

**SAFE DEPOSIT BOX RENTAL AGREEMENT**Name of Renter(s) CAYETAN JACKMailing Address of Renter 3567 VERDUGO VISTA TERR ,LOS ANGELES,CA,90065Daytime (or Business) Phone: 5105550185Evening Phone (Consumers): 5105550185Safe Deposit Box Number 00015-0000344-3 Branch 15Annual Rental Fee 125.00 Date 09/09/2019**Terms and Conditions**

**Definitions**– “Agreement” refers to this Safe Deposit Box Rental Agreement. The Safe Deposit Box being rented is referred to as the “Box”. “You” and “your” refer to the lessee, or lessees if appropriate, of the Box and “we”, “us” and “our” refer to the Citibank entity operating from the location of the Box.

**Rental Period and Renewal**– The rental period for the Box that you agree to rent is one year from the date of the agreement if the date of the agreement is the 15th of the month. Otherwise, the rental period for the Box is one year from the date of the agreement plus the number of days until the 15th of the following month. At the end of each rental period, this Rental Agreement will be renewed automatically for another year, unless earlier terminated.

**Rental Payments and Transaction** – The rent, which is the joint and several responsibility of each Renter, is due and payable in advance for each rental period. The Annual Rental Fee listed above does not include any applicable state or local taxes (“Taxes”). Taxes may be added to your Annual Rental Fee if the state or municipality in which your Box is located requires the collection of Taxes related to the lease of your Box. You agree to maintain a transaction account with Citibank while this Agreement is in effect (the “Transaction Account”). If this Agreement is terminated for any reason during the rental period, rent for any unused time will not be refunded.

**Debit** – You agree that we may automatically debit the Transaction Account for each annual Box rental period payment. You also agree that you will maintain a balance in the Transaction Account sufficient to pay the annual Box rental fee on the annual due date and that if you do not, you may also be charged a late payment fee. In addition, to the extent that the balance in the Transaction Account is not sufficient to satisfy the annual Box rental period payment, you also authorize us to charge any deposit account maintained with us in your name, individually or jointly with another, for the amount of any rental fee as well as for any other unpaid fees relating to the Box.

**Corporation, Partnership or Fiduciary Renter** —If you are a corporation or partnership, we must receive either a duly-adopted resolution of your board of directors certified by your corporate secretary, or a written certification signed by two or more general partners in the presence of a notary public, indicating who is authorized to have access to and to transact business regarding the Box. If you are a fiduciary, we must receive acceptable evidence of your fiduciary relationship. If there is more than one fiduciary, all must authorize the Box Rental Agreement and all must be present each time that the Box is accessed, unless documentation acceptable to us permits otherwise.

**Indemnification**– You shall indemnify us and hold us harmless as to any claim made against, or cost or other liability incurred by, us as a result of any act or failure to act by any person identified to us as being authorized by you to access the Box.

**Keys**– You acknowledge the receipt of two keys (or combination to said safe) and you agree to surrender both keys to Renter upon the expiration or earlier termination of this agreement. Any Renter, or if a corporation or partnership, any officer or partner, as appropriate, may surrender the keys. You will not duplicate the key to your Box, or give the key to anyone not authorized to have access to it. Also, you will notify us immediately if you lose any of your keys.

**Contents of Box** – You understand and acknowledge that the Box is intended to provide storage only for securities, jewelry, precious metals and valuable papers. You acknowledge that the Box is not intended to store, by way of example without limitation, such things as domestic or foreign currency or coin. You agree not to store any unlawful, dangerous, explosive, perishable, or offensive materials or any materials that are not authorized to be stored under this Agreement. If

**Termination** – You or we may terminate this Agreement at any time.

If you do so, you will empty the Box, return the keys to us, and sign a release for the Box.

If we do so, we will mail you written notice to the address we have on our records.

Within 10 days from the date of the notice, you will empty the Box, return the keys to us, and sign a release for the Box.

**Our Right To Re-Rent the Box**– Once you have emptied your Box and returned the keys to us, we will have the right to re-rent the Box to another client with no liability to you. Your tender of the keys to us without notice of any issues related to your Box will effectuate our release from any responsibility relating to the Box.

**Transferring Your Box** – You may transfer your Box agreement to another Citibank financial center, provided that the financial center to which you want to transfer your Agreement has a Box available in the same size. You must return both keys to your current Box, execute a release and move the contents of the Box to the new location yourself. We may move your Box, its contents, or both, to a new location after giving you at least 15 days advance notice in writing or such other notice as may then be required by law.

