

# There's only one thing you need to help manage your fees: The facts.

## Basic Banking Package: Summary of Common Fees and Features

Account Opening and Usage	Minimum Deposit Needed to Open a Checking Account	\$0		
	Monthly Service Fee	\$12	<b>Waived if you satisfy ONE of the following:</b> <b>1.</b> 1 Qualifying Direct Deposit credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 Qualifying Bill Payment posted to a Regular Checking account per statement cycle <b>OR</b> <b>2.</b> Maintain \$1,500 or more in <b>combined</b> average monthly balances in a Regular Checking account and linked savings or money market accounts in a Basic Banking Package <b>OR</b> <b>3.</b> First-listed owner on the account is age 62 or older	
	Waived When Requirements Are Met	\$0		
	Interest Checking		Not available	
	Citibank ATM Fee	\$0	Get cash with no surcharge fee through our network of <b>thousands of ATMs in the U.S.</b> Locate one near you at <a href="http://www.citibank.com/locations">www.citibank.com/locations</a>	
	Non-Citibank ATM Fee	\$2.50 or waived	Per withdrawal fee for using a Non-Citibank ATM. (No fee for Citibank transfers or balance inquires). Other banks may assess a third party ATM surcharge fee even if first-listed owner on the account is age 62 or older	
	Deposited Check Returned Unpaid	\$12	Per check you deposit that is returned unpaid	
Overdraft and Returned Items	Stop Payment Fee	\$30	Per item you ask to stop payment on	
	For Debit Card Purchases and ATM Withdrawals	\$0	If you do not have available funds to cover a debit card purchase or ATM transaction, we will decline the transaction at no cost to you	
	Insufficient Funds Fee*	\$34	An insufficient funds fee occurs when we do not pay the item	
	Overdraft Fee (in cases of insufficient funds)*	\$34	An overdraft fee may occur when we pay the item in cases of insufficient funds	
	*Overdraft fees and Insufficient Funds fees, in any combination, will not be assessed more than four (4) times per day.			
	Safety Check		Citibank can automatically transfer available funds to your Checking from your Savings or Money Market account to pay overdrafts covered by this service.	
	Checking Plus (Variable Rate)		Revolving line of credit that automatically transfers funds from your credit line to your checking account to cover your banking transactions. Checking Plus (variable rate) will prevent a check from being returned unpaid only to the extent your line of credit is unused and available for this purpose.	
Your Deposits and Withdrawals	The order in which your deposits and withdrawals are processed	Generally, your deposits and withdrawals are processed as follows: <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. **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).		
	When your deposits to your checking account become available	Cash Deposit with Teller	Generally available immediately on same Business Day of deposit	
		Cash Deposit at ATM	Generally available immediately, but no later than 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	
		Check Deposits at Proprietary Citibank ATMs	Generally available no later than the next Business Day after the Business Day of deposit	
		Direct Deposit	Same Business Day of deposit	
		Wire Transfer	Same Business Day of deposit	
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. 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. 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 varies by location.				

## Helpful Ways to Avoid or Reduce Fees

- Get cash with **no surcharge fee** through our network of thousands of ATMs in the U.S. Locate one near you at [www.citibank.com/locations](http://www.citibank.com/locations)
- Use your **no monthly fee debit card** for cash back at select merchants that offer this service
- Set up **balance and bill payment alerts** on Citibank Online to help manage your accounts and avoid overdrafts
- Consider our **overdraft protection services**: Safety Check links a money market or savings account to your checking account to help avoid check overdrafts. Or you can apply for a Checking Plus (Variable Rate) line of credit
- Use our **Online Wire Transfer services** to reduce wire transfer fees
- Use **Citibank Online** to get up to 7 years of online statement history, reducing potential statement copy fees
- Send a **Citibank Global Transfer** from your Citibank account to other eligible Citibank accounts in the world with no transfer fee. If the Citibank Global Transfer is made in a foreign currency, the exchange rate includes a commission for the currency conversion. Citibank Global Transfers are limited to select countries. Limits apply and vary by country.

