiPhone Banking® and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

Stale-Dated Checks

You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

Stop Payment Orders (Checks)

General

Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citibank® Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to “Stop Payment Orders (Automatic Transfers)” in the “Electronic Banking” Section of this Manual.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to “Other Fees and Charges For All Accounts” in the *Marketplace Addendum* for a schedule of applicable fees.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

Contents of Stop Payment Order

You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

Effective Period of Stop Payment Order: Renewal

A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

Payment over Valid Stop Payment Order

If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

Replacement Check

If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word "replacement" on it so it is not mistaken for the original check.

Official Checks and Money Orders

You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a "Stop Payment Request and Indemnity Agreement" form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

Posting Order

We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the "Deposit Transaction Item Returned Unpaid," "Posting Order," "Overdrawing Your Account," "Insufficient Funds to pay a Transaction Item," and "Overdraft Protection" sections of the *Client Manual*, a "Transaction Item" includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized

payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

First: Deposits made before the cut-off time are added to your account balance.

Second: Fees for services we provide.

Third: 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 debits⁷ that we receive throughout the day.

Fourth: 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.

Overdrawing Your Account

Citibank encourages its customer to consider the impact of overdrawing an account.

Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

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 Items") or pay ("Overdraft") one or more Transaction Items.

We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, accounts in the Access Account Package are designed so that Transaction Items that cause an overdraft will not be authorized. Please review "Access Account Package" in the *Marketplace Addendum* for additional information. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

Insufficient Funds to pay a Transaction item

Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you.

Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

Footnotes:

⁷ ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

Overdraft Protection

This section outlines two options that are designed to help you cover overdraft amounts in your checking account. Ask us for information which may include an application.

Safety Check

Safety Check covers overdraft amounts by transferring funds from your linked money market or savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

Contributing Accounts

When you sign up for Safety Check, you may select one account you maintain at Citibank as your "Contributing Account." Your Contributing Account can only be a savings or money market account. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

Safety Check Transfers

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

Transfers

No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

Checking Plus® (variable rate) Line of Credit

Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

The terms of a Checking Plus (variable rate) line of credit account are included in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers. Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (See the “Funds Availability at Citibank” section of the *Marketplace Addendum*.)
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

Withdrawal Notice

We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

Check Cashing

Your Own Checks

You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank® Banking Card or other identification that is acceptable to us.

Third Party Checks

In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank® Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/ or fee calculation purposes for up to the number of days it takes for us to collect the check.

Payee Check Cashing

When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

Check Cashing for Others

You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

Account Statements and Notices, Periodic Statements

We will provide a periodic account statement to you showing all activity for the statement period, all transactions made with your Citibank® Banking Card, all transfers you authorize in advance, and other account information for the statement period. Your periodic statement will include a summary of your linked account balances and an itemized listing of your transactions by date, including information about checks presented against your account, and other notices about your linked accounts. We use postage-paid ordinary postal-mail to send you statements and notices to the postal mail address reflected in our records for the account.

Regardless of the number of account owners, we only mail statements and notices to one owner per account. Notification given to any one account owner is considered notification to all account owners and is considered delivered to you on the date we first place the statement or notice in the U.S. mail regardless of whether or not you receive it. At times, we mail individual owners and authorized representatives important notices and information relevant to them. When we mail notices with general information not specific to a particular account to individual account owners with multiple accounts and multiple mailing addresses, we will use the mailing address of the account most recently opened.

If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined to be undeliverable. If you have a checking, Checking Plus®, or Checking Plus® (variable rate) line of credit account, you will receive a statement each month and that statement will include information regarding all of your other linked accounts.

You can arrange to receive separate statements for your linked Citibank accounts by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers).

Instead of receiving a paper statement through ordinary postal mail, any signer on an account may elect to enroll in our paperless statement service when you are registered on Citibank Online. If you elect to use the paperless statement service, we will notify you via email of the availability of your statement on Citibank Online. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citibank Online.

Cancelled Check Options

Unless you have an account package that allows you to elect otherwise and you have done so, we will not send you images of your cancelled checks.

If you have a checking account in the Citigold® Account Package, Citi Priority Account Package, Citibank® Account Package or a Citi Private Bank Account, you may elect to have your check images delivered with your periodic statements. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you.

Images of your cancelled checks presented within the past 18 months are also available to you through Citibank® Online. Additionally, you may request a copy of any of your cancelled checks by calling CitiPhone Banking®. Please refer to “Other Fees and Charges for All Accounts” in the *Marketplace Addendum* for applicable fees.

Substitute Checks and Your Rights

What Is a Substitute Check?

A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

Your Rights

The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citibank® Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest-bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

Filing a Claim

If you believe a substitute check you have received from us was improperly debited to your account, please call CitiPhone Banking® at the number indicated in the “Contact Us” section of this Manual. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee).

Special Circumstances

Forfeited Accounts

If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

Death or Legal Determination of Incompetence

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or contact CitiPhone Banking® (see the "Contact Us" section of this Manual for telephone numbers).

Dormant Accounts

Under applicable state abandoned property statutes, your account will be considered dormant (inactive) and we may be required to send to the appropriate state the balances in your deposit account unless you have done at least one of the following during a specified period of time:

- Deposited or withdrawn funds;
- Signed and returned our active account confirmation form; or
- Written to us concerning the account.

A certificate of deposit account that has not reached initial maturity will not be considered inactive, but if the account renews automatically, it can become inactive starting after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern.

Legal Process

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid.

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

Right of Setoff

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, Keogh plans and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

Restricted Access

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

Closing a Deposit Account

You may close your account at any time (except as stated otherwise in this Manual). We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We may try to notify you in advance should this be necessary, but we are not obliged to do so. If we close your account, we will send you a check for your final balance, if any, minus any applicable account fees and charges. For clients living outside the United States, you may be asked to complete wire transfer instructions to receive your funds.

If your account balance is insufficient to pay applicable account fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions and Transaction Items conducted prior to account closure will survive the termination of the account and this Agreement. If we close your account because of negative account activity, we may report that information to a Consumer Reporting Agency.

Certain Deposit Accounts with Transactional Features

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC “pass-through” insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC’s website in a document entitled “Deposit Broker’s Processing Guide” in section “VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide.”

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this Section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this Section.

FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer’s SSN (no hyphens) or Tax ID number
6	Tax ID Code	Code indicates corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as is appears on the account
9	Address 1	Address line 1 as it appears on the customer’s statement
10	Address 2	Address line 2 as it appears on the customer’s statement
11	Address 3	Address line 3 as it appears on the customer’s statement
12	City	Address city as it appears on the customer’s statement
13	State	State postal abbreviation as it appears on the customer’s statement
14	Zip	Address zip as it appears on the customer’s statement (no hyphens)

Field Number	Field Name	Description
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, joint, or business account
21	Transactional Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit
22	Blank	Blank
23	Blank	Blank
24	Account Beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity
25	Account Participant Type	BEN is the type you should use
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government-Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual — Legal identification number (e.g. SSN, TIN). For a foreign national individual — where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual — the Tax identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes
29	Beneficiary's Government-Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other

Foreign Currency Exchange

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling CitiPhone Banking®. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit citibank.com, call CitiPhone Banking® or 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

Limitation of Liability

We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.

Electronic Banking

The following terms apply to a) Electronic Fund Transfers (EFT) (e.g., consumer ATM transactions, point-of-sale (POS) transactions, domestic Citibank Global transfers, Zelle® transfers, ACH transfers and Instant Payments) and b) where indicated International Citibank® Global Transfers and consumer international wire transfers designated as remittance transfers under federal law. Any authorized signer on an account may apply for these services on behalf of all authorized signers. Some EFT services are subject to separate terms and conditions (e.g., Citibank Global Transfers and Zelle® transfers) which are provided to you when enrolling in a specific service.

We shall comply with the requirements of, and you shall be entitled to, the remedies for error resolution for an EFT required in accordance with the federal Electronic Fund Transfer Act, 15 USC 1693 or alternatively, the remedies for error resolution for a remittance transfer in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, 15 USC 1693o-1 and regulations promulgated thereunder. You may be entitled to additional rights and remedies — including different limitations of liability for unauthorized transactions — according to the governing state law of your account. For more information, refer to “Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions” in this section of the Manual.

General

Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services

At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain electronic banking services based upon security issues and other factors.

ATM Terminal Transactions

You can get a record detailing the transactions you perform at Proprietary Citibank ATMs and Network ATMs. For deposits and payments made at Proprietary Citibank ATMs, your deposits and payments are accepted subject to bank verification.

Termination of Electronic Banking Services

If you wish to terminate any electronic banking services or no longer wish to use your Citibank® Banking Card, call us at CitiPhone Banking® at 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

Access Devices

Generally, you will receive your Citibank® Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive the PIN in a separate mailing. Your PIN is required for all Citibank® Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citibank® Online or Citi Mobile.

If you are unable to change your PIN at a Proprietary Citibank ATM or through the CitiPhone Banking® automated system, you may contact CitiPhone Banking® to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call CitiPhone Banking® to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys. You should also be aware that non-Proprietary Citibank ATMs and international ATMs may limit access to a primary checking account. To initially sign on to Citibank® Online, for additional security, in addition to your Citibank® Banking Card number and your PIN, you will need to choose a Citibank® Online User ID and Password. Together, the User ID and Password you select will be your Access Device for Citibank® Online.

To use the CitiPhone Banking® automated service, in addition to your Citibank® Banking Card, you will need a Telephone Access Code (TAC) or other form of permitted Access Device. Once you have received your Citibank® Banking Card, you can set up this code by calling CitiPhone Banking® (at the number on the back of your Citibank® Banking Card) for instructions on how to establish your TAC. To use the Citi Mobile® App or Citibank® Online, in addition to your Citibank® Banking Card, you will need a User ID and Password. If an unauthorized person has obtained access to your Citibank® Banking Card, your PIN, your Citibank® Online User ID and Password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank® Banking Cards.

We will automatically send you a new Citibank® Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank® Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank® Banking Card at any time and for any reason. To do so, cut your card in half and notify us through CitiPhone Banking®, Citibank® Online or at a Citibank branch. You agree to return the Citibank® Banking Card to us upon request.

Withdrawal Posting Cut-Off Times

For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, the following applies: A Business Day is any day of the week that is not a Saturday, Sunday or bank holiday. Withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on non-Business Days will post to your account on the following Business Day.

Types of Transactions; Limitations

Cash Withdrawals

The cash withdrawal limits outlined in the chart may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card.

The number of cards issued to a Citigold® Private Client, Citigold Account Package, Citi Priority or Citi Private Bank account customer does not affect the maximum withdrawal limit per account.

Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package ⁸	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

For all packages, you may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank® Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages, please refer to your respective *Marketplace Addendum* for Citibank® Banking Card cash withdrawal limits.

There is no limit to the number of withdrawals you can make. You can use your Citibank® Banking Card to:

- Withdraw cash at a Proprietary Citibank ATM from your linked deposit accounts or obtain a cash advance from your linked line of credit and credit card accounts as permitted by the terms of those accounts;
- Withdraw cash at a Network ATM.

Fees for Cash Withdrawals

There is no charge for making cash withdrawals with a Citibank® Banking Card at Citibank ATM locations in the U.S. Our charges for cash withdrawals at non-Citibank ATM locations will vary based on the account package you selected. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

Deposits

- You can make deposits at a Proprietary Citibank ATM, to your linked checking, savings and money market accounts. ATM deposits received before the cut-off time for that Business Day will be considered deposited on that day. ATM deposits received after the cut-off time for that Business Day will be considered deposited on the next Business Day.
- You may have funds sent to your checking, savings and money market accounts by Direct Deposit.