**Access to the Box** – You may enter the safe and open your Box during the hours we set, provided you comply with the rules and regulations established by us from time to time to enable you to have access to your Box. You or your deputy(ies) or attorney(s)–in–fact must give us identification or other evidence of the right of access. We may deny or restrict access to the Box and its contents if:

- State or Federal law requires that we do so.
- We receive a notice of lien, or other process or notice of levy or attachment.
- There is a dispute as to rights in the Box or its contents.
- A court orders us to do so.
- You have failed to pay your rent or other charges when they were due.
- We decide it is necessary to protect our premises.
- There is an emergency of any kind.

We may deny or restrict entry to anyone, including, without limitation, your co-renter(s), your deputy(ies), your attorney(s)–in–fact, executor, administrator, heirs or legatees, your officers or partners, if applicable, regardless of whether or not they or their principal(s) are named in documents leading us to restrict or deny access.

We may also, with advance notice to you, impose a charge each time that you open your Box. You agree to pay this charge as requested and that we may deny you access to your Box, without liability, until we have received payment for this charge. You authorize us to, but we are not required to, debit any deposit account that you have with us, whether individually or jointly with another, for the amount of the unpaid charge.

**Our Liability** – We are responsible only for loss or damage to the contents of your Box resulting from our failure to use ordinary care in allowing access to the Box, and we are not responsible for other loss or damage resulting from such failure or for any loss or damage for contents other than those authorized to be stored in the Box. You agree that our total liability for any loss or damage resulting from our negligence will be limited to an amount not exceeding five hundred (500) times the annual rent for the Box. You agree that evidence tending to prove that any securities, jewelry, precious metals or valuable papers contained in the Box upon the last entry by you or any of your co-renter(s), deputies, attorney(s)–in–fact or other authorized person, were missing therefrom upon subsequent entry, shall not be sufficient to raise a presumption that the same were lost by any negligence or wrongdoing for which we are responsible, nor shall it be sufficient to place upon us the burden of proof that such alleged loss was not our fault. We make no claim or warranty of any kind about the safety of the Box or its contents.

**Escheatment** – Failure to make payment of the rental fee may result in escheatment of the contents of the Box to the State. In addition, your property, or the proceeds of sale of such property, may be transferred to the appropriate state upon the running of the time period specified by state law from the date the Agreement expired. The fact that we may debit your account for the rental fee and/or other fees due to us may not prevent the contents of the Box from escheating to the appropriate state or the District of Columbia, due to lack of contact from you.

Therefore, you agree to contact us in writing as provided in the notice provisions herein, or to access your Box at least once annually, to prevent escheatment from occurring. We have no liability for the contents of the Box once escheatment has occurred.

**Default** – We may, without liability, open the Box, remove the contents, and dispose of them as the law allows if:

- Your rent is not paid as agreed within the time permitted after we have sent you notification as the law requires.
- We deem it necessary for the protection of our premises or the contents of the Box.
- You do not remove the contents of the Box and surrender it in accordance with the notice of termination that we send to you.

We may also take any other steps permitted by law.

**Notice of Death** – When anyone who has access to the Box dies, a survivor will notify us immediately as provided in the notice provisions hereof. If decedent is a renter, we may, but will not be required to, allow access to the Box, upon proper identification, to any of decedent's heirs, legatees, executors, administrators or successors, and continuing access to any co-renter, in accordance with applicable law. If decedent is a deputy, or an officer or partner of renter, renter will provide revised documentation evidencing authorization to access the Box, as appropriate or requested by us.

**Reimbursement** – If we have to spend money to open your Box or to replace your keys, you will pay us the full amount when asked by us.

**Changes in Agreement** We may change this Agreement at any time. If we do so, we will mail a written notice to you in accordance with the notice provisions of this Agreement, at least 10 days in advance, at the address we have on our records if the change would restrict your rights. You are responsible to notify us pursuant to the notice provisions of this Agreement, of any change in that address. A change in the hours that the facility is available to you to allow you to access your Box will not be considered a change that restricts your rights. Hours that you may access your Box will be posted in the location of your Box and they may change at any time. If the change would not restrict your rights, we will not be obligated to notify you by mail of the change but will post a notice of the change in each financial center where Boxes affected by the change are located.

