

# Basic Banking 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.

## Basic Banking Package

<b>Overview</b>	The Basic Banking Package may be opened with either a Regular Checking account, Savings or Money Market account. Only one Regular Checking account can be included in any Basic Banking Package.
<b>Minimum Deposit</b>	• No minimum deposit is required to open an account
<b>What Type of Accounts Can Be Included</b>	• <b>Deposits:</b> Regular Checking (Non-Interest Regular Checking), Savings accounts, Money Market accounts
<b>Member FDIC</b>	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.

## Basic Banking Fees and Account Services

### *Basic Banking Package that includes a Regular Checking account*

<b>Monthly Service Fee</b>	\$12	The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met:  1 Qualifying Direct Deposit <sup>1</sup> is credited to a Regular Checking, Savings or Money Market account in a Basic Banking Package and 1 qualifying Bill Payment <sup>2</sup> posted to a Regular Checking account in the Basic Banking Package during the statement period. <b>OR</b>  The combined average monthly balance in qualifying linked deposit accounts <sup>3</sup> is \$1,500 or more for the calendar month prior to the last Business Day of your statement period. <b>OR</b>  First-listed signer on an eligible Regular Checking, Savings or Money Market account is age 62 or older.
<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.

### *Basic Banking 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.

<sup>1</sup> 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.

<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> Deposit balances may consist of funds held in a Regular Checking, savings or money market account in a Basic Banking 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

<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>	Checking Plus is a revolving personal line of credit account linked to your Citibank Checking account that provides overdraft protection.

### Other Fees and Charges

<b>Overdraft Protection Transfer Fee for Safety Check</b>	\$10	We will charge an Overdraft Protection Transfer Fee once for each day we transfer money to cover an overdraft from a Safety Check Contributing Account. The Overdraft Protection Transfer Fee will be charged to the account that receives the transfer.
<b>Deposited Check Returned Unpaid</b>	\$12	Per check you deposit that is returned unpaid.
<b>Stop Payment Request</b>	\$30	Per item you ask to stop payment on. Fee applies on Personal Checks, Official Checks, and Money Orders.
<b>Overdraft and Returned Items</b>		<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>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>
<b>Wire Transfer Fees</b>		<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"> <li>• \$15 for Incoming Domestic and International Wire Transfers</li> <li>• \$25 for Outgoing Online Domestic Wire Transfers</li> <li>• \$35 for Outgoing Domestic Wire Transfers</li> <li>• \$35 for Outgoing Online International Wire Transfers</li> <li>• \$45 for Outgoing International Wire Transfers</li> </ul>

### Withdrawal Limitations

<b>ATM Withdrawal Limit</b>	\$1,000 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>• Citibank Online: \$1,000</li> <li>• Citi Mobile®: \$5,000</li> <li>• Proprietary Citibank ATM: \$3,000</li> <li>• Weekly Limit: \$10,000</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* 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 \$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.*

<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

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

**Online**  
Visit [citibank.com](http://citibank.com)  
Via twitter @Askciti  
Via secure chat

**Mobile**  
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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