

# Access Account Package Fact Sheet



For additional details, please view your *Client Manual — Consumer Accounts and Marketplace Addendum*.

Fees and services are subject to change.

## Access Account Package

<b>Overview</b>	<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><b>Checks cannot be ordered or written with this package.</b></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>
<b>Minimum Deposit</b>	<ul style="list-style-type: none"> <li>No minimum deposit is required to open an account</li> </ul>
<b>What Type of Accounts Can Be Included</b>	<ul style="list-style-type: none"> <li><b>Deposits:</b> Checkless Regular Checking (Non-Interest Regular Checking without check writing ability), Savings accounts, Money Market accounts</li> </ul>
<b>Member FDIC</b>	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*

<b>Monthly Service Fee<sup>1</sup></b>	<p>\$10</p> <p>The Access Account Package Monthly Service Fee is waived if one of the following conditions is met:</p> <p>1 Qualifying Bill Payment<sup>2</sup> posted to a checkless Regular Checking account; <b>OR</b></p> <p>1 Enhanced Direct Deposit<sup>3</sup> credited to a checkless Regular Checking account, Savings or Money Market account in an Access Account Package; <b>OR</b></p> <p>The combined average monthly balance in qualifying linked deposit accounts<sup>4</sup> is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period.</p>
<b>Non-Citibank ATM Fee</b>	<p>\$2.50 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*

<b>Monthly Service Fee</b>	\$4.50	Fee waived when the average monthly savings balance is \$500 or more.
<b>Non-Citibank ATM Fee</b>	\$2.50	Per withdrawal.  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.

**Overdraft Protection Transfer Services**

<b>Safety Check</b>	Safety Check covers overdrafts by transferring funds from your linked Money Market or Savings account.
<b>Checking Plus® (variable rate) Line of Credit</b>	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**

<b>Stop Payment Request</b>	\$30	Per item you ask to stop payment on.  Fee applies on Official Checks and Money Orders.
<b>Wire Transfer Fees</b>		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. <ul style="list-style-type: none"> <li>• \$15 for Incoming Domestic and International</li> <li>• \$25 for Outgoing Online Domestic<sup>5</sup></li> <li>• \$35 for Outgoing Domestic — Other Channels<sup>6</sup></li> <li>• \$35 for Outgoing Online International (U.S. Dollars)<sup>5</sup></li> <li>• Waived for Outgoing Online International (Foreign Currency)<sup>5</sup></li> <li>• \$45 for Outgoing International — Other Channels<sup>6</sup></li> </ul>

**Withdrawal Limitations**

<b>ATM Withdrawal Limit</b>	\$1,500 per Citibank® Banking Card, per Business Day
<b>PIN and Signature Based Purchases</b>	<ul style="list-style-type: none"> <li>• <b>Signature Based Purchase Limit:</b> \$5,000 per account per Business Day</li> <li>• <b>PIN Based Purchase Limit:</b> \$5,000 per account per Business Day</li> </ul>
<b>Citibank® Global Transfer Service Limits for Account to Account Transfers</b>	<ul style="list-style-type: none"> <li>• <b>Citibank Online:</b> \$50,000</li> <li>• <b>Citi Mobile®:</b> \$50,000</li> <li>• <b>Proprietary Citibank ATM:</b> \$50,000</li> <li>• <b>Weekly Limit:</b> \$50,000</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® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits <sup>7</sup> 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.

## 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



*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.*

**Footnotes:**

- <sup>1</sup> Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please visit Consumer Deposit Account Agreements. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.
- <sup>2</sup> 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.
- <sup>3</sup> An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking, savings or MMA account. An Enhanced Direct Deposit also includes Zelle® incoming payments and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as a Direct Deposit.
- <sup>4</sup> 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.
- <sup>5</sup> “Online” refers to self-service wires sent via Citi Online or Citi Mobile.
- <sup>6</sup> “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.
- <sup>7</sup> 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).

**Make the Most of Your Access Account Package**

- 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)           | <b>Online</b><br>Visit citibank.com<br>Via twitter @Askciti  |
| <b>TTY</b><br>For TTY: We accept 711 or other Relay Service. | Via secure chat<br><b>or visit your nearest local branch</b> |
| <b>Mobile</b><br>Mobile app on appstore                      |  |

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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