**Assignment** – You may not assign this Agreement or sublet the Box to anyone else. The terms and conditions of the Agreement shall be binding upon your deputy(ies), attorney(s) –in-fact, heirs, legatees, executors, administrators and successors.

**Severability** – If any clause or clauses of this Agreement are held to be invalid, the remaining clauses shall survive the invalidity and be enforceable without reference to the invalidated provisions.

**Notices** – All notices sent to you pursuant to this agreement will be mailed to you by ordinary mail, unless otherwise required by law, or unless we elect to mail by certified or registered mail, return receipt requested, at the address provided in this Agreement or such other address as you subsequently designate in a written notice to us. If mail sent to you is returned to us more than twice, we may, but will not be required to, attempt to send notices to you at another address that we, in good faith, believe to be your current address. We will not be required to attempt to determine what your current address is; however, if we do so, we will have no liability. All notices that you send to us must be sent to

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to be effective

**Resolution By Arbitration** – THIS SECTION CONTAINS IMPORTANT INFORMATION FOR CLIENTS APPLYING FOR A SAFE DEPOSIT BOX RENTAL AGREEMENT ON OR AFTER AUGUST 1, 2001. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. THE DECISION OF THE ARBITRATOR IS FINAL AND BINDING.

***Agreement to Arbitrate Disputes.*** You agree that by renting a safe deposit box with us on or after August 1, 2001, either you or we may elect to require that any dispute between us, or concerning your other Safe Deposit Box Agreements, Citibank deposit, Checking Plus ®, or Ready Credit ® accounts, except those disputes specifically excluded below, be resolved by binding arbitration.

*Disputes Covered by Arbitration.* If you rent a Safe Deposit Box from us on or after August 1, 2001, any claim relating to or arising out of that rental agreement, and any unresolved claim relating to any existing or prior rental agreement, deposit, Ready Credit or Checking Plus account with us will be subject to arbitration. Disputes include any unresolved claims concerning any services relating to such rental agreement or 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 logo. Disputes include not only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a co-renter, joint account holder, account beneficiary, or a representative or agent. Disputes include not only claims that relate directly to Citibank, but also its parent, affiliates, successors, assignees, employees, and agents, and claims for which we may be directly or indirectly liable, even if we are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort ( including fraud or any intentional tort ), or any other legal or equitable ground, and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders or otherwise. 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.

*Disputes Excluded from Arbitration.* Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as any such dispute remains in such court and advances only an individual claim for relief.

*Commencing an Arbitration.* The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association; National Arbitration Forum; or JAMS. If you initiate the arbitration, you must notify us in writing at Citibank, Litigation/Arbitration Unit, One Court Square, 43rd Floor/Zone 9, Long Island City, NY 11120. If we initiate the arbitration, we will notify you in writing at your last known address on file. You may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating an arbitration by contacting these arbitration forums at the following addresses:

**American Arbitration Association:** 335 Madison Avenue – 10th Floor  
New York, NY 10017-4605  
[www.adr.org](http://www.adr.org)

**National Arbitration Forum:** P.O. Box 50191  
Minneapolis, MN 55405  
[www.arbitration-forum.com](http://www.arbitration-forum.com)

**JAMS:** 920 Main Street  
Suite 300  
Irvine, CA 92610  
[www.jamsadr.com](http://www.jamsadr.com)

The arbitration shall be conducted in the same city as the U. S. District Court closest to your home address, unless the parties agree to a different location.

*Administration of* The arbitration shall be decided by a single arbitrator, unless either party to the arbitration requests a panel of three arbitrators in which case the arbitration shall be conducted by a panel of three arbitrators ( said arbitrator or arbitrators hereinafter referred to as “the arbitrator” ). The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act. The arbitrator shall be empowered to award any damages or other relief provided for under applicable law and will not have the power to award relief to, or against, any person who is not a party to the arbitration. The decision rendered by the arbitrator shall be in writing; however, the arbitrator need not provide a statement of his reasons unless one is requested by you or us. The award of the arbitrator shall be final and binding, subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act. The award of the arbitrator can be entered as a judgment in any court having jurisdiction.

*Costs.* The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. If either you or we request a panel of three arbitrators, the party making the request shall pay the fees of those additional arbitrators unless the arbitrator rules otherwise. All other fees and costs will be allocated in

accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, except to the extent the arbitrator assesses costs of the arbitration to either you or us.

*No Class Action or Joinder of Parties.* You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are co-renters, joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction); this is so whether or not the claim may have been assigned.

*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 off-set 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.

