

Citibank Client Services 002  
PO Box 6201  
Sioux Falls, SD 57117-6201

010/R1/20F002

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CITIBANK, N. A.  
**Account**  
**97088415**

PAUL K SCZUREK  
824 MARSH TRAIL CIRCLE  
SANDY SPRINGS GA 30328-5733

**Statement Period**  
**Nov 1 - Nov 30, 2017**

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#### BASIC BANKING PACKAGE AS OF NOVEMBER 30, 2017

##### Relationship Summary:

<b>Checking</b>	<b>\$17,053.19</b>
<b>Savings</b>	<b>\$40,003.30</b>
<b>Investments (not FDIC Insured)</b>	-----
<b>Loans</b>	<b>\$0.00</b>
<b>Credit Cards</b>	<b>\$32.96</b>

Effective January 19, 2018, Citi will no longer offer the Popmoney® person-to-person payment service to its customers. Any future scheduled Popmoney® payments, including recurring payments, will not be processed as of this date.

<b>Checking</b>	<b>Balance</b>
Regular Checking	\$17,053.19
<b>Savings</b>	<b>Balance</b>
Citibank® Savings Plus	\$40,003.30
<b>Total Checking and Savings at Citibank</b>	<b>\$57,056.49</b>

<b>Loans</b>	<b>Credit Line</b>	<b>Amount Available</b>	<b>Amount You Owe</b>
Checking Plus Line of Credit (as of 11/30/17)	\$4,400.00	\$4,400.00	\$0.00

<b>Credit Cards</b>	<b>As of date</b>	<b>Credit Line</b>	<b>Amount Available</b>	<b>Amount You Owe</b>
Citi® Platinum Select® / AAdvantage® XXXXXXXXXXXX9367	11/21/17	\$3,000.00	\$2,967.04	\$32.96

<b>Total Outstanding Loan and Credit Card Balances</b>	<b>\$32.96</b>
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#### SUGGESTIONS AND RECOMMENDATIONS

We're here to help you with your banking needs during this hurricane season and hope you and your loved ones are safe. Please rest assured that any monthly service fees or non-Citi ATM fees you may have incurred between September 1, 2017 and October 31, 2017 will be waived or refunded by November 30, 2017.

If you need assistance with your banking needs, please call us at the customer service number listed on this statement.

**BASIC BANKING PACKAGE CHARGES**

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

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

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

**CHECKING ACTIVITY****Regular Checking****97088415****Beginning Balance:** \$30,318.53**Ending Balance:** \$17,053.19

Date	Description	Amount Subtracted	Amount Added	Balance
11/02	ACH Electronic Debit GPC GPC EFT	84.38		
11/02	ACH Electronic Debit Avia at North Sp WEB PMTS 0ZYRH8	1,592.26		28,641.89
11/06	ACH Electronic Debit GEICO PREM COLL	310.68		
11/06	Cash Withdrawal 11/04 02:50p #0691	102.50		28,228.71
	Non Citi ATM 401 HIGHWAY 441 SE CLAYTON GAUS051			
11/07	Transfer to Bankcard 09:52a #0691	131.46		
	ONLINE Reference # 000404			
11/07	Check # 399	510.93		27,586.32
11/08	ACH Electronic Debit CHASE CREDIT CRD EPAY 3318282167	8,383.58		19,202.74
11/09	ACH Electronic Debit VZ WIRELESS VE E CHECK	113.35		19,089.39
11/14	ACH Electronic Credit GA DEPT OF LABOR REG UI		277.00	19,366.39
11/17	Refund of Service Charge or Fee		5.00	
11/17	ACH Electronic Credit GA DEPT OF LABOR REG UI		277.00	
11/17	ACH Electronic Debit PAYPAL INST XFER URBANEXPLOR	35.20		19,613.19
11/20	Check # 553	2,500.00		17,113.19
11/24	Check # 515	60.00		17,053.19
<b>Total Subtracted/Added</b>		<b>13,824.34</b>	<b>559.00</b>	

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

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

Overdraft Protection		
As of	Source of Coverage	Amount
11/30	Checking Plus Line of Credit	\$4,400

**SAVINGS ACTIVITY****Citibank® Savings Plus****1229060524****Beginning Balance:** \$40,002.97  
**Ending Balance:** \$40,003.30

Date	Description	Amount Subtracted	Amount Added	Balance
11/30	Interest for 30 days, Annual Percentage Yield Earned 0.01%		0.33	40,003.30

**CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:**Checking  
Checking Plus Line of Credit  
Money Market**YOU CAN CALL:**888-248-4226  
(For Speech and Hearing  
Impaired Customers Only  
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966**FOR BILLING INQUIRIES:**For Billing Inquiries calling  
or e-mailing will not preserve  
your rights.Citibank  
PO Box 769004  
San Antonio, TX 78245-9004**CREDIT BUREAU DISPUTES:**Citibank  
PO Box 6181  
Sioux Falls, SD 57117-6181

Citi® Platinum Select® / AAdvantage®

800-950-5114  
(TDD: 800-325-2865)Citibank, N.A.  
P.O. Box 6500  
Sioux Falls, SD 57117-6500

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CHECKING AND SAVINGS****FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

**CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

**IN CASE OF ERRORS****In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:** Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

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**LOANS****Checking Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s). Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered service mark of American Airlines, Inc.

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**Other Information**

**Checks drawn against a business account are not acceptable as payment for a personal loan obligation.**

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

**Line of Credit (other than Checking Plus), Loans and Mortgages:** Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

**Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount,
  - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit.
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Citibank is an Equal Housing Lender.



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**TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES**

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "**Checks and Other Withdrawals Outstanding**" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. Record Closing Balance here (as shown on statement).

6. Record Closing Balance here (as shown on statement).		
7. Add deposits or transfers you recorded which are not shown on this statement.		
8. Total (6 and 7 above).		
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).		
<b>BALANCE</b> (8 less 9 should equal your checkbook balance).		

Checks and Other Withdrawals Outstanding  
(Made by you but not yet indicated as paid on your statement)

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