

Use this simple guide to learn more about your new banking relationship. For additional details, please view your *Client Manual – Consumer Accounts and Marketplace Addendum*.

Fees and services are subject to change.

## Citigold® Relationship

<b>Overview</b>	A Citigold® relationship may consist of the Citigold® Account Package or Citigold® Private Client; a relationship status of Citigold. A Citigold Account Package or Citigold® Private Client must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in a Citigold Account Package or Citigold® Private Client. The Citigold Account Package or Citigold® Private Client may also include savings, money market and certificate of deposit accounts.
<b>Minimum Deposit</b>	No minimum deposit is required to open an account.  The required combined average monthly balances in eligible linked deposit, retirement and investment accounts to remain eligible for the Citigold® Account Package or Citigold® Private Client are:  • <b>Citigold Account Package:</b> \$200,000 • <b>Citigold Private Client:</b> \$1,000,000
<b>Eligibility</b>	We may periodically review, in Citi's sole discretion, the combined average monthly balances of eligible accounts and packages linked to a Citigold® relationship for purposes of determining your combined household balance and eligibility for The Citigold® Account Package or Citigold® Private Client.
<b>Citigold® Account Package</b>	If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold® Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package.  Your Citigold® Account Package will become part of Citigold® Private Client if we determine that your combined average monthly balances in the Citigold® Account Package meets the Citigold® Private Client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.
<b>Citigold® Private Client</b>	Citigold® Private Client is a relationship status of Citigold®.  Subject to periodic review of individual accounts in Citi's sole discretion, Citigold® Private Client requires a minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.  Your Citigold® relationship will change from the Citigold® Private Client to Citigold® Account Package if we determine that your combined average monthly balances in Citigold® Private Client do not meet the Citigold® Private Client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.
<b>What Type of Accounts Can Be Included</b>	<ul style="list-style-type: none"> <li>• <b>Deposits:</b> Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings accounts, Money Market accounts, Certificates of Deposit</li> <li>• <b>Retirement Accounts:</b> IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs</li> <li>• <b>Investments:</b><sup>1</sup> Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts<sup>2</sup> and annuity positions shown on Linked CGMI Account Statements<sup>3</sup></li> </ul> <p><b>Balances in the listed account types will be included to determine your combined balance range.</b></p> <p>All your eligible Citibank linked deposit and retirement accounts, as well as investments through Citigroup Global Markets Inc. ("CGMI")<sup>4</sup></p> <p>The Combined Average Monthly Balance is calculated based on the average monthly balances of linked accounts for the calendar month prior to the last Business Day of your monthly statement period.</p>
<b>Member FDIC</b>	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.

<sup>1</sup> Offered through Citigroup Global Markets Inc. (CGMI)

<sup>2</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

<sup>3</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

<sup>4</sup> Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

**INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

### Citigold Account Package and Citigold Private Client Fees and Account Services

Monthly Service Fee	\$0	Waived for Citigold Account Package and Citigold Private Client.
Non-Citibank ATM Fee	\$0	Waived for Citigold Account Package and Citigold Private Client. Fees charged by other institutions for use of their ATMs will be reimbursed at the end of each eligible statement period.

### Overdraft Protection Transfer Services

Safety Check		Safety Check covers overdrafts by transferring funds from your linked Money Market or Savings account.
Checking Plus® (variable rate) Line of Credit		Checking Plus is a revolving personal line of credit account linked to your Citibank Checking account that provides overdraft protection.

### Other Fees and Charges

Overdraft Protection Transfer Fee for Safety Check	\$0	Waived for Citigold Account Package and Citigold Private Client.
Deposited Check Returned Unpaid	\$0	Waived for Citigold Account Package and Citigold Private Client.
Stop Payment Request	\$0	Waived for Citigold Account Package and Citigold Private Client.
Overdraft and Returned Items		<p><b>Citigold Account Package</b></p> <ul style="list-style-type: none"> <li>• \$34 for Returned Item (Unpaid) (Returned Check/NSF Fee)</li> <li>• \$34 for Overdraft and Returned Item Fees</li> </ul> <p><b>Citigold Private Client</b></p> <ul style="list-style-type: none"> <li>• \$0 for Returned Item (Unpaid) (Returned Check/NSF Fee)</li> <li>• \$0 for Overdraft and Returned Item Fees</li> </ul> <p>An Overdraft fee may be assessed when your account is in overdrawn status after transactions post at the end of the day. A Returned Item fee may be assessed when a check or item is returned unpaid due to insufficient/unavailable funds in your account. Overdraft fees and Returned Item fees, in any combination, will not be assessed more than four (4) times per day. An Overdraft fee may also be charged whenever a transaction, including a service fee or charge, is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn.</p> <p>For more information, please refer to the "Insufficient Account Balances" and "Overdrawing Your Account" sections of the <i>Client Manual – Consumer Accounts</i>.</p>
Wire Transfer Fees		<p>The listed fee refers only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.</p> <p><b>Citigold Account Package</b></p> <ul style="list-style-type: none"> <li>• Waived for Incoming Domestic and International Wire Transfers</li> <li>• \$17.50<sup>5</sup> for Outgoing Online Domestic Wire Transfers</li> <li>• \$35 for Outgoing Domestic Wire Transfers</li> <li>• \$25.00<sup>5</sup> for Outgoing Online International Wire Transfers</li> <li>• \$45 for Outgoing International Wire Transfers</li> <li>• Waived for Outgoing Online International Wire Transfers sent in Foreign Currency</li> </ul> <p><b>Citigold Private Client</b></p> <ul style="list-style-type: none"> <li>• Waived for Incoming Domestic and International Wire Transfers</li> <li>• Waived for Outgoing Online Domestic Wire Transfers</li> <li>• Waived for Outgoing Domestic Wire Transfers</li> <li>• Waived for Outgoing Online International Wire Transfers</li> <li>• Waived for Outgoing International Wire Transfers</li> </ul>