Footnotes:

⁸ The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

Payments to Us and to Our Affiliates

You can make payments at a Proprietary Citibank ATM or through Citibank Online or Citi Mobile directly to qualifying loans linked to your Citibank® Banking Card and Citibank Online/Citi Mobile profile by transferring funds from your checking, money market or savings account to the loan account.⁹

Bill Payments

- You can make payments to third parties by calling CitiPhone Banking® or by using Citibank® Online or Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel a scheduled bill payment, you must do so by 11:59 PM Eastern Time on the day prior to the scheduled payment date. You can cancel a payment via Citibank® Online or by calling CitiPhone Banking® directly at 1-800-374-9700. A CitiPhone Banking® Services representative will be able to assist you whether the bill payment was scheduled via CitiPhone Banking® or via Citibank® Online or Citi Mobile. If you cancel one of a series of recurring payments, all subsequent payments of the series will be cancelled. If a bill payment is made by check, a stop payment order can be accepted under certain circumstances. Stop payment orders cannot be accepted for bill payments made electronically.
- Your periodic Citibank account statement will include all bill payment transactions made through our bill payment service. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989, or call CitiPhone Banking®.
- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call CitiPhone Banking® directly at 1-800-374-9700.
- There is no monthly charge or transaction fee for paying your bills using Citibank® Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If we are making a pre-authorized payment to a person or company for you and the amount of that payment will vary from the previous amount, it is the responsibility of that person or company to notify you of that fact. Please contact the payee and/or service provider, and not Citibank, regarding varying payments.

Footnotes:

⁹ Your ability to make a transfer is subject to our Funds Availability Policy and other terms and conditions in this Manual and your Marketplace Addendum.

Bill Payment Limits

Account Package or Tier	Calendar Day Limit	Limit
Citigold® Private Client Tier	\$50,000	\$50,000 per individual payment
Citigold® Account Package	\$50,000	\$50,000 per individual payment
Citi Priority Account Package	\$50,000	\$50,000 per individual payment
All Other Account Packages	\$50,000	\$10,000 per individual payment
Citigold® Account Package for Citi Private Bank Clients	\$50,000	\$50,000 per individual payment
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$10,000 per individual payment
Citigold® Private Client International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citigold® International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi International Personal for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive Preferred for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment

Electronic Check Conversion

- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
 - i. pay for purchases; or
 - ii. pay bills.

Internal Transfers Between Linked Accounts

- Transfer funds using Citibank® Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM between your linked checking, savings, money markets, and any linked credit card account. You may also transfer funds between your linked certificate of deposit, checking, savings and money markets accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®. Transfer funds between your linked checking, savings, money markets or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank® Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements. Transfer funds using Citibank® Online or Citi Mobile between your eligible checking or money market account and a linked Citigroup Global Markets Inc. Account ("CGMI Account"). Transfers to a linked CGMI Account can be done up to \$500,000 per Business Day. Transfer requests to a linked CGMI Account placed after 4:00 PM Eastern Time on a Business Day or any time on a non-Business Day will be processed on the following Business Day. To be eligible for this CGMI Account linking, your checking or money market account must be in the same title as your CGMI Account. Your checking or money market account cannot be used as a transaction account for your CGMI Account transactions. Citigroup Global Markets Inc. may have additional linking requirements and terms and conditions. To arrange for this linkage, please contact your Citigroup Global Markets Inc. advisor.

- Transfers can be arranged on a weekly, every-other-week or monthly basis, except for transfers to a linked CGMI account which are only permitted on an individual basis. All checking, savings and money market accounts allow making automatic transfer withdrawals and accept automatic transfer deposits from eligible accounts. Examples of these are monthly interest transfers from your savings account to your checking account or monthly transfers to fund your Individual Retirement Account.

Citibank® Global Transfer Service

You can use any eligible Citibank® checking, savings or money market account at via Citibank® Online or Citi Mobile to transfer funds to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or receive funds into your account from another Citibank customer in the U.S. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for receiving a Citibank® Global Transfer into your account. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. Generally, the transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. For general terms and conditions regarding external funds transfers, please refer to the "External Funds Transfer" terms in the Account Balance and Transaction Information section of this *Client Manual*.

Fees

For all account packages, there is no transfer fee for using Citibank® Global Transfer Service to make Account to Account fund transfers to any country.

Citibank® Global Transfer Service Limits for Account-to-Account Transfer (transfer limits are stated in U.S. dollars):

Account Package¹⁰ or Tier	Citibank® Online	Citi Mobile®	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$100,000
All Other Account Packages	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000

PLEASE NOTE: The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

Footnotes:

¹⁰ For Citibank Global Transfer service limits for International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

Destinations

We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained through CitiPhone Banking®, Citi Mobile®, and Citibank® Online.

Inter-Institution Transfer (IIT) Service

You can request a transfer of funds through Citibank® Online: (1) from your eligible Citibank account¹¹ to a verified account you hold at another financial institution in the United States; or (2) from a verified account you hold at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute the Inter-Institution Transfer requests, but other methods of transfer may also be used. All requests must be made through Citibank® Online and are subject to the terms of this Manual, your Inter-Institution Transfer Service agreement, and other agreements and applicable laws and regulations, in each case as in effect from time to time. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service. We reserve the right to change the fees charged for the use of the Inter-Institution Transfer Service. A copy of the Fee Schedule for the Inter-Institution Transfer Service is provided with your Inter-Institution Transfer user agreement. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

In addition, minimum available balance requirements apply to both incoming and outgoing transfers. Please refer to your Inter-Institution Transfer user agreement for specific information regarding these restrictions.

Mastercard® MoneySend

You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant web sites using Mastercard MoneySend. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person to person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person to person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as “MoneySend Credit” and funds you transfer to another person will appear on your statement as “MoneySend Debit.”

Zelle®

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online® that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person as well as any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

Footnotes:

¹¹ Eligible accounts are Citibank accounts (i.e. deposit accounts) owned by the Citibank® Online user (initiator of the transaction) that accepts ACH transactions. You must own both the Citibank account and the external account in order to make a transfer using Inter Institution Transfer (IIT) Service. Transfers to third parties are not permitted.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

Stop Payment Orders (Automatic Transfers)

You may stop an automatic withdrawal or payment, or recurring withdrawals or payments from your account, by visiting a Citibank branch, through Citibank® Online or by calling CitiPhone Banking® (see the “Contact Us” section of this Manual and your periodic statement for telephone numbers and address). If you request a stop payment by phone, we may ask you to confirm your instructions in writing within two (2) weeks. In order to place a stop payment on an automatic transaction, we must receive your instruction at least three (3) Business Days before the transaction is scheduled to be made. Payment cannot be stopped on an ACH transaction that has already been paid or that is in the process of being paid. If you order us to stop payment on a scheduled transaction in a timely manner and we do not do so, we may be liable for your losses or damages.

You may not be able to stop payment of a check that is converted to an electronic transaction (ACH). If you believe your check has been converted to an electronic transaction, you should also place a second stop payment on that electronic transaction. Please contact the CitiPhone Banking® number on the back of this Manual if you wish to stop such a payment.

If you request a stop payment on all recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank is not obligated to honor your request and may debit your account for subsequent transactions initiated by that originator (payee). Please remember that in order to revoke your authority with that originator (payee) you must notify them at least thirty (30) days prior to the next scheduled transaction.

Contents of Stop Payment Order. You will need to accurately provide:

- Your account number;
- The date of the scheduled deduction or, for recurring transactions, the next scheduled deduction date;
- The exact amount (dollars and cents); and
- The payee’s name.

We may use some or all of the information, in our sole discretion, to identify a transaction. If the information is not exactly correct, a stop payment may not be effective.

Effective Period of Stop Payment Order. A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will stop all subsequent withdrawals/ payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

Payment over Valid Stop Payment Order. If you believe that we have debited a transaction from your account over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the transaction and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the transaction or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has sufficient funds to cover the indebtedness, we may also exercise our right of setoff.

Point-of-Sale (POS) Transactions

“PIN Based” Transactions

You can use your Citibank® ATM Card to purchase goods or services from merchant locations in the United States accepting the Interlink®, Maestro® or Cirrus® network brands by authorizing these transactions using your PIN.

You can use your Citibank® Debit Card to purchase goods or services from merchant locations in the United States accepting the Interlink® network brand by authorizing these transactions using your PIN. When making purchases, select “debit” to ensure these transactions are processed as PIN purchases.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

“Signature-Based” Transactions

If you have a Citibank® Debit Card, you can also use your card to perform an EFT to purchase goods or services and/or receive cash from locations that accept MasterCard®. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank® Banking Card are deducted from your linked Citibank primary checking account. You agree to only use your Citibank® Banking Card for lawful transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank® Banking Card. These merchants include, but are not limited to, internet gambling sites.

When you use your Citibank® Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

Your maximum purchase limits on your Citibank® Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000 ¹² per account per Business Day	\$10,000 per account per Business Day \$25,000 ¹² per account per Business Day
Citi Priority Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
All Other Account Packages	\$5,000 per account per Business Day	\$5,000 per account per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$25,000 per account per Business Day	\$25,000 per account per Business Day

In addition to our right to change withdrawal limits or to suspend or discontinue operation of certain electronic banking services at any time based on security or other factors, we also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages, please refer to your respective *Marketplace Addendum* for purchase limits.

Footnote:

¹² This higher limit applies to Citigold® Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank® Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank® Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.
- Be sure to completely close the door behind you when you enter or leave an ATM lobby.
- Be careful about giving information about your Access Device over the telephone.
- Never begin an ATM transaction if there is not enough light or you notice anything suspicious — go to a different location or come back at another time.
- Do not permit any unknown person to enter after regular banking hours.
- If you notice anything suspicious: Always cancel a transaction-in-progress, end your session, place your Citibank® Banking Card in your pocket and leave the ATM location.
- Never display cash at ATM locations. Place cash and your Citibank® Banking Card in your pocket as soon as you complete your transaction. Count cash in a safe location, such as a locked car, home or office.
- Always take your ATM receipt with you when you leave — do not leave it near the ATM.
- Be aware that many ATM machines record activity by a surveillance camera or cameras.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs to CitiPhone Banking® at the number on the back of your Citibank® Banking Card or in the “Contact Us” section of this *Client Manual*.

For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

Transactions Made Outside of the United States and its Territories

We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

Currency Conversion Methods. Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions

Consumer Liability for transactions covered by Regulation E

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call CitiPhone Banking® at the number in the "Contact Us" section of this Manual.

Please remember that your Citibank® Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank® Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number in the "Contact Us" section of this Manual. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

California

Within this section, the paragraph above describing liability up to \$500 shall not apply.

New York

Within this section, your liability for the unauthorized use of your Citibank® Banking Card shall not exceed \$50.

Citibank® Banking Card Zero Liability Protection

If your Citibank® Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- i. \$0 if
 - you report the loss or theft of your card promptly upon discovery of such loss or theft; and
 - you exercised reasonable care in safeguarding your card from the risk of loss or theft; and
 - the account to which transactions initiated with your card were posted is in good condition; or
- ii. The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

Contact in Event of Unauthorized Transfer

If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide 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 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 for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

Cancellation Inquiries: You have the right to cancel your international funds transfer request for a full refund within thirty (30) minutes of your authorizing payment for the transfer, unless the funds have been picked up or deposited.

To cancel a Consumer Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into citibankonline.com. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

Error Resolution and Notice Procedures for all other Electronic Fund Transfers

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

NOTE: If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. — depending on the institution holding the account from which you were attempting to withdraw funds — not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
3. Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

Our Responsibility to You

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

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1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
 2. If the transfer would go over the credit limit on your overdraft line;
 3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
 4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
 5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

Your Responsibility to Us When Utilizing Funds Transfer Services

These procedures describe your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your account.

- You are responsible for resolving any payment or other disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

Confidentiality at Citibank

We will disclose information to third parties about your account or the transfers you make:

- i. When it is necessary for completing transfers;
- ii. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- iii. In order to comply with government agency or court orders; or
- iv. If you give us your permission.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with other Citibank affiliates, statements released under a subpoena or as otherwise required or permitted by law may contain information regarding those other persons and accounts.

For additional information about our privacy practices, see our “Consumer Privacy Notice.”

