Citi Alliance® Consumer Deposit Account Agreement

U.S. Markets
Effective October 31, 2023
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**How do I update my contact information?**

We have multiple options you may be able to use to update your contact information, including changing your profile settings on Citi Online or the Citi Mobile App or speaking to your Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

To ensure quality service, calls are randomly monitored and may be recorded.

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**Citi will never call and ask you to share your online password. We will never ask for remote access to your electronic device. We will never ask you to wire funds to a safe location. Refer to page 34 for more helpful tips.**

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Introduction.
This Citi Alliance® Consumer Deposit Account Agreement (“Client Manual Citi Alliance Agreement,” or Citi Alliance
Client Manual Agreement (CMA)” or “Client Manual Agreement,” “Agreement” or “CMA”) is an agreement between
you, a Citi Alliance Consumer Deposit Account owner (including individuals with authority to withdraw funds from
or use your account, see Account Ownership) and Citibank, N.A. (“Citibank”). “Citi Alliance Consumer Deposit
Accounts” (or “Account(s)”) mean consumer deposit accounts held with Citibank such as Checking accounts and
Savings accounts, and products, services, and features related to those accounts. Your Accounts may be subject to
additional agreements when you enroll in optional services.

When you open a Citi Alliance Consumer Deposit Account, you agree you and your accounts will be governed by this
Agreement. Please review this Agreement carefully and keep a copy along with amendments for future reference.

Terms, conditions and fees for accounts, products, programs and services are subject to change. Agreement
is subject to change at any time without notice to you unless required by law. As applicable, we will make
amendments or amended versions of the Agreement available to you. You can obtain copies of the current Citi
Alliance® Consumer Deposit Account Agreement online at online.citi.com/JRS/popups/ao/CDAA_CA.pdf.

Definitions. In this Agreement, “we” , “our” , and “us” shall mean Citibank and “you” and “your” shall mean you,
the account owner and your authorized representatives. Important terms and acronyms used throughout the
Agreement are defined in Appendix 3. Other words or terms used in this Agreement may be defined in the context in
which they are used.

Please review this Agreement carefully and keep a copy along with amendments for future reference.

Contact Us. You must give us your current mailing and email address.

Fraud. If you are concerned about suspected fraudulent use of your accounts, please contact us immediately by
calling the phone number on the back of your Citibank Banking Card.

Complaints. You agree to contact us for any complaints or inquiries related to your Citibank accounts.

Protecting your Passwords and Credentials. Citibank will never ask for your password - so do not ever give your
password to any person, especially any person who contacts you and claims to be from Citibank. You agree to
contact Citibank promptly of any unauthorized use of your password or security breach. We may terminate your
digital access to protect your interest or Citibank’s interest at any time.

Identity Theft. For any customer who believes they may be a victim of identity theft, we encourage you to visit
the Federal Trade Commission (FTC) website at www.IdentityTheft.gov which provides victims of identity theft
with resources to help guide you through the recovery process. For questions about FTC Identity Theft Recovery
solutions, please contact 1-877-438-4338. For TTY: We accept 711 or other Relay Service. If you have a concern
about suspected fraud, please contact us immediately.

Wire Transfer, Zelle Transfers, and ATM Security Tips. We encourage our customers to use safe and secure
practices at all times, especially when wiring funds or using a Citibank® ATM Card or Citibank® Debit Card. We
take account safety and security very seriously and provided you with General Tips for Wire Transfer Safety in
this Agreement, emphasizing common types of fraud as described by the Federal Bureau of Investigation and the
Federal Trade Commission. We have also provided you with ATM Security Tips and Zelle Safety Tips. You can find
these tips in the Electronic Fund Transfers section of this Agreement. We hope you’ll find these tips most helpful in
protecting your account(s) and minimizing risk.

Arbitration. Please read the Arbitration section of this Agreement. This section addresses how a dispute
involving you and Citibank will be resolved. In the event of a dispute involving you and Citibank, you may not be
able to go to court, have a jury trial or initiate or participate in a class action.
1. General Terms

Citibank’s relationship with you is debtor and creditor. No fiduciary, quasi-fiduciary or other special relationship exists between you and Citibank. We owe you a duty of ordinary care. Any internal policies or procedures we may maintain above reasonable standards and general banking usage are solely for Citibank’s benefit and do not create a higher standard of care other than as required by law.

