

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.

Citibank® Account Package

Overview	The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. Only one Checking account can be included in any Citibank Account Package.
Minimum Deposit	• No minimum deposit is required to open an account
What Type of Accounts Can Be Included	<ul style="list-style-type: none"> • Deposits: Checking (Non-Interest Regular Checking or Interest Checking), Savings accounts, Money Market accounts, Certificates of Deposit • Retirement Accounts: IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs • Investments:¹ Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts² and annuity positions shown on Linked CGMI Account Statements³ <p>Balances in the listed accounts types will be included to determine your combined balance range.</p> <p>The combined average monthly balances of the listed accounts within your Citibank Account Package will be used to determine whether or not you will be charged monthly service fees for the statement period. All your eligible Citibank linked deposit and retirement accounts, as well as investments through Citigroup Global Markets Inc.⁴ can contribute towards meeting your minimum combined average monthly balance.</p> <p>The Combined Average Monthly Balance is calculated based on the average monthly balances of linked accounts for the calendar month prior to the last Business Day of your monthly statement period.</p>
Member FDIC	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.

Citibank Account Package Fees and Account Services

Monthly Service Fee	\$25	Waived if you maintain a combined average monthly balance of \$10,000 in eligible linked deposit, retirement and investment balances.
Non-Citibank ATM Fee	\$2.50	Per withdrawal. Waived if combined average monthly balance requirements are met. 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.

¹ Offered through Citigroup Global Markets Inc. (CGMI)

² Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.

³ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

⁴ Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

**INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

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

Overdraft Protection Transfer Fee for Safety Check	\$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.
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 Personal Checks, Official Checks, and Money Orders.
Overdraft and Returned Items	<ul style="list-style-type: none"> • \$34 for Returned Item (Unpaid) (Returned Check/NSF Fee) • \$34 for Overdraft and Returned Item Fees <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>
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 <p>Effective July 18, 2021</p> <ul style="list-style-type: none"> • Waived for Outgoing Online International Wire Transfers sent in Foreign Currency

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* 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

*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 Via twitter @Askciti 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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