Limitation of Liability

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this “Limitation of Liability” section.

In connection with any transaction or service provided under this Manual, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

Covered Disputes

You or we may arbitrate any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank® Banking Card or Citibank® Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

Arbitration Limits

Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won’t initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

How Arbitration Works

Arbitration shall be conducted by the American Arbitration Association (“AAA”) according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed (“AAA Rules”), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA’s website (adr.org) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

Paying for Arbitration Fees

We’ll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney’s fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

The Final Award

Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

Right to Resort to Provisional Remedies Preserved

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

Survival and Severability of Terms

These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

Rules for Rejecting This Arbitration Provision

You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.

Appendix 1: Introduction to Simplified Banking

You may have noticed Citi has introduced simplified banking for customers who open new accounts. By 2025, all existing customers are scheduled to convert to simplified banking.

Although you're scheduled to automatically convert at a future date, you can skip the wait and convert to simplified banking before your conversion date by initiating Early Access.

If you do not wish to convert to simplified banking at this time, please be aware that there may be instances where conversion through Early Access may be required, including when you:

- 1) apply for a new deposit account,
- 2) apply for a Checking Plus® Line of Credit account, or
- 3) request to add additional owners to your accounts.

Before choosing Early Access or engaging in the activities that will initiate Early Access, learn how simplified banking will impact you and your accounts. You can speak to a banker or see your simplified banking snapshot available on Citi Online and the Citi Mobile® App.

A summary of the simplified banking changes is included in this notice. To learn more, please visit citi.com/simplifiedbanking. Until you convert to simplified banking, your customer agreement will continue to be the *Client Manual — Consumer Accounts and Marketplace Addendum* (CMMA). After you convert to simplified banking, your customer agreement will be the *Consumer Deposit Account Agreement* (CMA) which includes certain changes to terms in the CMMA and new terms set forth in this notice. The remainder of the CMA is a restatement of the CMMA. You can review both agreements at citi.com/accountagreementsandnotices and in Citibank branches. Both agreements are subject to change at any time without notice to you unless required by law.

Introducing automatic linking of accounts

With simplified banking, all eligible deposit and investment (EDI) accounts you own are automatically linked to determine one **Combined Average Monthly Balance (CAMB)**. Automatic linking between EDI accounts occurs when customers own only deposit accounts or own both deposit and Investment Accounts. You can learn which of the EDI accounts you own contribute to your CAMB by speaking to a banker or reviewing your CMA.

Introducing Relationship Tiers

Relationship Tiers — beginning at \$30,000 with Citi Priority, and followed by Citigold® and Citigold® Private Client — automatically adjust if your CAMB in EDI Accounts over three consecutive calendar months is eligible for a different Relationship Tier or no longer eligible for a Relationship Tier.

- If you increase your balances: If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be Up-Tiered.
- If you decrease your balances: If you want to maintain your Relationship Tier, you need to make sure your CAMB does not drop below your Relationship Tier's minimum Balance Range for three consecutive calendar months.
- Certain managing directors working for Citigroup in the United States are eligible to receive premium banking benefits and services in the Citigold Relationship Tier. Please speak to your Relationship Manager or Financial Advisor to learn more and join this Tier Exclusion.

Introducing Family Linking

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.

Please note: Uniform Transfers to Minors Act (UTMA) / Uniform Gifts to Minors Act (UGMA) accounts and Special Title accounts and their beneficial owners are ineligible for Early Access.

WHAT ARE THE SIMPLIFIED BANKING CHANGES FOR EXISTING CUSTOMERS?

	Change ¹	Description
General information	Account numbers and passwords	No change
Introducing	Automatic Linking of Accounts	All eligible deposit and investment (EDI) accounts you own will be automatically linked to create a Combined Average Monthly Balance (CAMB) and allow certain accounts to appear on the same Account Statement.
	Family Linking	Family Linking may allow you to link balances with family members you live with to unlock higher Relationship Tiers for you and your family.
	Relationship Tiers	Relationship Tiers allow you to access benefits automatically based on your sustained Combined Average Monthly Balances (CAMB) in eligible accounts.
Account information	Interest Checking accounts	Interest Checking accounts will be converted to Regular Checking accounts which do not earn interest.
	Elevate Accounts	Checking accounts in the Elevate Account Package will be converted to Regular Checking and will be charged Non-Citi ATM fees.
	Checking accounts in the Access Account Package	Regular Checking accounts in the Access Account Package will be converted to Access Checking accounts.
	Annual Percentage Yields (APY)	APYs applicable to accounts in Citigold® Private Client, Citigold® and Citi Priority Account Packages will be the same as APYs available for Relationship Tiers. APYs applicable to accounts in Access, Basic, and Citibank Account Packages will be the same as APYs available for accounts not in Relationship Tiers.
	APYs for Citi Savings and Citibank Savings Plus Accounts	The APY for these accounts will vary based on factors that include Relationship Tier status instead of Account Package.
	New account opportunities	New Citi Savings account owners and new Citi Miles Ahead Savings account owners may receive new account promotional opportunities, such as increased APYs or bonus miles. You may be required to complete activities to qualify. Please refer to the customer agreement for eligibility requirements and required activities.

	Change ¹	Description
Fees²	Monthly Service Fee	The Monthly Service Fee (MSF) will be \$15 for Regular Checking and \$5 for Access Checking. The MSF for a Savings account is \$4.50. Citi Miles Ahead Savings accounts and Court Ordered Money Market Accounts are not charged Monthly Service Fees.
	Opportunity to Waive Monthly Service Fees	Citibank will waive your checking Monthly Service Fee every month you make Enhanced Direct Deposits (EDD) totaling \$250 or more, are in a Relationship Tier, or in the month of account opening and for the following 3 months. Citibank will waive your Savings account Monthly Service Fee when at least one owner of a Savings account also owns a Checking account, when an owner of a Savings account is in a Relationship Tier, during the first three full months after account opening, or when a Savings account has an Average Monthly Balance of \$500 or more.
	Opportunity to Waive Checking Non-Citi ATM Fee	Regular Checking accounts will not be charged the \$2.50 Non-Citi ATM fee during the months the customer completes EDD(s) totaling \$250 or more. This Non-Citi ATM fee waiver does not apply to Access Checking accounts.
No longer available after conversion	Account Packages	Citibank is discontinuing Account Packages. Citi Miles Ahead Savings accounts will count in your CAMB.
	Earning ThankYou Rewards	You will no longer earn ThankYou Points for your checking account and linked everyday products and services. Card accounts associated with your Citi ThankYou Account can continue to earn and redeem points.

Footnotes:

¹ Limitations and exclusions for certain customers may apply.

² For information on fees charged by Citibank, please refer to the Fee Schedule in the CMA. Some of those fees and services in simplified banking include:

Fee Chart

Account Fee When in

Account Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank	\$30.00	\$30.00	\$30.00	\$30.00
Expedited Domestic Delivery of Replacement Debit Card	\$6.00	Waived	Waived	Waived
Foreign Currency Exchange Fee — Under \$1,000	\$5.00	Waived	Waived	Waived
Foreign Exchange Fee	3%	Waived	Waived	Waived
Legal Process per service	\$125	\$125	\$125	\$125
Money Order for Customers	\$5.00	Waived	Waived	Waived
Official Check	\$10.00	Waived	Waived	Waived
Stop Payment Request	\$30.00	Waived	Waived	Waived

Citibank does not charge fees for every product and service it provides to customers. Examples of services that we provide at no charge to all deposit customers include: Bond Coupon Redemption; Citibank® Global Transfer Service — *For Citibank® Global Transfers made in foreign currency, Citibank's exchange rate includes a commission for the conversion service. For more information, please refer to section 8.2.4 Citibank® Global Transfer Service*; Collection of Notes & Sight drafts on domestic bank; Consular Verification Letters; Copies: Cancelled checks, Interim Statements, Account Statements so long as the Account Statement was issued within 7 years of the request; Domestic bank collections — *Additional fees may apply as a result of fees charged for collection of the item by other institutions*; Foreign Currency Exchange — \$1,000 and over; Overdraft and Returned Items; Overdraft Protection Transfer; PIN Mailer — Domestic, Expedited Mail; PIN Mailer — Domestic, Standard Mail; and PIN Mailer — International Express.

Questions?

As always, we are here to help. Please feel free to contact us by phone at 1-888-CITIBANK, visit us online at citibankonline.com or visit your local branch office with any questions about these changes. For TTY: We accept 711 or other Relay Service.

Signature Card (Reference Copy)



CITIBANK, N.A. ACCOUNT

Date: FIMP:

Account Title:

Address:

Account Number(s):

Name/Signer	Card

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including the Client Manual Consumer Accounts, its Marketplace Addendum and/or any applicable loan note(s) or agreement(s), and (2) understand and acknowledge that, if applicable, such note(s)/agreement(s) provide that any dispute between us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

Use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week.
Also visit us at citibank.com/locations.

Note: Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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MoneyPass® is a registered trademark of U.S. Bank National Association.

9/2023

Marketplace Addendum

Effective September 7, 2023

Welcome to Citibank and thank you for choosing us for your banking needs.

This *Marketplace Addendum* is a supplement to the *Client Manual — Consumer Accounts*. This Addendum incorporates all of the terms, conditions and definitions contained in the *Client Manual — Consumer Accounts*. It also contains additional information about deposit products and services, including:

- Checking and Savings Accounts
- Interest Accruals and Computation
- Balance Requirements
- Early Withdrawal Penalties
- Overdraft Protection
- Funds Availability
- Fees and Charges

Please review this *Marketplace Addendum* thoroughly — and keep it for future reference. And if you have any questions, or need additional copies, please call us anytime at 1-888-CITIBANK or Text Telephone (TTY): We accept 711 or other Relay Service, visit your local branch or use the search function on [citi.com](https://www.citi.com).



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General Information

Account Packages

At Citibank, we are committed to giving our customers superior service and value by providing you with solutions designed to meet your individual needs. Our various offerings of account packages can help you achieve your financial goals and simplify the way you manage your money.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. Our account packages can provide you with more rewards when you bank with Citibank and certain affiliates. By bringing your deposits together with your investments with Citigroup Global Markets Inc. ("CGMI") into the same package, or by adding deposit accounts owned by others or owned jointly with you into the same package, you may reduce or even eliminate service fees on some account packages and may be eligible for other rebates and benefits provided today or in the future. For select account types, you may be able to earn better rates on your deposits. You may receive one or more periodic statements that includes all or some of your accounts.

By linking eligible accounts you own with eligible accounts owned by others (including within Account Packages and among different Account Packages), you agree to combine account balances with those other owners for the purposes of determining package balances and total account balances. Total account balances may result in you receiving benefits, rebates, and deeper relationship statuses. If accounts owned by others in the same packages are members of your Immediate Family, you agree to combine balances in eligible accounts that you own with those Immediate Family Members, whether held at Citibank or its affiliates. Linking restrictions apply. As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to establish new account links between accounts they own or through Household Linking of Account Packages.

INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Information about Account Packages

Citigold®

Overview

A Citigold® relationship may consist of the Citigold® Account Package or Citigold® Private Client; a relationship status of Citigold®. A Citigold® relationship offers personal service, collaborative financial guidance from Citigold® Relationship Managers and Citi Personal Wealth Management¹ Wealth Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more.

Eligibility

We may periodically review, in Citi's sole discretion, the combined average monthly balances of eligible accounts and packages linked to a Citigold® relationship for purposes of determining your combined household balance and eligibility for The Citigold® Account Package or Citigold® Private Client.

Citigold® Account Package

Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

"Regular Checking" is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

The Citigold® Account Package is a relationship status of Citigold®. The Citigold® Account Package must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in any Citigold® Account Package. It may also include savings, money market and certificate of deposit accounts.

The Citigold® Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold® Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package.

Beginning with the first Business Day when accounts are converted to a Citi Priority Account Package, they will no longer receive the Citigold® Account Package benefits. You will receive notice regarding when your Citigold® Account Package will be converted. Please refer to the Citi Priority Account Package in the Marketplace Addendum to review the terms of that package.

