

Small Business CitiBusiness® Standard Schedule of Fees and Charges



Illinois

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

Monthly Maintenance Charges

Checking	Average Daily Collected Balance ⁷	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually ¹
CitiBusiness® Interest Checking ²	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts ³		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually ¹
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA ⁴	All balance levels	None
Savings	Average Daily Collected Balance ⁷	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance ⁷	Charges
Online Banking (basic service) ⁵	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services ⁶	All balance levels	\$150.00

Document Footnotes

- ¹ A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- ² Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- ³ Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- ⁴ All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Illinois as applicable.
- ⁵ Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- ⁶ This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- ⁷ As shown on your monthly statement and based on the average of each day's end of day account balance.
- ⁸ Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance ⁷	Charges
CitiBusiness® Preferred Banking ⁸	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus ⁸	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

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Basic Transaction Service Charges²

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account ¹	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

Document Footnotes

¹ Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

² All charges are per item.

CitiBusiness Program Transaction Service Charges²

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

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Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 ¹
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% ²
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online ³	\$15.00
Incoming Wire Transfer ⁴	\$15.00
Domestic Outgoing Wire Transfer ⁵	\$55.00
Domestic Outgoing Wire Transfer when executed Online ^{3,5}	\$17.00
International Outgoing Wire Transfer ⁵	\$65.00
International Outgoing Wire Transfer when executed Online ^{3,5}	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.10
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 ⁶
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

*For all CitiBusiness accounts as applicable.

¹ Up to \$500.00 per client per calendar year.

² The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

³ Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

⁴ Additional fees may be charged by other institutions.

⁵ Additional fees may be incurred for mail or federal wire service.

⁶ CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

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CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes