

Access Account Package



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.

Access Account Package

Overview	<p>An Access Account Package may be opened with either a checkless Regular Checking account, Savings account, or Money Market account. Only one checkless Regular Checking account can be included in any Access Account Package.</p> <p>Checks cannot be ordered or written with this package.</p> <p>Transactions that involve a check, including written checks, check by phone or third party authorizations that come through as a check will not be honored on a checkless Regular Checking account, savings or money market accounts in an Access Account Package.</p> <p>Do not order checks from any source.</p> <p>Be careful when providing your account and routing numbers to merchants for a payment, since they may process the payment as a check which will be rejected and not paid.</p> <p>Ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment with the Access Account.</p>
Minimum Deposit	<ul style="list-style-type: none"> No minimum deposit is required to open an account
What Type of Accounts Can Be Included	<ul style="list-style-type: none"> Deposits: Checkless Regular Checking (Non-Interest Regular Checking without check writing ability), Savings accounts, Money Market accounts
Member FDIC	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.

Access Account Package Fees and Account Services

Access Account Package that includes checkless Regular Checking account

Monthly Service Fee	\$10	<p>The Access Account Package Monthly Service Fee is waived if one of the following conditions is met:</p> <p>1 Qualifying Bill Payment¹ posted to a checkless Regular Checking account; OR</p> <p>1 Qualifying Direct Deposit² credited to a checkless Regular Checking account, Savings or Money Market account in an Access Account Package; OR</p> <p>The combined average monthly balance in qualifying linked deposit accounts³ is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period.</p>
Non-Citibank ATM Fee	\$2.50	<p>Per withdrawal.</p> <p>Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.</p>

Access Account Package that includes a Savings or Money Market account ONLY

Monthly Service Fee	\$4.50	Fee waived when the average monthly savings balance is \$500 or more.
Non-Citibank ATM Fee	\$2.50	<p>Per withdrawal.</p> <p>Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.</p>

¹ Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

² Qualifying Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

³ Deposit balances may consist of funds held in a checkless Regular Checking, Savings or Money Market account in an Access Account Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the 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	A new Checking Plus® (variable rate) line of credit cannot be linked to the Access Account Package for overdraft protection. This includes situations where an existing Access Account holder may have previously had a linked Checking Plus account that was subsequently closed.

Other Fees and Charges

Overdraft Protection Transfer Fee for Safety Check	\$0	This fee is waived for the Access Account Package.
Deposited Check Returned Unpaid	\$12	Per check you deposit that is returned unpaid.
Stop Payment Request	\$30	Per item you ask to stop payment on. Fee applies on Official Checks and Money Orders.
Overdraft and Returned Items		<ul style="list-style-type: none"> • \$0 for Returned Item (Unpaid) (Returned Check/NSF Fee) • \$0 for Overdraft and Returned Item Fees <p>The Access Account Package is designed so that certain transactions that are over your available balance will not be authorized on a checkless Regular Checking account, Savings or Money Market accounts.</p> <p>Also, there are no overdraft charges for any Citibank fees, such as monthly service fees, that post to any checkless Regular Checking account, Savings or Money Market accounts in the Access account package.</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> <ul style="list-style-type: none"> • \$15 for Incoming Domestic and International Wire Transfers • \$25 for Outgoing Online Domestic Wire Transfers • \$35 for Outgoing Domestic Wire Transfers • \$35 for Outgoing Online International Wire Transfers • \$45 for Outgoing International Wire Transfers

Withdrawal Limitations

ATM Withdrawal Limit	\$1,000 per Citibank® Banking Card, per Business Day
PIN and Signature Based Purchases	<ul style="list-style-type: none"> • Signature Based Purchase Limit: \$5,000 per account per Business Day • PIN Based Purchase Limit: \$5,000 per account per Business Day
Citibank® Global Transfer Service Limits for Account to Account Transfers	<ul style="list-style-type: none"> • Citibank Online: \$1,000 • Citi Mobile®: \$5,000 • Proprietary Citibank ATM: \$3,000 • Weekly Limit: \$10,000

Transaction Processing Order


First	Deposits made before the cut-off time are added to your account balance.
Second	Fees for services we provide.
Third	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® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits* that we receive throughout the day.
Fourth	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.

Funds Availability

If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$200 of your deposit will be made available the next Business Day after the Business Day of Deposit (Effective July 1, 2020, this amount will increase to \$225). 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.

Cash Deposit with Teller	Generally available immediately on the same Business Day of deposit
Cash Deposit at ATM	Generally available immediately, but no later than the next Business Day after the Business Day of deposit
Check Deposit with Teller	Generally available no later than the next Business Day after the Business Day of deposit
Direct Deposit	Available same Business Day of deposit
Wire Transfer	Available same Business Day of deposit
Check Deposits at Proprietary Citibank ATMs	Generally available no later than the next Business Day after the Business Day of deposit
Check Deposits made via the Mobile Check Deposit Service	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

Phone
1-888-CITIBANK
(1-888-248-4226)
TTY 1-800-945-0258

Mobile
Mobile app on appstore

Online
Visit citibank.com
Via twitter @Askciti
Via secure chat
or visit your nearest local branch

For more information about other available banking packages you can visit us online at 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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