<sup>5</sup> These fees will be waived for Citigold accounts that had a combined balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

## Withdrawal Limitations

<b>ATM Withdrawal Limit</b>	<p><b>Citigold Account Package<sup>6</sup></b></p> <ul style="list-style-type: none"> <li>• \$2,000 per account per Business Day</li> <li>• \$5,000 per account per Business Day<sup>7</sup></li> </ul> <p><b>Citigold Private Client</b></p> <ul style="list-style-type: none"> <li>• \$5,000 per account per Business Day</li> </ul>
<b>PIN and Signature Based Purchases</b>	<p><b>Citigold Account Package</b></p> <ul style="list-style-type: none"> <li>• Signature Based Purchase Limit: <ul style="list-style-type: none"> <li>– \$10,000 per account per Business Day</li> <li>– \$25,000 per account per Business Day<sup>7</sup></li> </ul> </li> <li>• PIN Based Purchase Limit: <ul style="list-style-type: none"> <li>– \$10,000 per account per Business Day</li> <li>– 25,000 per account per Business Day<sup>7</sup></li> </ul> </li> </ul> <p><b>Citigold Private Client</b></p> <ul style="list-style-type: none"> <li>• Signature Based Purchase Limit: <ul style="list-style-type: none"> <li>– \$50,000 per account per Business Day</li> </ul> </li> <li>• PIN Based Purchase Limit: <ul style="list-style-type: none"> <li>– \$50,000 per account per Business Day</li> </ul> </li> </ul>
<b>Citibank<sup>®</sup> Global Transfer Service Limits for Account to Account Transfers</b>	<p><b>Citigold Account Package</b></p> <ul style="list-style-type: none"> <li>• Citibank<sup>®</sup> Online: \$100,000</li> <li>• Citi Mobile<sup>®</sup>: \$100,000</li> <li>• Proprietary Citibank ATM: \$100,000</li> <li>• Weekly Limit: \$150,000</li> </ul> <p><b>Citigold Private Client</b></p> <ul style="list-style-type: none"> <li>• Citibank<sup>®</sup> Online: \$100,000</li> <li>• Citi Mobile<sup>®</sup>: \$100,000</li> <li>• Proprietary Citibank ATM: \$100,000</li> <li>• Weekly Limit: \$500,000</li> </ul>

## Transaction Processing Order

<b>First</b>	Deposits made before the cut-off time are added to your account balance.
<b>Second</b>	Fees for services we provide.
<b>Third</b>	Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank <sup>®</sup> Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits* that we receive throughout the day.
<b>Fourth</b>	Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

\*ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account (i.e., for your utility or phone bill).

<sup>6</sup> The cash withdrawal limit on the Citigold accounts for single signer or multiple signers is based on the balances in the linked accounts.

<sup>7</sup> This higher limit applies to Citigold<sup>®</sup> Account Packages with a combined average balance of \$400,000 or more for the month which is two (2) calendar months prior to the date of the transaction.

## Funds Availability

If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$225 of your deposit will be made available the next Business Day after the Business Day of Deposit. If your deposit is not made directly with a teller, or if we decide to place a longer delay on your deposit after you have left the branch, we will mail you the notice by the next Business Day.

<b>Cash Deposit with Teller</b>	Generally available immediately on the same Business Day of deposit
<b>Cash Deposit at ATM</b>	Generally available immediately, but no later than the next Business Day after the Business Day of deposit
<b>Check Deposit with Teller</b>	Generally available no later than the next Business Day after the Business Day of deposit
<b>Direct Deposit</b>	Available same Business Day of deposit
<b>Wire Transfer</b>	Available same Business Day of deposit
<b>Check Deposits at Proprietary Citibank ATMs</b>	Generally available no later than the next Business Day after the Business Day of deposit
<b>Check Deposits made via the Mobile Check Deposit Service</b>	Funds from check deposits you make using the Mobile Check Deposit service is subject to the funds availability policy set forth in the User Agreement governing that service. Please refer to that Agreement for a description of the policy

\*ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account (i.e., for your utility or phone bill)

 A "Business Day" is any day of the week that is not a Saturday, Sunday, or bank holiday. The end of "Business Day" is posted at each branch and will vary by location.

### Make the Most of Your Citibank Relationship

- Mobile and online banking options to help you control your finances wherever you are
- Set up free Online Bill Payment to save on postage and avoid ordering checks
- Direct deposit of your paycheck or other checks to save on trips to a branch or ATM
- Set up Auto Save to help you conveniently save money Use Citi Financial Tools to manage your budget
- Sign up for our free Mobile Check Deposit service and deposit to your account using your mobile phone

### We're Here to Help

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| <b>Phone</b><br>1-888-CITIBANK<br>(1-888-248-4226)<br><br>TTY 1-800-945-0258 | <b>Online</b><br>Visit <a href="http://citibank.com">citibank.com</a><br>Via twitter @Askciti<br>Via secure chat |
| <b>Mobile</b><br>Mobile app on appstore                                      | or visit your nearest local branch   |

For more information about other available banking packages you can visit us online at [www.citibank.com](http://www.citibank.com), contact us by phone at 1-888-CITIBANK, or stop by any U.S. Citibank branch.

This is a summary of certain fees and features of your account. For more complete information about your account, please see your *Marketplace Addendum* and *Client Manual – Consumer Accounts*. Terms, conditions and fees for accounts, products, programs and services are subject to change.

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