*Governing Law.* You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the state governing your account relationship apply.

*Severability.* These arbitration provisions shall survive (i) termination or changes to your safe deposit rental agreement, deposit, Checking Plus, or Ready Credit accounts, or any related services we provide; (ii) the bankruptcy of any party; and (iii) the transfer or assignment of your safe deposit rental agreement, deposit, Checking Plus, or Ready Credit accounts, or any related services we provide. If one or more of these arbitration provisions are deemed invalid or unenforceable, the remaining portions shall nevertheless remain valid and enforceable.

**Insurance** –We do not carry liability insurance on the contents of your Box.If you would like insurance coverage against damage or loss for the contents of your Box you should contact your own insurance company.

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**THIS NOTICE IS REQUIRED BY THE LAWS OF NEW YORK**

IMPORTANT NOTICE : (1) THE CONTENTS OF YOUR SAFE DEPOSIT BOX MAY NOT BE FULLY PROTECTED AGAINST LOSS UNDER THE INSURANCE COVERAGE MAINTAINED BY THE BANK OR SAFE DEPOSIT COMPANY. (2) FOR YOUR PROTECTION YOU MAY WISH TO SECURE YOUR OWN INSURANCE THROUGH AN INSURANCE COMPANY OF YOUR CHOICE. (3) YOU SHOULD KEEP A COMPLETE LIST AND DESCRIPTION OF ALL PROPERTY STORED IN YOUR SAFE DEPOSIT BOX, AND ANY AVAILABLE PROOF OF OWNERSHIP.

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**THIS NOTICE IS REQUIRED BY THE LAWS OF NEW JERSEY**

THE CONTENTS OF YOUR VAULT, SAFE DEPOSIT BOX OR STORAGE RECEPTACLE ARE NOT PROTECTED AGAINST LOSS BY THE RENTOR UNLESS SPECIFICALLY INDICATED IN THIS NOTICE , AND FOR YOUR

YOU SHOULD KEEP A COMPLETE LIST AND DESCRIPTION OF ALL YOUR PROPERTY STORED IN YOUR VAULT, SAFE DEPOSIT BOX OR STORAGE RECEPTACLE AND ANY AVAILABLE PROOF OF OWNERSHIP.

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**This** agreement shall be binding upon your successors and assigns and upon all of your heirs and legal representatives. **RECEIPT OF A COPY OF THIS RENTAL AGREEMENT IS HEREBY**

*If signing in an individual capacity:*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

***If signing in a representative capacity:***

Name of Corporation, Partnership, Association: \_\_\_\_\_

Name of Person/Entity for whom signers is acting as fiduciary: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_

\_\_\_\_\_  
Branch Associate Signature

**SAFE DEPOSIT BOX  
DIRECT DEBIT AUTHORIZATION (CONSUMER)**



| BOX INFORMATION                           |                                |   |  |
|---|--------------------------------|---|--|
| Branch Number<br>15                       | Branch Name<br>00015 Yorkville | Box Number<br>00015-0000344-3   | Date of Rental Agreement<br>09/09/2019 |
| CUSTOMER INFORMATION                      |                                |   |  |
| Customer Name<br>CAYETAN JACK             |                                | Daytime Telephone Number<br>( 055 ) 5105550185  |  |
| Street Address<br>3567 VERDUGO VISTA TERR | City<br>LOS ANGELES            | State<br>CA   | Zip<br>90065                           |
| DEBIT INFORMATION                         |                                |   |  |
| Account Number<br>*****7073               | Marketplace                    | Type of Account (select one):<br><input type="checkbox"/> Checking <input type="checkbox"/> Money Market <input type="checkbox"/> Savings |  |
| Amount of Safe<br>\$ 125.00               | First Debit Date<br>09/09/2019 | Annual Debit Date (mm/dd/yyyy)<br>09/15/2020  |  |

I authorize Citibank, N.A. to initiate withdrawals from my above-designated account for the annual payment due under my Safe Rental Agreement identified above. This also constitutes authorization for Citibank to debit such account until I terminate the Safe Box Rental Agreement or until I terminate this authorization in writing. I authorize Citibank to adjust the amount debited to correspond changes in my annual Safe Deposit Box Rental Fee. Citibank agrees to provide written notification to me at least 10 days prior to any in the debit amount. If there are insufficient funds in the account or if the funds are unavailable for any other reason, I authorize debit my account when sufficient funds are available. I understand, however, that if my Safe Deposit Box Rental Fee is not paid when Citibank may pursue remedies under the Safe Deposit Box Rental Agreement.