Waiver. We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

Severability. Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

Complaints and Inquiries. In the event you were referred by a Citibank affiliate or other party to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

Language. English is the controlling language governing your account. As an example, the English version of this Agreement is the governing Agreement.

If your preferred communication language is other than English, we may not be able to accommodate your language preference at all of our branches or for all products and services. As a courtesy, at your request and for your convenience only, when you open an account we may be able to provide you with services in your preferred language. Please note that other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English. Communication options include:

- **Agreement and Account Statements.** For customers who inform us their preferred language is Spanish, upon your request Citibank can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your Account Statement. Although we may send you a Spanish version of your Account Statement, you can obtain an English version upon request.

- **Branch.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch in your preferred language. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager to find branches with representatives who speak your preferred language.

- **Customer Service.** Many features on Citi Online and Citi ATM are offered in Spanish. You may be able to receive customer service in your preferred language by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

**Consumer Use.** Accounts are for personal purposes only and not for business purposes.

Please consult the current version of the Agreement which is available in branches and online at online.citi.com/JRS/popups/ao/CDAA_CA.pdf.
2. Citi Alliance accounts

2.1 Introduction

Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms access to
banking and lending services through Citibank, N.A. Citi Alliance® offers a Regular Checking account (“Citi
Alliance Checking account”) and a Citi Savings account (“Citi Alliance Savings account” or “Savings Account”),
collectively referred to as “Citi Alliance accounts.” Only existing customers who own a Citi Alliance Checking
account can apply to open a Citi Alliance Savings account. If you close your existing Citi Alliance Checking
account, you do not have to close your Citi Alliance Savings account. If you close your existing Citi Alliance
Savings account, you do not have to close your Citi Alliance Checking account. There is no limit to the number
of Citi Alliance accounts a customer can own, but please see limitations applicable to Account Statements and Citi
Alliance Price Links.

Fees. Citibank generally charges fees for its products and services. Citibank charges Monthly Service Fees, fees
disclosed on Appendix 1: Fee Schedule and fees disclosed and charged at the time a transaction is performed or
a service is provided. Please refer to documentation provided at the time a transaction is performed or a service
is provided for applicable fees. Fees listed in this section refer only to fees charged by Citibank and is not a
representation of potential fees imposed by other banks.

Unless Price Linked, Citibank charges each Citi Alliance account a Monthly Service Fee. “Price Linked” or “Price
Links” means your combined average monthly balance of Price Linked Citi Alliance accounts will be used to
determine your eligibility for Citi Alliance Monthly Service Fee waivers.

Please speak to a banker to Price Link your Citi Alliance accounts. Citi Alliance Savings accounts, however, are
automatically linked to one Citi Alliance Checking account. If you close your Citi Alliance Checking account Price
Linked to your Citi Alliance Savings account, your Citi Alliance Savings account will be charged the Monthly
Service Fee.

Monthly Service Fees will appear as charges on the first Business Day of your next Account Statement. Other
banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction
using their ATMs. You will receive unlimited reimbursements from Citibank for ATM fees charged by other
banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM
transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

<table>
<thead>
<tr>
<th>Average Monthly Balance</th>
<th>Monthly Service Fee</th>
<th>Non-Citi ATM Fee</th>
<th>Reimbursement of Other Bank ATM and ATM service provider fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>$30</td>
<td>Waived</td>
<td>Reimbursed</td>
</tr>
<tr>
<td>$50,000 or more</td>
<td>Waived</td>
<td>Waived</td>
<td>Reimbursed</td>
</tr>
</tbody>
</table>

1 Average monthly balances for the calendar month prior to the last Business Day of your monthly statement
period will be used to determine fees which will appear as a charge on the statement you receive for the next
monthly period.
What is an Other Bank ATM and ATM service provider fee?

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded by Citibank to customers in Citi Alliance. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

Minimum Opening Deposit for Citi Alliance Checking accounts and Citi Alliance Savings accounts. There is no minimum opening deposit required to open a Citi Alliance Checking account or Citi Alliance Savings account at Citibank; however, your balance can affect the fees associated with your account. Please refer to Citi Alliance Monthly Service Fee and Non-Citi ATM Fee Chart. In addition, accounts with zero balances are subject to closure after 90 days.

Conversion. Customers cannot convert their Citi Alliance accounts into other Citibank accounts.

Limited Availability. Products, services, promotions and benefits are available in select markets and may only be available to select customers.