**Any questions?** Call us at **1-888-CITIBANK (1-888-248-4226)** | **TTY 1-800-945-0258.**

## Make the Most of Your Citibank Relationship

- **Mobile and online banking options** to help manage finances wherever you are
- Set up free **Online Bill Payment** to save on postage and minimize number of checkbook orders
- **Direct deposit** of your paycheck or other checks to save on trips to the branch or ATM
- Use **Citi Financial Tools®** to manage your budget
- Set up **Auto Save** to help with your monthly savings plan

## Optional Services Available

Service	Fee	What does this service provide?	
<b>Transfer Services</b>			
Wire Transfer:	Incoming Domestic and International	<b>\$15</b>	Transfer funds into your account from anywhere in the U.S. or abroad
	Outgoing Domestic/International	<b>\$35/\$45</b>	Fee for initiating a wire transfer in a branch
	Online Outgoing Domestic/International	<b>\$25/\$35</b>	Fee for initiating a wire transfer online
<b>Travel/Foreign Currency Services</b>			
Foreign Currency Exchange	\$1,000 and over/Under \$1,000	<b>no charge/\$5</b>	Changing U.S. dollars into foreign currency or vice versa
Foreign Exchange Fee		<b>3%</b> of transaction amount	Transactions made outside the U.S. and Puerto Rico using a Citibank Banking card
<b>Bank Checks/Official Checks/Checkbooks/Debit Cards</b>			
Checkbook Orders		<b>varies</b>	Order and delivery of a checkbook
Official Check		<b>\$10</b>	Obtaining a check that is the obligation of a bank
Expedited Domestic Delivery of Replacement Debit Cards		<b>\$6</b>	Rush delivery in 1 to 2 business days of your debit card
Money Order for Customers		<b>\$5</b>	A money order can be used instead of a check
<b>Research and Process Fees</b>			
Consular Verification or Reference Letter		<b>\$25</b>	A Consular letter issued to Consulates or the Immigration Department to provide customer identification or a reference letter about a customer's account
Legal Process Compliance		<b>\$125</b> per defendant and occurrence	Court-ordered bank levy, account liens, etc.
<b>Collection Services</b>			
Bond Coupon Redemption (per series)		<b>\$10</b>	Collect payment for a bond issued by a corporation, federal, state or local government agency
Collection of Notes and Sight Drafts on Domestic Bank		<b>\$25</b>	Accepting notes for deposit into accounts and collecting and depositing of note interest upon maturity
Collection of Checks from Foreign Banks		<b>\$30</b> plus 3 <sup>rd</sup> party bank charges	Collection of checks drawn on foreign banks
Domestic Bank Collections		<b>\$25</b> plus 3 <sup>rd</sup> party bank charges	When a U.S. check is sent for payment on a collection basis
<b>Copy of Checks, Statements, Records and Certificates</b>			
Copy of Canceled Check		<b>\$5/item</b> two free per month	Charged for ordering photocopies of checks
Interim Statement		<b>\$5</b>	Providing a copy of a statement from your last statement date to a mid point date you provide us
Miscellaneous Copies		<b>\$5</b>	Making copies of other documents such as deposit tickets or IRS Form 1099
Statement Copy (previous month)		<b>\$5</b>	Fee for obtaining a statement copy from the previous statement cycle; free statements are available online

### We're here to help

Just give us a call anytime at **1-888-CITIBANK (1-888-248-4226)** TTY **1-800-945-0258**, speak with a Personal Banker at your nearest local branch, Tweet us at **@AskCiti** or visit us at **www.citibank.com**.

### Additional Account Packages to Meet Your Needs

We also offer the **Citigold** Account, **Citi Priority** Account, **Citibank Account** and **Access Account** packages that may be right for you.

### Don't have an account?

**Apply now** or call us at **1-800-374-9500 (TTY 1-800-945-0258)**.

This fact sheet 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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