Your Citigold® Account Package will become part of Citigold® Private Client if we determine that your combined average monthly balances in the Citigold® Account Package meets the Citigold® Private Client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Account Package to Citigold® Private Client, you will no longer receive the Citigold® Account Package fees and benefits.

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

Footnotes:

- ¹ As a Citigold client, you can receive banking and lending services, including The Citigold Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Insurance Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citigold Relationship Managers are employees of Citibank and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

Citigold® Private Client

Important Notice:
As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Citigold® Private Client is a relationship status of Citigold®. Citigold® Private Client must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in Citigold® Private Client. It may also include savings, money market and certificate of deposit accounts.

Subject to periodic review of individual accounts in Citi’s sole discretion, Citigold® Private Client requires a minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Your Citigold® relationship will change from the Citigold® Private Client to Citigold® Account Package if we determine that your combined average monthly balances in Citigold® Private Client does not meet the Citigold® Private client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Private Client to Citigold® Account Package, you will no longer receive the Citigold® Private Client fees and benefits.

Citigold® Relationship Fee Chart

	Citigold® Account Package	Citigold® Private Client
Minimum Combined Average Monthly Balance Requirements	\$200,000 ²	\$1,000,000 ²
Monthly Service Fee	Waived	Waived
Non-Citi ATM Fee	Waived	Waived
Reimbursement of Other Bank ATM Fees	Reimbursed ³	Reimbursed ³

Footnotes:

- ² The combined average monthly balances in the linked accounts within your Citigold® Account Package or Citigold® Private Client for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average monthly balance. Your combined average monthly balance during this period will be used to determine your other fees and charges as described in the “Other Fees and Charges for All Accounts” section of the Marketplace Addendum.
- ³ Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period during which your account is Citigold® Account Package or Citigold® Private Client, including international ATM transactions. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund.

Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000 per account per Business Day ⁴	\$10,000 per account per Business Day \$25,000 per account per Business Day ⁴

Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package ⁵	\$2,000/\$5,000 per account per Business Day

Checkbook Orders

Account Package or Tier	Limit
Citigold® Private Client Tier	Waived standard and non-standard checkbook order
Citigold® Account Package	Waived for standard checkbook orders Waived for non-standard checkbook orders ⁶

Citibank® Global Transfer Service Limits for Account-to-Account Transfer (transfer limits are stated in U.S. dollars):

Account Package or Tier	Citibank® Online	Citi Mobile®	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$150,000

Footnotes:

- ⁴ For accounts in a Citigold® Account Package with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the withdrawal
- ⁵ The cash withdrawal limit on the Citigold accounts for single signer or multiple signers is based on the balances in the linked accounts. This higher limit applies to Citigold® Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.
- ⁶ Provided your Citigold® Account Package had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date you order the non-standard checkbook. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.

Wire Transfers

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Wire Transfers	Citigold® Private Client	Citigold® Account Package
Incoming Domestic and International ⁷	Waived	Waived
Outgoing Online Domestic ^{8,9}	Waived	Waived
Outgoing Domestic – Other Channels ¹¹	Waived	\$35.00
Outgoing Online International (U.S. Dollars) ⁹	Waived	Waived
Outgoing Online International (Foreign Currency) ¹⁰	Waived	Waived
Outgoing International – Other Channels ¹¹	Waived	\$45.00

Household Linking

If you have linked your Citigold® Account Package or Citigold® Private Client within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citigold® Account Package or Citigold® Private Client) to determine the combined average monthly balance (“combined household balance”) for purposes of determining your eligibility for The Citigold® Account Package or Citigold® Private Client and your other fees and charges as described in the “Other Fees and Charges for All Accounts” section of the Marketplace Addendum. For additional information about household linking, please see the section of this Marketplace Addendum titled “Household Linking of Account Packages.”

Footnotes:

⁷ This fee will be described on your bank statement as: Service Charges Incoming Wire Fee

⁸ This fee will be described on your bank statement as: Fee for Domestic Funds Transfer. This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction

⁹ “Online” refers to self-service wires sent via Citi® Online or Citi Mobile®.

¹⁰ The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.

¹¹ “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.

Combined Average Monthly Balances for Fees and Charges Linked Accounts

Balances in the linked accounts listed below will be included to determine your combined average monthly balance.

Deposit Accounts	Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
Retirement Accounts	IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs
Investments¹²	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹³ and annuity positions shown on Linked CGMI Account Statements ¹⁴

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

Citi Priority Account Package

Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

“Regular Checking” is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

Citi Priority is an integrated account package that includes on-demand financial guidance, digital tools that fit your lifestyle, and an enhanced level of benefits that support your needs as they evolve.

A Regular Checking or Interest Checking account is required to open a Citi Priority Account Package, however a checking account is not required to remain in the banking package. Only one checking account can be included in any Citi Priority Account Package. Your account package may also include a savings, money market and certificate of deposits. Fees are deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, your fees will be deducted from your linked money market or savings accounts as described in the fees section under “Important Information You Should Know” within the *Marketplace Addendum*.

Combined Average Monthly Balances for Fees and Charges Linked Accounts

The combined average monthly balances in the linked accounts within your Citi Priority Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly service fees for the statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposit Accounts	Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
Retirement Accounts	IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs
Investments¹²	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹³ and annuity positions shown on Linked CGMI Account Statements ¹⁴

INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

The following combined average monthly balance ranges have been established for the Citi Priority Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Monthly service fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after account opening. Service fees assessed will appear as a charge on your next statement.

Combined Average Monthly Balance Range¹⁵	Monthly Service Fee	Non-Citibank ATM Fee¹⁶	Per Check Fee
Less than \$30,000	\$30.00	None	None
\$30,000 or more of Deposit, Retirement account and Investments	None	None	None

Footnotes:

¹² Offered through Citigroup Global Markets Inc. (CGMI)

¹³ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

¹⁴ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

¹⁵ Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

¹⁶ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citi Priority Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citi Priority Account Package) to determine the combined average monthly balance range (“combined household balance”) for purposes of determining your Citi Priority Account Package monthly service fee.

For the calendar months where the combined household balance equals or exceeds the Citi Priority Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citi Priority Account Package in your next monthly statement. For additional information about household linking, please see the section of this *Marketplace Addendum* titled “Household Linking of Account Packages.”

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

Citibank® Account Package

Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

“Regular Checking” is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. The Citibank® Account Package consists of at least one of these component accounts: Regular Checking or Interest Checking, savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® Account Package. The Citibank® Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements.

Combined Average Monthly Balances for Fees and Charges Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® Account Package will be used to determine whether or not you will be charged monthly service fees for the statement period. All your eligible Citibank linked deposit and retirement accounts, as well as investments through Citigroup Global Markets Inc.¹⁷ can contribute towards meeting your minimum combined average monthly balance.

The Combined Average Monthly Balance is calculated based on the average monthly balances of linked accounts for the calendar month prior to the last Business Day of your monthly statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposit Accounts	Checking (Non-Interest Regular Checking or Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
Retirement Accounts	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
Investments¹⁸	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹⁹ and annuity positions shown on Linked CGMI Account Statements ²⁰

INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

The following combined average monthly balance ranges have been established for the Citibank® Account Package.

Combined Average Monthly Balance Range²¹	Monthly Service Fee	Non-Citibank ATM Fee^{22, 23}	Per Check Fee
Less than \$10,000	\$25.00	\$2.50 per withdrawal	None
\$10,000 or more	None	None	None

Footnotes:

¹⁷ Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

¹⁸ Offered through Citigroup Global Markets Inc. (CGMI)

¹⁹ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.

²⁰ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

²¹ Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

²² Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

²³ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citibank® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® Account Package) to determine the combined average monthly balance range (“combined household balance”) for purposes of determining your Citibank® Account Package monthly service fee. For the calendar months where the combined household balance equals or exceeds the Citibank® Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citibank® Account Package in your next monthly statement. For additional information about household linking, please see the section of this *Marketplace Addendum* titled “Household Linking of Account Packages.”

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

Basic Banking Package

Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

The Basic Banking Package can consist of a Regular Checking, savings, or money market account which can be linked for pricing and statement purposes.

Household Linking

Balances from accounts in a Basic Banking Package can be household linked to the Citigold, Citi Priority and Citibank Account Package, but cannot be household linked to the Access Account Package or other Basic Banking Packages.

The Basic Banking Package monthly service fee and non-Citibank ATM fees, will be waived if you meet one of the following criteria:

Your Basic Banking Package is linked to a Citigold Account Package or Citi Priority Account Package; or

Your Basic Banking Package is linked to a Citibank Account Package and the Citibank Account Package meets the combined average monthly balance range of \$10,000 or more.

Regular Checking

The following fees and charges apply to Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee ^{24, 25, 26}	Per Check Fee
Less than \$1,500	\$12.00 ²⁶	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

Footnotes:

²⁴ You can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

²⁵ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

²⁶ The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met:

1 Enhanced Direct Deposit* is credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 qualifying Bill Payment** posted to a Regular Checking account in the Basic Banking Package during the statement period

OR

The combined average monthly balance in qualifying linked deposit accounts*** is \$1,500 or more for the calendar month prior to the last Business Day of your statement period.

* Enhanced Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

** Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

*** Deposit balances may consist of funds held in a Regular Checking, savings or money market account in a Basic Banking Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

Basic Account Package with a Savings Account

The following fees and charges apply to a Basic Account Package that contains a savings account without a checking account when they are not otherwise waived:

Average Monthly Savings Balance ²⁷	Monthly Service Fee ²⁸	Non-Citibank ATM Fee ^{29, 30, 31}
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

Footnotes:

- ²⁷ When not linked to a Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.
- ²⁸ If a savings or money market account is linked to a Regular Checking account, there is no separate monthly service fee for a savings or money market account, regardless of account balance, unless the checking account is closed.
- ²⁹ You can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.
- ³⁰ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank’s control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.
- ³¹ Non-Citibank ATM fees will be waived for a Basic Banking Package if our records reflect that the first-listed signer on an eligible Regular Checking, savings or money market account is age 62 or older.

Access Account Package

Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

An Access Account Package can consist of a Regular Checking account that does not offer a check writing feature and/or a Citi Savings account, Citi Accelerate Savings account, or Citibank Savings Plus Account, which can be linked for pricing and statement purposes. No other products are eligible for this package.

Only a checkless Regular Checking account, Citi Savings Account, or Citi Accelerate Savings account may be opened in an Access Account Package. With the Access Account Package you can utilize benefits such as electronic bill payment, Citibank® Banking Card and Citibank® Global Transfer Service.

- Checks cannot be ordered for any account in an Access Account Package.
- The Access Account Package is designed so that certain transactions in a checkless Regular Checking or savings account in an Access Account Package will not be authorized.³²

A new Checking Plus® (variable rate) line of credit cannot be linked to the Access Account Package for overdraft protection. This includes situations where an existing Access Account holder may have previously had a linked Checking Plus account that was subsequently closed.

Existing checkless Regular Checking accounts with a linked Checking Plus® line of credit will continue to retain their linked Checking Plus line of credit as well as access to the Safety Check overdraft protection service.

Checks cannot be ordered or written on checkless Regular Checking accounts or savings accounts in an Access Account Package. Any transactions to a checkless Regular Checking or savings account in an Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check will not be honored.

Checks should not be ordered from any source for a checkless Regular Checking account or savings account in an Access Account Package. When providing account and routing numbers to merchants to make a payment, (whether in person, electronically or over the phone) you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment for these account types. If the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged a fee by the merchant if this happens.

Footnotes:

³² Any PIN-based or Point of Sale, ACH or Debit card transaction, or ATM withdrawal initiated for an amount over your available account balance will be declined.

Household Linking

Balances from other packages in the household are not used to offset monthly fees. Balances from accounts in an Access Account Package can contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly service fees in that package, except for a Basic Banking or Access Account Package. For additional information about household linking, please refer to the section of this Marketplace Addendum titled "Household Linking of Account Packages."