Withdrawal Notice. We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

Checkbooks and Checks. When you open a Citi Alliance Checking account or Citi Alliance Savings account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to the payees. You will be responsible for issuing any replacement checks.

Fees for Cash Withdrawals. There is no charge for making cash withdrawals with a Citibank® Banking Card at Proprietary Citibank ATM locations in the U.S.

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded to Citi Alliance customers. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.
Linking. New Citi Alliance Savings accounts will be automatically linked to one existing Citi Alliance Checking account. All other links, including when you own multiple Citi Alliance accounts, must be requested. Linked Citi Alliance accounts will form one combined average monthly balance for purposes of determining your eligibility for a Citi Alliance monthly service fee waiver.

Household Links. Citi Alliance customers can link Citi Alliance accounts they own with Citi Alliance accounts owned by immediate family members who live with them (“Household Links” with “Family”). The combined average monthly balance of accounts of Household Linked accounts may be higher than your individual combined average monthly balance, entitling you and your Family with Monthly Service Fee waivers. Citi Alliance accounts cannot use Household Links with accounts that are not Citi Alliance Accounts. To set up a Household Link, please contact servicing representatives for Citi Alliance.

When participating in a Household Link, Citi Alliance customers may be able to deduce approximate balances of others in the Household. When deciding whether to Household Link, customers should evaluate their privacy needs along with their need for the rate and fee advantages.

2.2 Citi Alliance accounts

2.2.1 Citi Alliance Checking Accounts
Citi Alliance Checking accounts are a form of Regular Checking account. You may see “Regular Checking” on your Account Statements but Citi Alliance Regular Checking accounts are different than Regular Checking accounts offered by Citibank.

Eligibility
Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms access to banking and lending services through Citibank, N.A.

Availability
Citi Alliance Checking accounts are available in all Citi Alliance markets.

How to Apply
Citi Alliance Checking account applications are available digitally using a dedicated referral link or over the phone by calling a Citi Alliance Relationship Managers at 1-833-561-1351. TTY: We accept 711 or other Relay Service.

Key Features
Citi Alliance Checking accounts
• offer check writing
• do not earn interest

Minimum Balance
There is no minimum opening deposit required to open a Citi Alliance Checking account or Citi Alliance Savings account at Citibank; however, Citi Alliance Accounts with zero balances are subject to closure after 90 days.

Overdraft Protection
The Safety Check service is available for Citi Alliance Checking accounts. See Safety Check for requirements. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to a Citi Alliance Checking account.
2.2.1.1 Citi Alliance Bonus Offer

New Citi Alliance Checking accounts opened by first titled owners who are Tax Certified, at least 18 years old, and have not owned a Citi Alliance Checking account in the last 180 days, are eligible to earn a Bonus for the Citi Alliance Bonus Offer during “Offer Periods” if they fulfill Required Activities. Please refer to the Citi Alliance Fact Sheet provided to you at the time you opened your Citi Alliance Checking account to learn the required Balance, the amount of the Bonus, and whether you opened your new Citi Alliance Checking account during an Offer Period.

Tax Certified customers are customers that furnish or have a valid tax form on file with Citibank. U.S. persons should complete Form W-9 (Request for Taxpayer Identification Number and Certification) and non-US individuals should complete Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) and non-US entities should complete Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (entities)). Accounts subject to backup withholding do not qualify for the Promotional Rate.

The following Savings and Checking accounts do not qualify for New Citi Savings account Promotional Rates: Citi Accelerate Savings, Citi Miles Ahead Savings, Citibank Savings Plus, and COMMA accounts; Savings and Checking accounts that are fiduciary, estate, business, retirement (IRAs, education savings plans, money purchase pension plans and profit-sharing plans) accounts; and savings and checking accounts opened through Citi Global Wealth at Work, International Personal Bank, and Citi Private Bank. Savings and Checking accounts owned by living trust accounts qualify, but other Savings accounts held in trust accounts do not qualify for the Promotional Rate.

Required Activities:

First, open a Citi Alliance Checking Account.
Open a new Citi Alliance Checking Account during an Offer Period.

