

What you need to know



Please review the information below before you complete this form.

Please ensure you supply the following along with your completed application:

- Please complete all sections marked as “*Must Complete*” to avoid delays with your contribution.
- To fund the account, either attach a check made payable to Citibank, N.A. or provide instructions to debit your Citibank checking, savings, or money market account.

When requesting a direct rollover of funds from another institution please remember to:

- Attach a completed Citibank Transfer and Direct Rollover form
- Attach your distribution confirmation statement or your most recent account statement
- Please include a check payable to Citibank N.A. as Successor Custodian

When requesting a conversion or recharacterization of a contribution from an existing Citibank Traditional IRA or SEP-IRA, please remember to:

- Attach a completed Citibank IRA and Roth IRA Withdrawal and Tax Withholding Election Form.
- A Roth IRA conversion cannot be undone or recharacterized.

Please Note:

- You cannot make a contribution to an inherited IRA.
- This form cannot be used to facilitate a trustee-to-trustee transfer.
- To request a trustee-to-trustee transfer please use the Citibank Transfer and Direct Rollover form and provide your most recent account statement copy.
- Under current law, you may make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs you own.

When returning this form by mail, please mail to:

Retirement Plan Services
P.O. Box 769001
San Antonio, TX 78245-9951

If you have any questions

Call Retirement Plan Services at 1-800-695-5911.[†] Hearing or speech impaired customers may call our text telephone service (TTY) at 1-800-788-6775. Representatives are available to assist you Monday through Friday 8:00 a.m. - 10:00 p.m. Eastern Time, and Saturday 9:00 a.m. - 5:30 p.m. Eastern Time.

[†]To ensure quality service, calls are recorded

BRANCH USE ONLY. The below information is required when this form is submitted by branch personnel.

Representative Name: _____ SOEID: _____

Date: _____

CUSTOMER INITIALS ▶

Citibank IRA Contribution Form



This form is only to be used by customers who are making an additional contribution to an existing Citibank Traditional IRA, Roth IRA, or SEP-IRA. If you wish to open a Traditional IRA, Roth IRA, or SEP-IRA, please complete the Citibank IRA Application. If you are making a recharacterization or conversion contribution, please attach a completed *Citibank IRA or Roth IRA Withdrawal and Tax Withholding Election Form*. Please Note, you cannot make a contribution to an inherited IRA.

You must complete Sections 1-5 to avoid delays with your application process.

PLEASE PRINT OR TYPE (For use by existing retirement plan customers only)

1. Plan Owner Information *(Must Complete)*

First Name: _____ Middle: _____ Last Name: _____

Address

Check here if this is a new address

Street Address: _____ Apt. Number: _____

City: _____ State: _____ Zip: _____ Country: _____

Social Security Number _____

Phone Number (Please at least one)

Daytime Phone: _____

Evening Phone: _____

2. Contribution Type and Total Amount of Your Contribution *(Must Complete)*

Contributions received between January 1st and the tax filing due date (without extensions) for the prior year's return must be specifically identified as a prior year contribution if that is your intention. If the contribution is not specifically designated as being for the prior tax year, it will be treated as a current year contribution. Contributions which exceed the maximum allowable for the prior year will be applied as a current year contribution. Contribution information is reported to the IRS.

Be sure to read the Citibank Traditional IRA Plan Documents to determine the deductibility of your Traditional IRA contribution. Be sure to read the Citibank Roth IRA Plan Documents to determine your eligibility to contribute to a Roth IRA.

Please indicate the plan type to which you are making your contribution and the tax year and amount of your contribution. Remember that the plan must already be in existence.

Contribution For Tax year _____

IRA \$ _____ SEP \$ _____

Rollover IRA \$ _____ Roth IRA \$ _____

Contribution For Tax year _____

IRA \$ _____ SEP \$ _____

Rollover IRA \$ _____ Roth IRA \$ _____

Rollover Contribution (please see footnote #1 for more details)

Please Note: Under current law, you may make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs you own. If you have completed an IRA-to-IRA rollover in the preceding 12 months you may not complete another nontaxable rollover at this time. Rollovers from employer plans, and direct trustee-to-trustee transfers are not subject to this limitation. For additional information, see <https://www.irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions>

Direct Rollover Late Direct Rollover 60 Day Rollover Late 60 Day Rollover

CUSTOMER INITIALS ▶

Rollover Contribution (continued)

Plan type from which the distribution was made:

Traditional IRA Roth IRA 401K ESOP Profit Sharing Plan Other: _____

Original Distribution Amount \$ _____

Rollover Contribution Amount \$ _____

Original date that funds were distributed _____

Date funds were received _____

Recharacterization Contribution (please see footnote #2 for more details)