| ACKNOWLEDGEMENT  |                       |      |
|--|-----------------------|------|
| I acknowledge the receipt of a copy of this Direct Debit Authorization (Consumer) form and the Safe Deposit Box Direct Authorization Disclosure. |                       |      |
| Customer Signature<br>X  | Customer Name (print) | Date |
| Customer Signature<br>X  | Customer Name (print) | Date |

# SAFE DEPOSIT BOX DIRECT DEBIT AUTHORIZATION DISCLOSURE

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## Direct Debit Agreement

In accordance with the payment option provided to you in your Safe Deposit Box Rental Agreement ("Agreement"), you are agreeing to pay your Safe Deposit Rental Fee from one or your Citibank accounts. You may designate your checking, savings, or money market account as the account from which payments will be automatically debited. If payments are authorized from your checking account, they may include use of your Checking Plus overdraft protection. You are authorizing these transfers in advance (pre-authorized payments) and they will not require any further action on your part. There will, at this time, be no fee imposed for this pre-authorized debit.

You can visit any Citibank ATM, call CitiPhone Banking or use Direct Access to confirm that the payment was made. If your preauthorized payment will vary, we will notify you of that fact. If the amount of the payment is greater than it normally would be, we will notify you in writing at least 10 days prior to the specified payment date.

## Canceling a Pre-Authorized Payment

You can cancel a pre-authorized payment by calling or writing to us. We must receive your instructions at least three business days prior to the scheduled pre-authorized payment date. Write or call us at the CitiPhone Banking number listed below. If you request a cancellation by phone, we may ask you to confirm your instructions in writing within two weeks. You will be required to make timely payment of the appropriate Safe Deposit Box annual fee either by establishing another direct debit or by check. If payment is not timely, you will be subject to a late fee as indicated on your annual invoice.

## Limit on Transfers/Payments

Federal regulations require us to limit the number of transfers from any savings account,- This includes checks you write, automatic transfers (including Safety Check transfers); recurring payments you set up in advance; payments and transfers you authorize using a telephone or personal computer. There is no restriction on the number of payments or transfers you make to a Citibank credit account. (including Citibank credit card payments)

The maximum number of transfers of these types permitted is six per statement period. If you have reached this limit, we may refuse to process a transfer that you are requesting. If these limits are exceeded three months in a rolling twelve month period, we will be obliged to restrict access to or close your savings account. There is no limit on the number of transfers you can make in person at a branch, at a Citibank ATM, or at an ATM network machine. Please refer to Client Manual for additional details.

## Error and Problem Resolution Procedure

If you think that a pre-authorized payment shown on your monthly statement is incorrect, or if you believe that an unauthorized transfer or withdrawal has taken place, contact us as soon as you can. We must be notified within 60 days from the postal date of the first statement we mailed to you on which the suspected problem appeared. By contacting us, you will not be liable for unauthorized transfers or withdrawals that occurred during the 60 day time period. You could be held responsible for all unauthorized transfers and withdrawals that occurred between the end of the 60 day period and the time that you actually notified us if the transaction could have been prevented if we had been notified sooner.

Naturally, we'll extend the time period, if you were prevented from contacting us for a good reason (such as a long trip or hospital stay). If you call to notify us of a suspected error, we may request that you send us your complaint or question in writing. If we make such a request, we must receive that information within 10 business days of your call.

To assist you, our CitiPhone Banking Center representative will need to know:

- Your name and account number
- The dollar amount of the suspected error
- The dollar amount of the suspected error
- Why you believe there was an error.

We will investigate every problem and we will resolve each problem as quickly as possible. As soon as you contact us, we will start our investigation.

## Telling You the Results of Our Investigation,

We will tell you the results of our investigation within 10 business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount that you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. However, if we asked you to put your complaint or question in writing and we did not receive your letter within 10 business days, we will not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



# SAFE DEPOSIT BOX

## DIRECT DEBIT AUTHORIZATION DISCLOSURE (Continued)

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### Our Responsibilities to You

We will be responsible for your actual losses if they were directly caused by our failure to:

- Complete a transfer as you requested
- Complete a transfer for the amount you requested.
- Stop payment on a automatic transfer as you requested

However, we will not be responsible for your losses if:

- Through no fault of ours, you did not have money in your account to make the transfer
- Through no fault of ours, the transfer would have caused you to exceed your available credit
- Through no fault of ours, the money in your account was attached, subject to legal process or was blocked in some other way.
- Through no fault of ours, the transfer would have caused you to exceed transfer limitations on your designated account.
- You were trying to defraud us.
- Circumstances beyond our control or natural disaster such as a flood or fire prevented the transfer from taking effect.