Second, make a deposit.
On the 20th Day after you open your Citi Alliance Checking account, you must meet the Offer Period’s “On Deposit” New-to-Citibank Funds (“Balance”) requirement. Your Balance on the 20th day can be held in your Citi Alliance Checking Account or between your Citi Alliance Checking Account AND a new “Citi Alliance Savings Account”. To use a new Citi Alliance Savings Account for the Citi Alliance Bonus Offer, your Citi Alliance Savings Account must be opened after your Citi Alliance Checking account, but before the 20th Day after you opened your Citi Alliance Checking account.

• If you open your new Citi Alliance Checking Account over the phone, we will look at the 30th Calendar Day after you open your account to determine your offer eligibility.
• If your 20th or 30th day falls on a Non-Business Day, we will count the first Business Day after your 20th or 30th Day.
• “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: 1) using Enhanced Direct Deposit, or 2) with checks, or 3) through wire transfers.
  • Cash deposits, Citi Global Transfers, Citi debit cards, and transfers between Citibank accounts do not qualify as New-to-Citibank Funds.
  • 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 all deposits via Zelle® and other P2P payments when made via ACH using providers such as Venmo or PayPal®.
Third, maintain your Balance.
You must maintain at least a $50,000 Balance for 60 days (“Maintenance Period”).

- The 60-day Maintenance Period begins on the 21st day after you opened your Citi Alliance Checking account.
  If you opened your Citi Alliance Checking account over the phone, the Maintenance Period begins on the 31st
day after you opened your Citi Alliance Checking account.

- Your Balance can be held in your Citi Alliance Checking Account or between your Citi Alliance Checking
  Account AND your new Citi Alliance Savings Account.

- Please understand if your Balance falls below $50,000 for even one day during the Maintenance Period,
you will no longer be eligible for the Bonus.

Fourth, keep your Checking Account Open until you are paid.
To remain eligible, your Citi Alliance Checking Account must remain open and in good standing from the
time it is opened until you receive your Bonus. Your Bonus will be paid to your Citi Alliance Checking Account
within 30 days after you successfully complete all required activities. Please keep a balance in your Citi Alliance
Checking Account because accounts that maintain a zero balance for 90 calendar days are subject to closure in
Citibank’s sole discretion.

Multiple Offers
The Citi Alliance Bonus Offer is a checking offer. Citi Alliance Checking Accounts may be used to fulfill the Citi
Alliance Bonus Offer only once per Offer Period

Important Tax Information: The bonus will be reported to the IRS as interest to the first titled owner on the
account, in the year received, as required by applicable law. Bonus payments received by U.S. persons will
be reported on IRS Form 1099–INT for the year received. Bonus payments received by non–U.S. persons will
be reported on IRS Form 1042–S for the year received. Customer is responsible for any applicable taxes and
consulting a tax advisor. Citi is not a tax advisor.

2.2.2 Citi Alliance Savings Accounts
Citi Alliance Savings accounts give you the ability to earn short-term market rates in an FDIC-insured account.
Citi Alliance Savings accounts are a form of Citi Savings account (“Citi Alliance Savings account” or “Savings
account”). You may see the term “Citi Savings Account” on your Citi Alliance Account Statements, but savings
accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

Reservation. We reserve the right to require 7 days advance notice before permitting a withdrawal from all
Savings accounts. We currently do not exercise this right and have not exercised it in the past.

Eligibility Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms
access to banking and lending services through Citibank, N.A.

Availability Citi Alliance Savings accounts are available in all Citi Alliance markets.

How to Apply Citi Alliance Savings account applications are available digitally using a dedicated referral link
or over the phone by calling a Citi Alliance Relationship Manager at 1-833-561-1351. TTY: We
accept 711 or other Relay Service.

Key Features The Citi Alliance Savings account offers check writing and access to funds via an ATM card.
The Citi Alliance Savings account does not have any limitations on the number of withdrawals
you make in your account, including the number of check transactions.

Minimum Balance There is no minimum opening deposit required to open a Citi Alliance Checking account or
Citi Alliance Savings account at Citibank; however, Citi Alliance accounts with zero balances
are subject to closure after 90 days.
2.3 Rate Information and Interest Calculation for Savings accounts

Savings Account APYs and Interest Rates.

"Annual Percentage Yield" (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the current interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. “Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

“Annual Percentage Yield Earned” (APYE) shown for an account on the Account Statement is an annualized rate that reflects the total amount of interest paid on the account during the Statement Period. The APYE is calculated using the relationship between the interest posted to the account and the sum of the daily balances for those days where balance is above zero in the Statement Period divided by the number of days in the Statement Period.