Amount \$ _____

From a Traditional IRA From a Roth IRA From a SEP-IRA

Conversion Contribution (To a Roth IRA only, please see footnote #3 for more details)

Amount \$ _____

Repayment of Coronavirus-Related Distribution ("CRD") (please see footnote #4 for more details)

Amount \$ _____

Repayment of CRD taken from a Citibank IRA

Repayment of CRD taken from an employer plan or non-Citi IRA

Repayment of Qualified Birth or Adoption Distribution (please see footnote #5 for more details)

Amount \$ _____

Repayment of birth or adoption distribution taken from a Citibank IRA

Repayment of birth or adoption distribution taken from an employer plan or non-Citi IRA

Footnotes:

¹ The rollover must occur within 60 days of the date you received the funds. Please include a copy of your distribution confirmation statement if you are establishing a plan with funds you previously withdrew from an IRA, Roth IRA, Qualified Plan, or SEP-IRA. For more information please review <https://www.irs.gov/retirement-plans/accepting-late-rollover-contributions>

² If you are recharacterizing a contribution from an existing Citibank Traditional IRA, Roth IRA, or SEP-IRA, please also attach a completed Citibank IRA and Roth IRA Withdrawal and Tax Withholding Election Form. A Roth IRA conversion made on or after January 1, 2018, cannot be re-characterized. For details, see "Recharacterizations" in Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs) <https://www.irs.gov/forms-pubs/about-publication-590-a>

³ If you are converting a contribution from an existing Citibank Traditional IRA or SEP - IRA, please also attach a completed Citibank IRA or Roth IRA Withdrawal and Tax Withholding Election Form.

⁴ For more information about Coronavirus-Related Distributions and repayments, visit <https://www.irs.gov/newsroom/coronavirus-related-relief-for-retirement-plans-and-iras-questions-and-answers>

⁵ Beginning in 2020, an IRA owner or a participant in a workplace defined contribution plan can withdraw up to \$5,000 for the birth or adoption of a child without incurring the usual 10% additional tax on early distributions. The distribution must be made within one year after the child is born or the adoption is finalized. Any time after receiving the distribution, the IRA owner or plan participant may generally recontribute any portion of the distribution as a rollover contribution to an eligible retirement plan, including an IRA.

CUSTOMER INITIALS ▶



3. Contribution Method (Must Complete)

a. **Check attached** (Check must be made payable to Citibank, N.A. For direct rollovers, the check should be payable to Citibank, N.A. as Successor Custodian)

b. **Debit from a Citibank checking, savings or money market account:**

One time debit

Please deduct \$ _____ from my Citibank checking, savings or money market account # _____ (account must be in the same marketplace as your IRA, and must be **linked** to your Citibank® Debit Card)

Monthly debit (contributions are for the current year only and will be credited to an IRA plan)

Please deduct \$ _____ from my Citibank checking, savings or money market account # _____ (account must be in the same marketplace as your IRA, and must be **linked** to your Citibank® Debit Card) on the _____ day of each month, beginning with the month of _____.

4. Investment Options (Must Complete)

Refer to your Citibank IRA Plan Documents. For Certificates of Deposit and Insured Money Market Accounts (IMMA), you will receive the rate in effect when Citibank receives your funds. Contribution amounts you list here cannot exceed the total contribution amount indicated in Section 2 and Section 3.

Certificate(s) of Deposit ("CD")⁶

Term _____

Term _____

Term _____

Amount \$ _____

(minimum deposit \$250)

Amount \$ _____

(minimum deposit \$250)

Amount \$ _____

(minimum deposit \$250)

Insured Money Market Account (IMMA)

Account Number: _____

Amount \$ _____

5. Acceptance (please read this section carefully, and sign and date below)

By signing below, I authorize, certify and/or acknowledge that:

- I have read and understand all the information provided and as outlined in this form;
- Any election to have a contribution treated as a Rollover cannot be revoked;
- The contribution is made for the tax year(s) indicated;
- Insured Money Market Accounts (IMMA) and CDs are deposits of Citibank, N.A.;
- For Insured Money Market Accounts (IMMA) and CDs I will receive the interest rate in effect when Citibank receives my funds;

This form must be received within 90 days of the date of the signature. If the form is received after 90 days of dated signature, Citibank will request a new form to be completed.

▶ Signature: _____

▶ Date: _____

Footnotes:

⁶ Effective November 15, 2021, the 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts. Existing 18 Month Variable Rate Retirement CDs that mature on or after January 24, 2022, will renew to a 3 Month Fixed Rate Retirement CD, unless you request a change by the maturity date. Please refer to the November 2021 "Important Notice of Changes to 18 Month Variable Rate Retirement CD Accounts."

CUSTOMER INITIALS
▶