### Confidentiality

You have a right to confidentiality and we will not give anyone other than our employees, agents, affiliates and subsidiaries of Citigroup specific information about your Citibank accounts except:

- When you give us your express permission to give out the information
- When you have given Citibank as a credit reference
- When an inquiry is made regarding a check you have written.
- If we close your account because it has been maintained in an unsatisfactory manner
- When we are required or permitted by law. For example, we are required to report to the Internal Revenue Service (IRS) when we become aware of currency transactions totaling more than \$10,000 in one day.
- When we must give out the information to comply with legal process

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with our affiliates, statements released under a subpoena may contain information regarding your relationship with these individuals and affiliates.

### Business Days

A business day is any day of the week that is not a Saturday, Sunday or federal holiday. Non-business days are considered part of the following business day. If you make a deposit after the close of a business day or on a weekend or holiday, your deposit will be considered received on the next business day. Citibank's business day normally ends at 3:00 P.M, although the business day at some financial centers ends later. Note that at some financial centers, the business day is posted. For interest purposes, the business day is extended to 6:00 P.M for deposits made at out Citibank ATM locations.

### Saturday Availability

You will notice that "business days" are used to calculate the time it will take for your deposited funds to become available for withdrawal. An exception occurs when you deposit funds that would, according to these schedules, become available on Monday. For your convenience, Citibank will make those funds available for withdrawal on Saturday.

### Available Balance Information

You can get information about your available account balances any time, day or night, from our full-service, 24-hour Citibank ATM location, from our CitiPhone Banking Service or from Direct Access.

### CitiPhone Banking Representative Contact Information

| You May Call Us At:  | You May Contact Us At: |
|--|------------------------|
| Customer Service: 1-800-756-7047<br><br>Text Telephone Service (TDD): 1-800-945-0258 | Citibank               |
|  | 100 Citibank Drive     |
|  | San Antonio, TX 78245  |
|  |                        |

### Safe Deposit Box System

#### New Rental - Initial Invoice Information

Financial Center: 15

FIMP: 00

Address:

Open Date: 09/09/2019

Next Payment Due 09/15/2020

Box: 00015-0000344-3

Customer: CAYETAN JACK

|                         |                      |       |
|-------------------------|----------------------|-------|
| Basic Box Rental : \$   | 125.00               |       |
| Surcharge & Others : \$ | 0.00                 |       |
| Tax Amount : \$         | 9.98                 |       |
|                         | Total Discount : \$  | 12.50 |
|                         | Transfer Amount : \$ | 0.00  |

Total Amount Now Due : \$ 122.48



## FACTS

### WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

|              |   |
|--------------|---|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.                              |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and employment information</li> <li>• credit history and transaction history</li> </ul> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does Citibank share? | Can you limit this sharing? |
|--|----------------------|-----------------------------|
| <b>For our everyday business purposes –</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                  | No                          |
| <b>For our marketing purposes –</b><br>to offer our products and services to you   | Yes                  | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes –</b><br>information about your transactions and experiences   | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes –</b><br>information about your credit worthiness  | Yes                  | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes                  | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                  | Yes                         |

|                             |   |
|-----------------------------|---|
| <b>To limit our sharing</b> | <p>• Call 1-888-214-0017 – our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
|-----------------------------|---|

|                   |  |
|-------------------|--|
| <b>Questions?</b> | Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258 |
|-------------------|--|

## Who we are

|                               |   |
|-------------------------------|---|
| Who is providing this notice? | This notice is provided by Citibank, N.A. for individual clients of its retail banking business in the United States. |
|-------------------------------|---|

## What we do

|  |   |
|--|---|
| How does Citibank protect my personal information?                                 | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| How does Citibank collect my personal information?                                 | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• provide account information or give us your contact information</li> <li>• provide employment information or apply for a loan</li> <li>• make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account—unless you tell us otherwise.   |

## Definitions

|                 |   |
|-----------------|---|
| Affiliates      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets Inc.</i></li> </ul>                         |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i></li> </ul> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies and other financial companies.</i></li> </ul>                         |

## Other important information

**For Vermont Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

**For California Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.