Annual Percentage Yields and interest rates for Citi Alliance Savings accounts are variable, determined by Citibank at its sole discretion, can change at any time without notice. This may affect the actual amount of interest earned.

Please refer to your applicable Citi Alliance Rate Sheet. For current Annual Percentage Yields and interest rates, please use Citi Online or the Citi Mobile App or call the phone numbers listed in the Contact Us section of this Agreement.

Every Citi Alliance Savings account is assigned to a Rate Region at the time of account opening. The Citi Alliance Rate Sheet provided at the time of account opening will identify the account’s Rate Region. Rate Regions may have different Annual Percentage Yields and interest rates. For a Citi Alliance Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

a. Rate Region (determined by factors, which may include branch location or home (not mailing) address);
b. Applicable promotion;
c. Account balance²

Please refer to the Citi Alliance Rate Sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

When Interest Begins to Accrue. Non-Cash items, such as checks, deposited to a Savings account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received.

Interest Compounding and Crediting. Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

² When the Citi Alliance Rate Sheet applicable to a Savings account uses Account Balances to determine the APY and interest rate applicable to your Rate Region, Citi will apply an APY or interest rate based on the range of your account balance. Citi may assign the same APY or interest rate to more than one balance range. Please refer to your Citi Alliance Rate Sheet for balance ranges for Citi Alliance Savings accounts which may include:

<table>
<thead>
<tr>
<th>Balance Range</th>
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</thead>
<tbody>
<tr>
<td>$0 – $9,999.99</td>
</tr>
<tr>
<td>$10,000 – $24,999.99</td>
</tr>
<tr>
<td>$25,000 – $49,999.99</td>
</tr>
<tr>
<td>$50,000 – $99,999.99</td>
</tr>
<tr>
<td>$100,000 – $499,999.99</td>
</tr>
<tr>
<td>$500,000 – $999,999.99</td>
</tr>
<tr>
<td>$1,000,000 +</td>
</tr>
</tbody>
</table>
Interest Calculation Method. We use the daily balance method to calculate interest. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate each day of the Statement Period. The interest rate may be adjusted at any time during the Statement Period based on the applicable interest rate tier. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your Savings account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your Account Statement if there have been intervening transactions.

Interest Adjustment. An interest adjustment for a transaction occurring during a Statement Period may be reflected on your Account Statement in the next Statement Period, rather than in the Statement Period in which it occurs.

Interest on Closed Savings Accounts. If the account is closed before the end of the Statement Period, interest will be paid for the number of days the account was open during the Statement Period in accordance with the daily balance method.

Current Interest Rates and Annual Percentage Yields. For current interest rates and Annual Percentage Yields, call the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.
3. Account Statements

We provide customers with an “Account Statement” showing an itemized listing of all transactions and other account information during the Statement Period. Your Account Statement may include important legal notices about your accounts using statement messages or statement inserts.

**Communicating with Owners and Signers.**

Regardless of the number of account owners, we generally only communicate with one owner per account. Account Statements and notices are sent to the first-titled owner on an account. Certain accounts are managed by fiduciaries or individuals who receive Account Statements (please refer to **Account Ownership**). Notification given to any one account owner is considered notification to all account owners.

**Contact Information and Communications.** Citibank will send you Mail using the contact information you provide Citibank; however, in our sole discretion, we reserve the right to change your Residential and/or Mailing Address(es) based on information received from third parties we believe have up-to-date address information for you, such as the United States Postal Service. An incorrect address may prevent receipt of Mail. We will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an incorrect or improper Residential Addresses, Mailing Address or other relevant contact information.

Notification is considered delivered to you on the date we first place the Account Statement in the U.S. mail or on the date the email notifying you that your statement is available on Citi Online or the Citi Mobile App is first sent, regardless of whether you receive it.

We use postage-paid ordinary postal-mail to send your Account Statements and notices to the mailing address reflected in our account records. If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Account Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. In our discretion, we may destroy mail that is returned to us as determined to be undeliverable.

Instead of receiving a paper Account Statement through ordinary postal mail, any owner may elect to enroll the account in our paperless statement service when you are register for online banking. If you elect to use the paperless statement service, we will notify you via email of the availability of your Account Statement on Citi Online or the Citi Mobile App. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citi Online and the Citi Mobile App. Changes to your account paperless preferences may change which accounts appear on your Account Statement(s).