Access Account with a checkless Regular Checking Account

An Access Account Package with a checkless Regular Checking account is Access Checking. The following fees and charges apply to an Access Account Package with a checkless Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee ^{33, 34}	Per Check Fee
Less than \$1,500	\$10.00 ³⁵	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

Footnotes:

³³ Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

³⁴ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

³⁵ This monthly service fee is waived if the following conditions are met:

"Qualifying Transactions" listed herein are completed during the statement period:

1 Qualifying Bill Payment* posted to a checkless Regular Checking account;

OR

1 Enhanced Direct Deposit** credited to a checkless Regular Checking account, savings or money market account in an Access Account Package;

OR

The combined average monthly balance in qualifying linked deposit accounts*** is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period;

* Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

** Enhanced Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency

*** Deposit balances may consist of funds held in a checkless Regular Checking, savings or money market account in an Access Account Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

Access Account Package with a Savings Account

The following fees and charges apply to an Access Account Package that contains a savings account without a Regular Checking account when they are not otherwise waived:

Average Monthly Savings Balance ³⁶	Monthly Service Fee ³⁷	Non-Citibank ATM Fee ^{38, 39}
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

Fees

The applicable Access Account Package monthly service fee is determined by whether you have a checkless Regular Checking account only, an Access Savings account only or have linked checkless Regular Checking account and savings accounts in one Access Account Package.

For checkless Regular Checking, the monthly service fee of \$10.00 may be waived in any month in which you complete any of the following Qualifying Transactions during the statement period: one Enhanced Direct Deposit credited to a checkless Regular Checking or savings account in an Access Account Package OR one Qualifying Bill Payment posted to checkless Regular Checking OR, if you maintain \$1,500 or more in combined average monthly deposit balances for the calendar month that ends prior to the last Business Day of your monthly statement period. (NOTE: The combined average monthly balance of \$1,500 or more applies to all deposit accounts that are open in the month prior to the statement period.)

For savings accounts, the \$4.50 monthly service fee can only be waived if you maintain \$500 or more in combined average savings or money market account balances for the calendar month that ends prior to the last Business Day of your monthly statement period.

When an Access Account Package has a checkless Regular Checking account and an savings account, the Access Account Package Checking monthly service fee will be charged for both accounts together, subject to being waived for any month in which the Qualifying Transactions specified above are completed during the statement period, or in which the combined average monthly balance in qualifying linked deposit accounts is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period. There is no separate savings account monthly service fee for a savings or money market account when it is linked to a checkless Regular Checking account in an Access Account Package.

Footnotes:

³⁶ When not linked to a checkless Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.

³⁷ If a savings account is linked to a checkless Regular Checking account, there is no separate monthly service fee for the savings account, regardless of account balance, unless the checkless Regular Checking account is closed.

³⁸ Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

³⁹ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Citi Miles AheadSM Banking Package

Important Notice:

As of August 21, 2023, clients in the Citigold[®], Citigold[®] Private Client, Citi Priority, Citibank[®], Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

The Citi Miles AheadSM Banking Package consists of one (1) Citi Miles Ahead Savings Account. No other products are eligible for this package. The Citi Miles Ahead Banking Package is available to select customers (see Eligibility below). Eligible customers are limited to one (1) Citi Miles Ahead Savings Account in each Citi Miles Ahead Banking Package, but may apply for multiple Citi Miles Ahead Banking Packages. Citi Miles Ahead Banking Package and Citi Miles Ahead Savings Account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316.

Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Banking Package.

- Only select Citi[®]/AAdvantage[®] Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Banking Package. Not all Citi[®]/AAdvantage[®] cardholders are eligible for the Citi Miles Ahead Banking Package.
- Only one (1) Citi Miles Ahead Banking Package with one (1) Citi Miles Ahead Savings Account may be associated with the selected Citi[®]/AAdvantage[®] Consumer Credit Card to which the offer applies.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Additional AAdvantage[®] Miles (25% more miles)

The Citi Miles Ahead Banking Package will be associated with only the specific Citi[®]/AAdvantage[®] Credit Card Account to which the Offer applies ("Card Account").

After you open a Citi Miles Ahead Savings Account in the Citi Miles Ahead Banking Package and deposit a minimum of ten thousand dollars (\$10,000) in your Citi Miles Ahead Savings Account (the date of the deposit is the "Additional Miles Eligibility Date"), you will earn 25% more AAdvantage[®] Miles for the first fifty thousand dollars (\$50,000) in purchases per calendar year that appear on your Card Account billing statements issued after your Additional Miles Eligibility Date ("Additional AAdvantage[®] Miles"). We will multiply the total amount of AAdvantage[®] miles earned on purchases made using this Card Account during a billing cycle in which you are eligible for Additional AAdvantage[®] Miles by 25% and add that resulting number of AAdvantage[®] miles to your AAdvantage[®] account. For example, if per the terms of your Citi[®]/AAdvantage[®] Card Account you earn 1,000 AAdvantage[®] Miles for purchases made in a billing cycle, then you will earn an additional 250 AAdvantage[®] miles for that billing cycle. The initial posting of Additional AAdvantage[®] Miles may occur up to 1-2 billing cycles following the Additional Miles Eligibility Date.

Additional AAdvantage[®] Miles Exclusions

You will not earn Additional AAdvantage[®] Miles for:

-
- Purchases made using Citi®/AAdvantage® Credit Cards other than the above-reference Card Account;
 - Purchases appearing on a Card Account billing statement issued after closure of that Card Account or the associated Citi Miles Ahead Savings Account.
 - Purchases appearing on a Card Account billing statement if the average monthly balance on deposit in your Citi Miles Ahead Savings Account was less than ten thousand dollars (\$10,000) for the calendar month preceding the Card Account billing statement date. For example, if your Card Account billing statement is dated July 10, and the average monthly balance in your Citi Miles Ahead Savings Account for the month of June was nine thousand (\$9,000) dollars, then you will not earn Additional AAdvantage® Miles for purchases appearing on that July 10 billing statement.
 - AAdvantage® Miles earned through promotional offers on your Citi®/AAdvantage® Credit Card, including acquisition bonus mile offers or other promotional bonus mile offers made to existing cardmembers.

Average monthly balance is calculated through the last business day of the month; see your Citi Miles Ahead Savings Account statement for more information.

Fees

- No monthly service fee.
- No Non-Citibank ATM Fee. Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs. Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Conversion

- Clients with an existing banking package cannot convert their banking package to a Citi Miles Ahead Banking package.
- Clients with an existing savings or money market account cannot transfer their existing savings or money market account to the Citi Miles Ahead Banking Package.
- The Miles Ahead Banking package may be converted to another banking package type for which the customer is eligible. However, the Additional AAdvantage® Miles feature on the AAdvantage® Credit Card will be de-enrolled after converting the Citi Miles Ahead Banking package to another package type.

Account Linking

The Citi Miles Ahead Banking Package cannot be household linked or linked to other account packages. However, the Citi Miles Ahead Savings Account within the Citi Miles Ahead Banking Package can be used for Safety Check overdraft protection for checking accounts in all other banking packages. The Citi Miles Ahead Banking Package average monthly balance cannot be used to determine whether you will be charged fees in other packages or in accounts in other packages.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million MilerSM status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program visit, aa.com/aadvantage. American Airlines, AAdvantage, the Flight Symbol logo, and AAdvantage Million MilerSM are marks of American Airlines, Inc.

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

Information About Specific Accounts

Regular Checking

Account Features

Regular Checking is a non-interest bearing account available in all account packages, except the Citi ElevateSM Account Package.

Fees

There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Citi[®] Savings Account

Account Features

Your Citi Savings Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank[®] Online, Citi Mobile[®] or through CitiPhone Banking[®], our automated telephone service. The Citi Savings Account can be opened in or linked to any account package.

Eligibility

New Citi Savings accounts opened by Tax Certified customers in a physical branch (or with a physical branch employee by phone - including video calls) (“New Citi Savings” account) will receive a “Promotional Rate” during Offer Periods if they fulfill Required Activities. Please view your Citi Savings New Account Rate Offer sheet to learn the promotional Rate, minimum balance to receive the promotional rate, and whether you opened your New Citi Savings account during an Offer Period.

- The following savings and checking accounts do not qualify for the Citi Savings New Account Rate Offer: Citi Accelerate Savings, Citi Miles Ahead Savings, savings and checking accounts that are fiduciary, estate, business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and savings and checking accounts held in the International Personal Bank, Citi Alliance, and Citi Private Bank. Savings and checking accounts owned by living trust accounts qualify, but other savings accounts held in trust accounts do not qualify for the promotional rate.
- “Tax Certified” customers must complete the following requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for this offer.

Required Activities

First, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Savings Account within 10 Business Days of account opening. See the Rate Sheet provided. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate.

- “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle[®], domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or wire transfer. Direct Deposits are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, funds from CitiBusiness accounts,

Mobile Check Deposits, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal®, and Venmo (except Zelle®) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.

- You can deposit the Minimum Balance into a Citibank “Checking Account” in the same package if 1) the New-to-Citibank Funds are deposited within 10 days of opening the Savings Account, 2) the Checking Account is in the same package as the Savings Account, and 3) you transfer the New-to-Citibank Funds directly from the Checking Account into the Savings Account within 10 days of opening the Savings Account. Checking account restrictions apply. See *Eligibility*.

Second, maintain your Minimum Balance. For three (3) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account, but please understand if your Balance drops below the Minimum Balance, your Promotional Interest Rate will expire, and your New Savings Account will receive the current (“Standard”) Interest Rate regardless of Balance. Please see the APYs and Interest Rates for this Offer chart in the Rate Sheet for the APYs applicable to your account.

Promotional Interest Rate Expiration. Once the Promotional Interest Rate expires, it cannot be reinstated, and your New Savings Account will be subject to the Standard Interest Rate in effect at that time. Your APY and Promotional Interest Rate will expire on the earliest of:

- Three (3) months after the date your Savings account is opened
- The date your Savings Account has earned the maximum amount of interest from the Promotional Interest Rate, see Maximum Interest Earned in the Rate Sheet or
- Any time after (10) Business Days from the time your account was opened, when your Balance drops below the Minimum Balance to receive the Promotional Interest Rate, as described in the Rate Sheet

Annual Percentage Yield (APY)

Annual Percentage Yield (APY), as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the current/ Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the current/Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires three (3) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Savings account rates are variable, determined by Citibank at its sole discretion, can change before and after account opening without notice, and may affect the actual amount of interest earned. Fees could reduce earnings. Your Rate Region, Banking Package, Account Balance, and the Citi Savings New Account Offer will determine the APY for your Savings Account. The Rate Sheet provided at the time of account opening will identify your account’s Rate Region. Please review your *Client Manual – Consumer Accounts* and *Marketplace Addendum* for account information. For current APYs and standard interest rates applicable to Savings accounts, please visit a Citibank branch or call 1-888-CITIBANK to speak to a banker.

Multiple Offers

Every Savings Account an eligible customer opens that meets Required Activities can participate in the Promotional Rate. Each New Savings Accounts can only be used for this New Account Rate once per Offer Period.

Important Tax Information: Interest received will be reported to the IRS as interest paid to the first titled owner on the account, in the year received, as required by applicable law. Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Interest received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This document is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Check Writing

The Citi Savings Account offers check writing in all packages except an Access Account Package. Any check transactions on a Citi Savings Account, in the Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Interest Rates

The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](https://www.citibank.com), call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of "Business Day.")

Fees

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

Citi® Accelerate Savings Account

Account Features

The Citi® Accelerate Savings account gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. There is no minimum opening deposit required to open a Citi® Accelerate Savings Account. The Citi® Accelerate Savings Account can be opened in or linked to any account package.

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account, that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Citi® Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi® Accelerate Savings accounts: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®.

