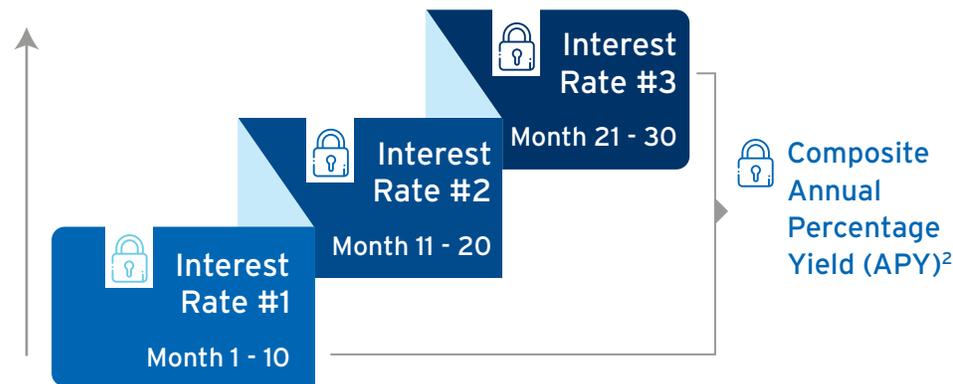


Step-Up Certificate of Deposit¹, a simple way to manage your money your way!

With a **Step-Up CD**, you're not only locking in a rate, you're also earning a higher rate every 10 months. Rates are locked in upon opening the CD. That way you know, up front, what your rate increases will be during the CD's 30-month term.

30-Month CD

Every 10 months you will be Stepped-Up to a higher and known rate



Enjoy peace of mind:

- Certificates of Deposit are **insured by the Federal Deposit Insurance Corporation (FDIC)**
- Interest rate automatically increases **every 10 months**

Speak to your Financial Professional to open a Step-Up Certificate of Deposit.

¹ Certificates of Deposit are insured by the Federal Deposit Insurance Corporation (FDIC). The Federal Deposit Insurance Corporation is a United States government corporation providing deposit insurance to depositors in U.S. commercial banks and savings institutions. <https://www.fdic.gov>

² The Composite Annual Percentage Yield (APY) is based on the fixed initial interest rate shown for Months 1-10, the second interest rate for Months 11-20, the third interest rate for Months 21-30. The Composite APY assumes interest and principal remains on deposit until maturity. Fees could reduce account earnings. CD Accounts are subject to approval, terms and fees. Please refer to the Client Manual-Consumer Accounts and Marketplace Addendum for additional important consumer account information.

Penalties for early withdrawal may apply. Citibank will impose a substantial penalty if you withdraw any 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 Early withdrawal penalties for Step Up CD are calculated on the amount of the principal withdrawn. In all markets, a 180-day simple interest penalty will apply. You may withdraw interest from your CD at any time during the term after it has been credited without any early withdrawal penalty. Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the 7-calendar-day grace period, or the CD rate or term is no longer offered. The 7-calendar day grace period starts the day after your maturity date during which you can make changes, deposits or withdrawals from your CD (the Grace Period). You cannot renew an existing Step Up CD to a new Step Up CD. If you make changes to the CD term, change the CD product type, make a deposit or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new Opening Date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty. A 30-Month CD will renew at the APY and interest rate in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, your CD may renew at the next greater term. Contact us for more information.

Terms, conditions and fees for accounts, products, programs and services are subject to change. Step-Up CD rates may be modified or withdrawn prior to enrollment at any time without notice. Rate information is subject to change at any time until your CD is opened and funded. The balance required to open a Certificate of Deposit account is \$500. Interest is compounded daily starting on the Business Day when the account is opened, and is credited to your account monthly.

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Banking products and services are provided by Citibank, N.A., Member FDIC.