**Residential and Mailing Addresses**

Your “Residential Address” is used to manage your account. Your “Mailing Address” is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts.
4. Opening and Closing Accounts

4.1 Opening a Citi Alliance deposit account

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver’s license or other identifying document.

Please note: Your ability to perform or request certain account transactions on a new account may be delayed until your account is open and operational, including wire transfers, deposits, and other services.

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Open</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citi Alliance Checking</td>
<td>By Calling a Citi Alliance Relationship Manager via the Citi Alliance RM Prospect Number 7:00 PM Eastern Time</td>
</tr>
<tr>
<td>and Savings Accounts</td>
<td>Citi Online &amp; Citi Mobile App by using dedicated referral link provided by your advisor at your wealth firm 10:30 PM Eastern Time</td>
</tr>
</tbody>
</table>

Governing Law.

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

Your Governing State is determined by the residential address (not your mailing address) you provide when opening your account.

a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.

b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States.

Other Laws. This Agreement provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.
Important Note to Australian Resident Clients. Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

Rate Region.
Every deposit account is assigned to a “Rate Region.” Citi Alliance reserves the right to assign the same Annual Percentage Yield to all Rate Regions for Citi Alliance Savings accounts. Please refer to your Citi Alliance Rate Sheet.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

Consumer Reporting Agency Information. You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling the phone number on the back of your Citibank Banking Card or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

Important Tax Information.3 When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a $50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

3 IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor.
Foreign Account Tax Compliance Act.

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

Account Ownership.

Citibank Consumer Deposit Account ownership types include Individual and Joint accounts. A Citibank Consumer Deposit Account cannot be owned by a business, including a business owned by one or more individuals.

**Individual Account**

An account owned by only one natural person.

**Joint Account**

An account owned by more than one natural person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application, or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the Joint Account owners. In the event of conflicting instructions or a dispute among Joint Account owners, we may require all joint account owners to act together in giving us instructions or performing transactions. Any Joint Account owner may close a Joint Account.

Each Joint Account owner is jointly and severally responsible for all activity related to the Joint Account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, regardless of whether the Joint Account owner participated in the transaction or benefited from its proceeds. We may be required by legal process to pay all the funds in a Joint Account to satisfy a judgment against any or all Joint Account owners.

Certain Deposit Accounts with Transactional Features.

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC “pass-through” insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC's website in a document entitled “Deposit Broker's Processing Guide” in section “VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker's Processing Guide.”

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.
<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tr>
<tr>
<td>2</td>
<td>Account Number</td>
<td>Account Number at Citibank</td>
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<tr>
<td>3</td>
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<td>Blank</td>
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<tr>
<td>4</td>
<td>Blank</td>
<td>Blank</td>
</tr>
<tr>
<td>5</td>
<td>Tax ID</td>
<td>Customer’s SSN (no hyphens) or Tax ID Number</td>
</tr>
<tr>
<td>6</td>
<td>Tax ID Code</td>
<td>Code indicated corporate (TIN) or personal tax identification number (SSN)</td>
</tr>
<tr>
<td>7</td>
<td>Name 1</td>
<td>Full name of owner line 1 as it appears on the account</td>
</tr>
<tr>
<td>8</td>
<td>Name 2</td>
<td>Full name of owner line 2 as it appears on the account</td>
</tr>
<tr>
<td>9</td>
<td>Address 1</td>
<td>Address line 1 as it appears on the customer’s statement</td>
</tr>
<tr>
<td>10</td>
<td>Address 2</td>
<td>Address line 2 as it appears on the customer’s statement</td>
</tr>
<tr>
<td>11</td>
<td>Address 3</td>
<td>Address line 3 as it appears on the customer’s statement</td>
</tr>
<tr>
<td>12</td>
<td>City</td>
<td>Address city as it appears on the customer’s statement</td>
</tr>
<tr>
<td>13</td>
<td>State</td>
<td>State postal abbreviation as it appears on the customer’s statement</td>
</tr>
<tr>
<td>14</td>
<td>Zip</td>
<td>Address zip as it appears on the customer’s statement (no hyphens)</td>
</tr>
<tr>
<td>15</td>
<td>Country</td>
<td>Country code as it appears on the customer’s statement</td>
</tr>
<tr>
<td>16</td>
<td>Province</td>
<td>Province as it appears on the customer’s statement</td>
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<tr>
<td>18</td>
<td>Principal</td>
<td>Principal balance of the customer’s account as of the institution failure date</td>
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</tr>
<tr>
<td>20</td>
<td>Deposit Account Ownership Category</td>
<td>Single, Joint, or business account</td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>21</td>
<td>Transaction Flag</td>
<td>This field indicates whether the account has transactional features. Enter “Y” if account has transactional features, enter “N” otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit.</td>
</tr>
<tr>
<td>22</td>
<td>Blank</td>
<td>Blank</td>
</tr>
<tr>
<td>23</td>
<td>Blank</td>
<td>Blank</td>
</tr>
<tr>
<td>24</td>
<td>Account beneficiary Full Name</td>
<td>Account beneficiary’s first, middle, and last name or the registered name of the entity.</td>
</tr>
<tr>
<td>25</td>
<td>Account Participant Type</td>
<td>BEN is the type you should use</td>
</tr>
<tr>
<td>26</td>
<td>Blank</td>
<td>Blank</td>
</tr>
<tr>
<td>27</td>
<td>Blank</td>
<td>Blank</td>
</tr>
<tr>
<td>28</td>
<td>Beneficiary’s Government Issued ID</td>
<td>This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual – Legal identification number (e.g. SSN, TIN). For a foreign national individual – where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual – the Tax Identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes.</td>
</tr>
<tr>
<td>29</td>
<td>Beneficiary’s Government Issued ID Type</td>
<td>The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other.</td>
</tr>
</tbody>
</table>
Conflicting Demands/Disputes. If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person’s authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person’s right and authority over the account and its funds; (2) refuse transactions and return checks, marked “Refer to Maker” (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