Interest Rates

The interest rates for the Citi® Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking at 1-800-627-3999.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

Fees

There is no separate monthly service fee for the Citi® Accelerate Savings Account. When a Citi® Accelerate Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The

principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

Citi Miles AheadSM Savings Account

Relationship to Citi[®] Accelerate Savings

Citi[®] Accelerate Savings Account disclosures apply to the Citi Miles AheadSM Savings Account although to the extent there is a conflict between the Citi[®] Accelerate Savings Account disclosures and this Citi Miles Ahead Savings Account disclosure, the terms of this Citi Miles Ahead Savings Account control.

Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Savings account.

- The Citi Miles Ahead Savings Account is only available in the Citi Miles Ahead Banking package and is limited to 1 (one) Citi Miles Ahead Savings Account per Citi Miles Ahead Banking Package .
- Only select Citi[®]/AAdvantage[®] Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Savings Account. Not all Citi[®]/AAdvantage[®] cardholders are eligible for the Citi Miles Ahead Savings account.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Account Features

The Citi Miles Ahead Savings Account gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank[®] Online, Citi Mobile[®] or through CitiPhone Banking at 888-248-4226. The Citi Miles Ahead Savings Account is currently available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. The Citi Miles Ahead Savings Account does not offer check writing. Any check transactions on an Citi Miles Ahead Savings Account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Fees

- No monthly service fee
- No Non-Citibank ATM Fee: Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank[®] ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs. Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Conversion

Clients with an existing savings or money market account cannot convert their savings account to a Citi Miles Ahead Savings Account or move their existing savings account into a Citi Miles Ahead Banking Package. Clients with a Citi Miles Ahead Savings Account cannot move their Citi Miles Ahead Savings to another savings or money market account. The Citi Miles Ahead Savings Account average monthly balance cannot be used to determine if you will be charged fees in other packages or in accounts in other packages. Clients who convert their Citi Miles Ahead Banking Package into another eligible banking package, their Citi Miles Ahead Savings Account will automatically convert to a Citi[®] Accelerate Account and will be subject to terms and conditions of Citi[®] Accelerate Savings.

Interest Rates

Interest rates for the Citi Miles Ahead Savings Account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking 888-248-4226. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (determined by factors, which may include branch location or home (not mailing) address), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as “Rates”) applicable to the Citi Miles Ahead Savings Account are based on your residential/home (not mailing) address and account balance.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on the Citi Miles Ahead Savings Account. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99

\$10,000 – \$49,999.99

\$50,000 – \$199,999.99

\$200,000+

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

Court Ordered Money Market Account

Account Features.

Court Ordered Money Market (COMMA) accounts are money market accounts subject to a court order. In limited circumstances, applicants may be eligible to apply to open a COMMA account. COMMA accounts can only be opened in a branch in the state in which the court order is issued and proceed through the Special Title account application process which includes providing information about the beneficiary. Please refer to your applicable court order for necessary requirements. COMMA accounts can only be opened in a Citibank® Account Package. COMMA accounts are ineligible for checks unless allowed by the COMMA account's applicable Court Order. COMMA accounts are ineligible for ATM Cards.

Linking

Court Ordered Money Market accounts cannot be linked to other accounts or account packages. In addition, COMMA accounts cannot be Household Linked.

Interest Rates

The interest rates for Court Ordered Money Market Accounts are variable, determined by Citibank at its sole discretion and can change at any time. The interest rate for COMMA accounts will be equal to the highest, non-promotional interest rate available to Citibank branch customers for money market accounts available in the state where the court order is issued, regardless of the account balance or package type. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of "Business Day.")

Fees

There is no monthly service fee for COMMA accounts. COMMA accounts are subject to all other fees associated with the Citibank® Account package. Please see in the "Information About Account Packages" section of this Addendum.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on COMMA accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest rates may vary depending on Rate Region (determined by factors, which may include branch location or home (not mailing) address). Please refer to your applicable rate sheet.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

Certificate of Deposit

Key Features

Our certificates of deposit ("CD") are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty. CDs have a fixed interest rate during the term.

CD Types and CD Terms

Citi offers three types of CD accounts.

- **Certificates of Deposit:** Multiple term options available.
 - Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
 - Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs
- **No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD.
- **Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD.

Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

Linking of CD accounts in an account package

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

Check Writing

Certificates of Deposit do not offer check writing.

APYs and Interest Rates

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year.

“Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](https://www.citi.com) or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range will be used to determine your APY and interest rate; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

When Interest Begins to Accrue

Interest begins to accrue as of the calendar day you open your CD account.

Interest Compounding and Crediting

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. When you select the interest at maturity feature, interest is credited on the Maturity Date. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date. If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

Interest Calculation Method

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

Interest Withdrawal

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

Automatic Renewal and Grace Period

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to make any changes without penalty until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date.

Your account number will not change when your CD renews.

Early Withdrawal Penalties

Citibank will impose a substantial penalty if you withdraw any amount from the principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc., our affiliate, to certain account packages.

Linking Your Account to a Citigroup Global Markets Inc. Investment Account

You can link a Citigroup Global Markets Inc. Investment Account to your Citibank® Student Account Package, Citibank® Account Package, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, or to your Citi Private Bank Interest Checking Account, provided that the account titles are identical.

Linking your Citibank® Student Account Package, Citibank® Account Package, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, or your Citi Private Bank Interest Checking Account to a Citigroup Global Markets Inc. Account (“Linked Investment Account”) has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches. In addition, eligible balances in your Linked Investment Account are currently counted toward relationship pricing of your Citibank® Account Package, Citi Priority, Citigold® Account Package, Citigold® Private Client, or your Citi Private Bank Interest Checking Account.

Summary account balances for Citigroup Global Markets Inc. Investment Accounts through Citi Personal Wealth Management or Citi Private Bank will be displayed only on statements for Citigold® Account Package.

For information about linking a Citigroup Global Markets Inc. Investment Account to a checking or money market account in any eligible account package for transfer purposes, please see the “Internal Transfers Between Linked Accounts” sub-section in the “Types of Transactions; Limitations” section of the “Electronic Banking” section of the *Client Manual — Consumer Accounts*.

Important Information You Should Know

Account and Banking Package Changes

If a Regular Checking account is converted to an Interest Checking or Citigold® Interest Checking account, the account will earn the applicable interest rate of the new checking account on the date the account was converted.

Statement cycles, depending on your banking package, can either be end of month or non-end of month. Non-end of month statement cycles can be any date throughout the month, depending on the date you opened your account.

If you convert from a banking package with an end of month statement cycle to a banking package with a non-end of month statement cycle, or vice versa, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change.

If you convert from a banking package with a non-end of month statement cycle to a banking package with a non-end of month statement cycle, you will receive a non-end of month statement detailing the account activity of the old account package and the account activity after the banking package change, including interest earned throughout the entire month.

If you convert from a banking package with an end of month statement cycle to a banking package with an end of month statement cycle, you will receive an end of month statement detailing the account activity of the old account package and the account activity after the banking package change, including interest earned throughout the entire month.

The chart below describes the statement cycle for each banking package.

Banking Package	Statement Cycle
Citigold® Private Client	End of month
Citigold® Account Package	End of month
Citi Priority	End of month
Citi Elevate SM	End of month
Citibank® Account Package	Non-End of Month ⁴⁰
Basic Banking	Non-End of Month ⁴⁰
Access Account Package	Non-End of Month ⁴⁰
Citibank® Student Account Package	Non-End of Month ⁴⁰
Citi Miles Ahead SM	Non-End of Month ⁴⁰

Footnotes:

⁴⁰ Non-End of Month statement cycles can be any date throughout the month, depending on the day you opened your account.

Minimum Opening Deposit

There is no minimum opening deposit required to open a:

- Regular Checking or Citigold® Interest Checking Account in a Citigold® Account Package
- Regular Checking or Interest Checking Account in a Citi Priority Account Package
- Interest Checking Account in a Citi ElevateSM Account Package
- Regular Checking or Interest Checking Account in a Citibank® Account Package
- Regular Checking or Citi® Savings Account in a Basic Banking Package
- Checkless Regular Checking Account or Citi® Savings Account in the Access Account Package.
- Regular Checking Account in the Citibank® Student Account Package
- Regular Checking account, Interest Checking or a Citigold Interest Checking account
- Citi® Savings Account
- Citi® Accelerate Savings Account
- Citi Miles AheadSM Savings Account

Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all accounts that may be included in specific account package. We reserve the right to close the account at our sole discretion, including if the account remains at a zero balance for ninety calendar days.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-627-3999 (TTY: We accept 711 or other Relay Service) or stop by your nearest Citibank branch for assistance. Please refer to Other Fees and Charges for All Accounts in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

Fees

Monthly service fees and non-Citibank ATM fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service fees and non-Citibank ATM fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Account Package:

- Money Market account (generally, in the order of first money market account opened); or
- Savings account (generally, if no money market account, in the order of first opened savings account).

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the *Client Manual — Consumer Accounts* for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the “Funds Availability at Citibank” section of this *Marketplace Addendum* for more information.

Safe Deposit Box Rental

In order to open a Safe Deposit Box, you need to have at least one open Citibank® transaction account (a checking, money market and/or savings account) in an account package. Safe Deposit Boxes are available in select Citibank branch locations. Pricing varies per size per location and account package type.

Product Features

- Each Safe Deposit Box may be eligible for up to one discount
- In order to qualify for a discount, account packages must contain at least one transaction account (a checking, money market and/or savings account)
- For each of your account packages you may qualify for one of the discounts in the following table
- Sales tax may be assessed depending on your box location

Safe Deposit Box Discount by Account Package

Annual Rental Fee	Citigold®	Citi Priority	Citibank Account, Basic Banking, Access Account
\$0 – \$125	Waived	Waived	Full box fee applies
\$126 – \$250	\$125 off annual rental fee	\$125 off annual rental fee	Full box fee applies
\$251 +	50% off annual rental fee	50% off annual rental fee	Full box fee applies

Only one (1) discount from the chart above can be applied per account package

Direct Debit

If you have a Safe Deposit Box, not already receiving a Citigold or Citi Priority discount, you may qualify for a 10% discount if signed up with direct debit.

Funds Availability at Citibank

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

Our General Policy

Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier’s checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to the “Longer Delays May Apply” section for a description of these longer delays.

Determining the Date of Deposit

The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30 PM Eastern Time (9:30 PM Central Time; 7:30 PM Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:	For overnight mail:
Citibank	Citibank
Check Ops – Bank by Mail	Check Ops – Bank by Mail
P.O. Box 769009	100 Citibank Drive Bldg 3
San Antonio, TX 78245	San Antonio, TX 78245

Government Checks, Cashier's Checks and Other Special Types of Checks

Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the fourth Business Day after the day of the deposit as follows:

Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit, an additional \$450 will be available on the second Business Day after the day of deposit and the remainder of the deposit will be available on the third Business Day after the day of deposit.

Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the fourth Business Day after the day of deposit.

By way of example:

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$450 will be available on the second Business Day
- An additional \$4,850 will be available on the third Business Day
- The remaining \$ 4,475 will be available on the fourth Business Day.

We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:

- Doubt of collectability — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- Emergency Situations — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

Special Rules for New Clients

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply:

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier's checks, and other special types of checks (as defined above)

For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

Collection Items

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Schedule of Other Fees and Charges For All Accounts.

Holds on Other Funds

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

Our Right of Chargeback

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

Changes to Our Policy

We will notify you of any change(s) to our funds availability policies as required by applicable law.

Discontinued Products, Services, and Features

Customers no longer have the ability to apply to open new accounts (or enroll, as applicable) in the following products, services, and features as of the Discontinued Date

Discontinued Products, Services, and Features	Discontinued Date
Citi Elevate SM Account Package	July 18, 2022
Interest Checking	July 18, 2022
Citigold Interest Checking	July 18, 2022
Citibank [®] Student Account Package	January 16, 2016
Citibank [®] Savings Plus	July 23, 2017
<i>Please note the below accounts were converted to the Citibank[®] Savings Plus account on the noted Discontinued Date</i>	
Money Market Plus	April 15, 2022
Ultimate Savings	April 15, 2022
Preferred Money Market	April 15, 2022
Insured Money Market	April 15, 2022
Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022
Household Linking of Account Packages	August 21, 2023

The following disclosures apply to customers who opened accounts (or enrolled, as applicable) in the following products, services, or features before the applicable Discontinued Date.

