

Basic Banking Package Fact Sheet



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

Fees and services are subject to change.

Basic Banking Package

Overview	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.
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: Regular Checking (Non-Interest Regular Checking), 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.

Basic Banking Fees and Account Services

Basic Banking Package that includes a Regular Checking Account

Monthly Service Fee¹	\$12	The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met: 1 Enhanced Direct Deposit ² is credited to a Regular Checking, Savings or Money Market account in a Basic Banking Package and 1 qualifying Bill Payment ³ posted to a Regular Checking account in the Basic Banking Package during the statement period. OR The combined average monthly balance in qualifying linked deposit accounts ⁴ is \$1,500 or more for the calendar month prior to the last Business Day of your statement period.
Non-Citibank ATM Fee	\$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

Monthly Service Fee	\$4.50	Fee waived when the average monthly savings balance is \$500 or more.
Non-Citibank ATM Fee	\$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

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

Stop Payment Request	\$30	Per item you ask to stop payment on. Fee applies on Personal Checks, Official Checks, and Money Orders.
Wire Transfer Fees		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"> • \$15 for Incoming Domestic and International • \$25 for Outgoing Online Domestic⁵ • \$35 for Outgoing Domestic — Other Channels⁶ • \$35 for Outgoing Online International (U.S. Dollars)⁵ • Waived for Outgoing Online International (Foreign Currency)⁵ • \$45 for Outgoing International — Other Channels⁶

Withdrawal Limitations

ATM Withdrawal Limit	\$1,500 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: \$50,000 • Citi Mobile®: \$50,000 • Proprietary Citibank ATM: \$50,000 • Weekly Limit: \$50,000

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 ⁷ 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 \$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.

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



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:

- ¹ 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.
- ² 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.
- ³ 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.
- ⁴ 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.
- ⁵ “Online” refers to self-service wires sent via Citi Online or Citi Mobile.
- ⁶ “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.
- ⁷ 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 Basic Banking 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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| Phone
1-888-CITIBANK
(1-888-248-4226) | Online
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Via twitter @Askciti |
| TTY
For TTY: We accept 711 or other Relay Service. | Via secure chat
or visit your nearest local branch |
| Mobile
Mobile app on appstore | |

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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