Citi ElevateSM Account Package

Important Notice:

As of August 21, 2023, clients in the Citigold[®], Citigold[®] Private Client, Citi Priority, Citibank[®], Basic Banking, Access, Citi ElevateSM, and Citi Miles AheadSM Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

Overview

The Citi Elevate Account Package is a “digital” banking package with electronic delivery of statements and other legal notices and communications instead of through the U.S. Mail. Clients must provide consent to “paperless” statements and register for online access through Citi[®] Online or the Citi Mobile[®] App in order to view and keep copies of statements and other legal notices and communications. Clients cannot withdraw their consent to electronic delivery of statements and other legal notices and communications with this account package but may instead transfer their checking account and other linked accounts to a different account package in order to receive statements and other legal notices through the U.S. Mail.

The Citi Elevate Account Package may contain an Interest Checking account or a Citi Accelerate Savings account. Your Monthly Service Fees are based upon which accounts you maintain as specified in the description of Fees below. For Citi Elevate Account Packages opened prior to July 18, 2022, only one Interest Checking account can be included in any Citi Elevate Account Package. In addition to the Interest Checking account, the Citi Elevate Account Package may include more than one of the following accounts in the below chart.

Effective July 18, 2022, requests to open a Citi Accelerate Savings account in an existing Citi Elevate Account Package will be opened in a Basic Banking Package and subject to the terms of that package. Effective July 18, 2022, requests to open a Certificate of Deposit in an existing Citi Elevate Account Package will be opened in a Citibank Account Package and subject to the terms of that package.

Deposit Accounts	Citi Accelerate Savings Account, Certificates of Deposit
Retirement Accounts	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
Investments⁴¹	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ⁴² , and annuity positions shown on Linked CGMI Account Statements ⁴³

INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

When the Citi Elevate Account Package includes an Interest Checking account, the average monthly balance in your Interest Checking account will be used to determine whether or not you will be charged fees for the statement period. Other accounts listed in the above chart will not be used to determine whether or not you will be charged fees for the statement period.

When the Citi Elevate Account Package does not include an Interest Checking account, but has a Citi Accelerate Savings account, the average monthly balance in your Citi Accelerate Savings account will be used to determine whether or not you will be charged fees for the statement period.

Your average monthly balance is available on your statement and may be obtained by calling 1-800-374-9700. Any fees incurred will be charged during the subsequent statement period.

Footnotes:

⁴¹ Offered through Citigroup Global Markets Inc. (CGMI)

⁴² Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

⁴³ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Citi Elevate Account Package with Interest Checking and Other Accounts

Interest Checking Average Monthly Balance	Monthly Service Fee	Non-Citibank ATM Fee ^{45,46}	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$5,000	\$15	Waived	Unlimited Reimbursement
\$5,000 or more	None	Waived	Unlimited Reimbursement

Citi Elevate Account Package with only Citi Accelerate Savings Account

Average Monthly Balance ⁴⁴	Monthly Service Fee	Non-Citibank ATM Fee ^{45,46}	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$500	\$4.50	\$2.50	None
\$500 or more	None	\$2.50	None

Eligibility

The Citi Elevate Account Package is available for accounts opened prior to July 18, 2022, in select markets for customers with a residential/home (not mailing) address in an Eligible Location who apply online through Citibank® Online, the Citi Mobile® App, or CitiPhone Banking. “Eligible Locations” include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Conversion to Other Banking Packages

Prior to July 18, 2022, clients in an Eligible Location with an existing account package can convert their banking package to a Citi Elevate Account Package but must provide consent to electronic delivery of statements and other legal notices and communications and register for online account access through Citi® Online or the Citi Mobile® App.

If a customer owns an existing Interest Checking account at the time their existing Citi Elevate Account Package is converted to the Citigold Account Package or Citigold Private Client, their Interest Checking account will be converted to Citigold Interest Checking. If a customer owns an existing Interest Checking account at the time their existing Citi Elevate Account Package is converted to a package other than the Citigold Account Package or Citigold Private Client, Citi Priority Account Package, or Citibank Account Package, their Interest Checking account will be converted to a Regular Checking account.

Footnotes:

⁴⁴ Average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

⁴⁵ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank’s control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

⁴⁶ You can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

The following conversion rules apply to Citi Elevate Account Packages with a linked Citi Accelerate Savings account, certificate of deposit, retirement, or brokerage account when the Interest Checking account is closed:

- Citi Elevate Account Packages with only a Citi Accelerate Savings account will remain in the Citi Elevate Account Package.
- All other Citi Elevate Account Packages with remaining accounts (such as linked Certificate of Deposit, Retirement, or Brokerage Accounts), whether linked to a Citi Accelerate account or not, will convert within 10 business days from the Interest Checking account closure date to the Citibank Account Package and will be subject to terms and conditions of the Citibank Account Package.

Reimbursement of Other Bank ATM Fees

Applies only when the Citi Elevate Package includes an Interest Checking account. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive unlimited reimbursements from Citibank for ATM fees charged by other banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

Interest Checking

Account Features

Interest Checking is an interest bearing account in the Citibank® Account Package, Citi Priority Account Package or the Citi Elevate Account Package.

Interest Rates

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins to Accrue

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

Principal Balance Ranges for Interest Rate Calculations:

\$0 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000+

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365 day year except in leap years when interest may be computed on a 366 day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the monthly service and non-Citibank ATM fees, as applicable, of its account package as disclosed in the “Information About Account Packages” section of this Addendum.

Citigold® Interest Checking**Account Features**

Citigold® Interest Checking is an interest bearing account in the Citigold® Account Package. Citigold Private Client is a relationship status of Citigold.

Interest Rates

The interest rates for the Citigold® Interest Checking account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please refer to the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citigold® Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Account Balance Ranges for Interest Rate Calculations:

\$0 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000+

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly service fee for a Citigold® Interest Checking account. When a Citigold® Interest Checking account is opened, it must be in a Citigold® Account Package and is subject to the applicable monthly service fees for that account package as disclosed in the “Information About Account Packages” section of this Addendum.

Citibank® Savings Plus Account

Account Features

Your Citibank® Savings Plus account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus account can be linked to any account package.

Check Writing

The Citibank® Savings Plus account offers check writing in all packages except an Access Account Package. Any check transactions on a Citibank® Savings Plus account, in the Access Account Package that involve a check, including written checks, check by phone or third party authorizations that come through as a check transaction will not be honored.

Minimum Balance Requirement

There is a minimum balance of \$100 to maintain the Citibank® Savings Plus account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Savings Plus account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins to Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. ("Business Day" means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day.)

Fees

There is no separate Monthly Service Fee for the Citibank® Savings Plus account. A Citibank® Savings Plus account must be in a package and is subject to the applicable monthly service fee and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of the *Marketplace Addendum*. Citibank® Savings Plus accounts converted from an existing money market on April 15, 2022, will be in the same package as the existing money market before account conversion and, except as provided in this notice, will be subject to the same monthly service and non-Citibank ATM fees, and all other fees, of the applicable account package.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citibank® Savings Plus accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

Account Balance Ranges for Rate Calculations:

\$0 — \$9,999.99

\$10,000 — \$24,999.99

\$25,000 — \$49,999.99

\$50,000 — \$99,999.99

\$100,000 — \$499,999.99

\$500,000 — \$999,999.99

\$1,000,000+

Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year, except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus account will not be included in the daily balance calculation for the Citibank® Savings Plus account. The balance in the Citibank® Savings Plus account may be linked to contribute to the minimum combined average monthly balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with daily balance method.

Household Linking of Account Packages

This section explains certain features of linking account packages within a household. When you linked together eligible account packages of two or more members of a household, the combined balances of the accounts in those account packages could provide each household member with certain additional benefits.

If you reside in a household where two or more eligible members each have at least one account in a separate eligible Citibank account package, and you linked those eligible account packages together, we could make the features and benefits of our relationship pricing structure available to those household members. In most cases, eligible accounts belonging to all household members could be counted towards the combined household balance for purposes of determining whether monthly service fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

We defined a “household” as an account owner and members of the account owner’s immediate family who resided at the same address. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses.
- When any account package includes a retirement account, that package can only contribute to pricing benefits for the retirement account owner and spouse; the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

Important: When household members’ account packages are linked for combined balances, statements for each linked account package may show the household combined balance range. As a result, household members may be able to deduce approximate balances of other members in the household when account packages are linked. Therefore, when deciding whether to link household account packages, customers should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

Other Fees and Charges for All Accounts

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 and banking package, please view the chart below. 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.

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Bond Coupon Redemption (per series)	WAIVED	WAIVED	WAIVED	\$10.00
Checkbook Orders	WAIVED ¹	WAIVED ²	WAIVED ²	Varies
Citibank® Global Transfer Service ³	No Transfer Fee	No Transfer Fee	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁴	\$30.00	\$30.00	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00	\$25.00	\$25.00
Consular/Verification Letter	WAIVED	WAIVED	WAIVED	\$25.00
Copy of Cancelled Checks ^{5, 8}	WAIVED	WAIVED	WAIVED	\$5.00
Domestic Bank Collections ⁴	\$25.00	\$25.00	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Card ⁸	WAIVED	WAIVED	WAIVED	\$6.00
Fee for Pin Mailer: ⁸ Domestic Standard	No Charge	No Charge	No Charge	No Charge
Fee for Pin Mailer: ⁸ Domestic Expedite	WAIVED	WAIVED	WAIVED	\$7.00
Fee for Pin Mailer: ⁸ International Expedited	WAIVED	WAIVED	WAIVED	\$17.50
Foreign Currency Exchange: ⁸ \$1,000 and over	No Charge	No Charge	No Charge	No Charge
Foreign Currency Exchange: ⁸ Under \$1,000	WAIVED	WAIVED	WAIVED	\$5.00
Foreign Exchange Fee ^{6, 8}	WAIVED	WAIVED	WAIVED	3%
Interim Statement	WAIVED	WAIVED	WAIVED	\$5.00
Legal Process Compliance (levies, attachments, etc.) per service	\$125.00	\$125.00	\$125.00	\$125.00
Miscellaneous Copies ⁸ (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED	\$5.00
Money Order for Customers	WAIVED	WAIVED	WAIVED	\$5.00
Official Check	WAIVED	WAIVED	WAIVED	\$10.00
Safe Deposit Box Annual Rental ⁷	Varies	Varies	Varies	Varies
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED	\$5.00
Stop Payment Request ¹⁰	WAIVED	WAIVED	WAIVED	\$30.00
Wire Transfers: ¹¹ Incoming Domestic and International	WAIVED	WAIVED	WAIVED	\$15.00
Wire Transfers: ¹¹ Outgoing Online Domestic ⁹	WAIVED	WAIVED	\$17.50	\$25.00
Wire Transfers: ¹¹ Outgoing Domestic – Other Channels ¹³	WAIVED	\$35.00	\$35.00	\$35.00
Wire Transfers: ¹¹ Outgoing Online International (U.S. Dollars) ⁹	WAIVED	WAIVED	\$25.00	\$35.00

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Wire Transfers: ¹¹ Outgoing Online International (Foreign Currency) ¹²	WAIVED	WAIVED	WAIVED	WAIVED
Wire Transfers: ¹¹ Outgoing International – Other Channels ¹³	WAIVED	\$45.00	\$45.00	\$45.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere	As specified elsewhere	As specified elsewhere

Notes to “Other Fees and Charges for All Accounts”

- ¹ Waived for standard checkbook orders and non-standard checkbook orders. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- ² Fees for standard design checkbooks are waived for the Citigold® and Citi Priority Account Packages. Fees for non-standard checkbook orders will be charged for the Citi Priority Account Package.
Fees for non-standard checkbooks orders in the Citigold® Account Package are waived provided your Citigold® Account Package had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date you order the non-standard checkbook.
Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- ³ For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to the “Electronic Banking” section of the Client Manual — Consumer Accounts under “Types of Transactions; Limitations.”
- ⁴ Additional fees may apply as a result of fees charged for collection of the item by other institutions.
- ⁵ This fee will appear as “fee for photocopying” on your bank statement. If you do not receive check images with your statement, you are permitted two (2) free copies of cancelled checks per monthly statement period, then \$5.00 per check thereafter.
- ⁶ We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.
- ⁷ Please refer to the “Safe Deposit Box Discount by Account Package” chart in the “Safe Deposit Box Rental” section of the Marketplace Addendum.
- ⁸ Copy of Cancelled Checks is described on your bank statement as: Fee for Photocopying. Expedited Domestic Delivery of Replacement Debit Card is described on your bank statement as: Expedited Card Fee. Foreign Currency Exchange fee is described on your bank statement as: Foreign Currency Fee. Foreign Exchange Fee is described on your bank statement as: Foreign Transaction Fee. Miscellaneous Copies is described on your bank statement as: Fee for Photocopying. Fee for Pin Mailer: Domestic Expedite is described on your bank statement as: Fee for PIN Mailer. Fee for Pin Mailer: International Expedite is described on your bank statement as: Fee — International Express PIN
- ⁹ “Online” refers to self-service wires sent via Citi Online or Citi Mobile.
- ¹⁰ Fee applies on Personal Checks, Official Checks, and Money Orders.
- ¹¹ Incoming Domestic and International is described on your bank statement as: Incoming Wire Transfer Fee. Outgoing Domestic is described on your bank statement as: Fee for Domestic Funds Transfer. Outgoing International is described on your bank statement as: Fee for International Funds Transfer.
- ¹² The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.
- ¹³ “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at citibank.com/locations.

Note: Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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Amendments to the Citibank® Client Manual — Consumer Accounts and Marketplace Addendum, September 7, 2023 Editions



Please read and keep this notice with your important account records.

Last Updated 02/08/2024

This document contains the following:

Amendments to the Citibank® Client Manual — Consumer Accounts, September 7, 2023 Edition

page 1

Amendments to the Citibank® Marketplace Addendum, September 7, 2023 Edition

page 2

Amendments to the Citibank® Client Manual — Consumer Accounts, September 7, 2023 Edition

EFFECTIVE DATE: IMMEDIATELY

AMENDMENT:

For clarification of existing practices and effective immediately, the following update is made to the *Client Manual – Consumer Accounts*:

The “If you close your Account” paragraph below is added as a fourth paragraph to the “Closing a Deposit Account” section of the *Client Manual – Consumer Accounts*:

If you close your Account

If you close your account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following change is made to the *Client Manual – Consumer Accounts*:

The first paragraph of the “Opening an account through other methods” section within the “Governing Law” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following change is made to the *Client Manual – Consumer Accounts*:

The below sentence is added as a new line below “Opening an account through other channels” within the “Rate Region” section of the *Client Manual – Consumer Accounts*.

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels

EFFECTIVE DATE: NOVEMBER 7, 2023

AMENDMENT:

Effective November 7, 2023, Appendix 1: "Introduction to Simplified Banking" is revised as follows:

The following is added as a paragraph above the "Introducing automatic linking of accounts" section.

When you convert to simplified banking, you will receive a banking package Account Statement for the time from the end of your last Statement Period through the day before you convert to simplified banking ("Short Statement"). Any final banking package Monthly Service Fees will be assessed on your first day in simplified banking, and this will be reflected on your first simplified banking Account Statement. Prior to initiating Early Access, please consider your eligibility, as applicable under the CMMA, for a waiver of your final banking package Monthly Service Fee, which will be based on the banking package, balances or transactions reflected on your Short Statement. After conversion, we'll waive applicable simplified banking Monthly Service Fees in the month you are converted and for the next three full calendar months. If you do not qualify for a Relationship Tier after three full calendar months, you can waive your Monthly Service Fee (\$15 for Regular Checking or \$5 for Access Checking) by making Enhanced Direct Deposits of \$250 or more each month.

Amendments to the Citibank® Marketplace Addendum, September 7, 2023 Edition

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following changes are made to the "Citi® Accelerate Savings Account" section of the *Marketplace Addendum*:

1. The last paragraph of the "Account Features" section is deleted in its entirety and replaced with the following:

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or Citiphone Banking®. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Accelerate Savings account at account opening.

2. The "Account Balance Ranges for Interest Rate Calculations" section is deleted in its entirety and replaced with the following:

Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99
\$10,000 – \$24,999.99
\$25,000 – \$49,999.99
\$50,000 – \$99,999.99
\$100,000 – \$499,999.99
\$500,000 – \$999,999.99
\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.



Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The “Citi® Savings Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

Citi® Savings Account

Account Features

Your Citi Savings Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citi Savings Account can be opened in or linked to any account package. Although a Citi Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Savings account at account opening.

Check Writing

The Citi Savings Account offers check writing in all packages except an Access Account Package. Any check transactions on a Citi Savings Account, in the Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Interest Rates

The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

Fees

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

Promotional Rate Feature for New Citi Savings accounts

Eligibility

New Citi Savings accounts opened by Tax Certified customers in a physical branch (or with a physical branch employee by phone - including video calls) ("New Citi Savings" account) will receive a "Promotional Rate" during Offer Periods if they fulfill Required Activities. Please view your Citi Savings New Account Rate Offer sheet to learn the promotional Rate, minimum balance to receive the promotional rate, and whether you opened your New Citi Savings account during an Offer Period.

- The following savings and checking accounts do not qualify for the Citi Savings New Account Rate Offer: Citi Accelerate Savings, Citi Miles Ahead Savings, Court Ordered Money Market Accounts, savings and checking accounts that are business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and savings and checking accounts held in the International Personal Bank, Citi Alliance, and Citi Private Bank.



- “Tax Certified” customers must complete the following requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for this offer.

Required Activities

First, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Savings Account within 10 Business Days of account opening. See the Rate Sheet provided. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate.

- “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle®, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or domestic wire transfer. Direct Deposits are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, international wire transfers, funds from CitiBusiness accounts, Mobile Check Deposits, Instant Payments, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal®, and Venmo (except Zelle®) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.
- You can deposit the Minimum Balance into a Citibank “Checking Account” in the same package if 1) the New-to-Citibank Funds are deposited within 10 days of opening the Savings Account, 2) the Checking Account is in the same package as the Savings Account, and 3) you transfer the New-to-Citibank Funds directly from the Checking Account into the Savings Account within 10 days of opening the Savings Account. Checking account restrictions apply. See Eligibility.

Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account, but please understand if your Balance drops below the Minimum Balance, your Promotional Interest Rate will expire, and your New Savings Account will receive the current (“Standard”) Interest Rate regardless of Balance. Please see the APYs and Interest Rates for this Offer chart in the Rate Sheet for the APYs applicable to your account.

Promotional Interest Rate Expiration. Once the Promotional Interest Rate expires, it cannot be reinstated, and your New Savings Account will be subject to the Standard Interest Rate in effect at that time. Your APY and Promotional Interest Rate will expire on the earliest of:

- Six (6) months after the date your Savings account is opened
- The date your Savings Account has earned the maximum amount of interest from the Promotional Interest Rate, see Maximum Interest Earned in the Rate Sheet or
- Any time after (10) Business Days from the time your account was opened, when your Balance drops below the Minimum Balance to receive the Promotional Interest Rate, as described in the Rate Sheet

Annual Percentage Yield (APY)

Annual Percentage Yield (APY), as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the current/ Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the current/Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires six (6) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Savings account rates are variable, determined by Citibank at its sole discretion, can change before and after account opening without notice, and may affect the actual amount of interest earned. Fees could reduce earnings. Your Rate Region, Banking Package, Account Balance, and the Citi Savings New Account Offer will determine the APY for your Savings Account. The Rate Sheet provided at the time of account opening will identify your account’s Rate Region. Please review your *Client Manual – Consumer Accounts* and *Marketplace Addendum* for account information. For current APYs and standard interest rates applicable to Savings accounts, please visit a Citibank branch or call 1-888-CITIBANK to speak to a banker.



Multiple Offers

Every Savings Account an eligible customer opens that meets Required Activities can participate in the Promotional Rate. Each New Savings Accounts can only be used for this New Account Rate once per Offer Period.

Important Tax Information: Interest received will be reported to the IRS as interest paid to the first titled owner on the account, in the year received, as required by applicable law. Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Interest received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

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EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following changes are made to the "Citi Miles AheadSM Savings Account" section of the *Marketplace Addendum*:

1. The second bullet of the "Eligibility" section is deleted in its entirety and replaced with the following:

- Only select Citi®/AAdvantage® Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Savings Account. Not all Citi®/AAdvantage® cardholders are eligible for the Citi Miles Ahead Savings account. Although a Citi Miles Ahead Savings account can be owned by more than one owner, the owner of the eligible Citi®/AAdvantage® cardholder identified on the communication must be the first titled owner on the Citi Miles Ahead Savings account.

2. The "Interest Rates" section is deleted in its entirety and replaced with the following:

Interest Rates

Interest rates for the Citi Miles Ahead Savings Account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking 888-248-4226. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (determined by factors, which may include branch location or home (not mailing) address), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to the Citi Miles Ahead Savings Account are based on your residential/home (not mailing) address and account balance.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The "Certificate of Deposit" section within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

Certificate of Deposit

Key Features

Our certificates of deposit ("CD") are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

CD Types and CD Terms

Citi offers three types of CD accounts.

- **Certificates of Deposit:** Multiple term options available.
 - Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
 - Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs
- **No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.
- **Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.

Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

Linking of CD accounts in an account package

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

Check Writing

Certificates of Deposit do not offer check writing.

APYs and Interest Rates

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit citi.com or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account



application was submitted. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening or when the application was submitted for Special Title accounts. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

When Interest Begins to Accrue

Interest begins to accrue as of the calendar day you open your CD account.

Interest Compounding and Crediting

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be described as "Deferred" next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date.

If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month's interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

Interest Calculation Method

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

Interest Withdrawal

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term. If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

Automatic Renewal and Grace Period

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

Early Withdrawal Penalties

Citibank will impose a substantial penalty if you withdraw any amount from the principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The “Account Balance Ranges for Interest Rate Calculations” section within the “Citibank® Savings Plus Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

Account Balance Ranges for Rate Calculations:

\$0 — \$9,999.99
\$10,000 — \$24,999.99
\$25,000 — \$49,999.99
\$50,000 — \$99,999.99
\$100,000 — \$499,999.99
\$500,000 — \$999,999.99
\$1,000,000+

Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

EFFECTIVE DATE: NOVEMBER 4, 2023

AMENDMENT:

Effective November 4, 2023, the following fees are waived for the account packages listed below:

Citigold® Private Client Account Package

- Clerical Research

Citigold® Account Package

- Clerical Research

Citi Priority Account Package

- Clerical Research

All Other Account Packages

- Clerical Research
- Copy of Cancelled Checks
- Interim Statement
- Miscellaneous Copies
- Statement Copy

As a result, the *Marketplace Addendum* is amended as follows:



Effective November 4, 2023, the following fees on the chart titled “Other Fees and Charges for All Accounts” is revised as follows:

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Clerical Research (per hour, one-hour minimum)	WAIVED	WAIVED	WAIVED	WAIVED
Copy of Cancelled Checks ^{5,8}	WAIVED	WAIVED	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED	WAIVED	WAIVED
Miscellaneous Copies ⁸ (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED	WAIVED
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED	WAIVED

EFFECTIVE DATE: OCTOBER 21, 2023

AMENDMENT:

Effective October 21, 2023, the following change is made to the *Marketplace Addendum*:

The “Longer Delays May Apply” section under “Funds Availability at Citibank” within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

By way of example:

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.



We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:

Doubt of collectability — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.

Emergency Situations — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

All other terms and conditions of the *Citibank® Client Manual — Consumer Accounts and Marketplace Addendum* remain in full force and effect.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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