Transferring Account Ownership.
OWNERSHIP OF CHECKING AND SAVINGS ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

Assignments.
Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

Restricted Access.
There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

4.2 Closing a Deposit Account
You may close your account at any time except as stated otherwise in this Agreement. We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/signer(s).

We may close your account at any time with or without cause. We will notify you that we closed your account when required by law. If we close your account, we will remit the balance in your account, minus any amounts owed to us. If your account balance is insufficient to pay amounts owed to us, you will continue to be liable to us for the unpaid amount and interest. Your obligations for transaction activity conducted prior to account closure will survive the termination of the account and this Agreement.

Dormant Accounts.
Based on the applicable dormancy periods provided by state abandoned property statutes, we may be required to send to the appropriate state the balances in your deposit account when there has been no customer-initiated activity. Some examples of customer-initiated activity include, but are not limited to:

- Depositing or withdrawing funds;
- Sending a one-time payment; or
- Writing to us concerning the account.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern. We may also restrict your account if we determine it has been otherwise inactive due to no customer-initiated activity.
**Forfeited Accounts.** If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

**Death or Legal Determination of Incompetence.** You agree to notify us immediately of the death or court-ordered legal determination of incompetence of any owner or authorized signer on your account. We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court or court appointed fiduciary regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefits payments payable to the deceased) if an owner dies or is legally determined incompetent.

In case of death or legally determined incompetence of an account owner, we will continue to honor checks written on that account as well as other withdrawal instructions until we are notified of the death or the legally determined incompetence. We may continue to honor checks for up to ten (10) days following the death of the account owner unless a validly appointed representative of the decedent or another account owner provides us with stop payment instructions.

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner’s death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please call the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

**4.3 Other Account Information**

**Information Sharing.** You agree to let us share information about you and your Account(s) as allowed by law. This includes information we get from you and others. Our privacy notice, which is enclosed with your new Account materials, describes reasons Citibank can share its customers’ personal information.

**Contacting You.** You agree that we (and/or our servicing providers or anyone we authorize) may contact you at any phone number, email address, or mailing address you provide, or we obtain in other ways. This includes communications to mobile, cellular/wireless or similar devices. We may contact you by live operator, auto dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us.

**Your Consent for Us to Use Your Mobile Phone Number to Identify You.** You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citibank or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, please refer to our U.S. Privacy Notice for Consumers.

**Call Monitoring.** We may monitor and record any calls between you and us.

**Exemplar Signature.** Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank’s records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.
5. **Account Transactions**

The following terms describe how you can perform transactions with your Citi Alliance Checking and Citi Alliance Savings accounts. It is your responsibility to confirm the accuracy of the amounts you deposit and withdraw from your Accounts.

### 5.1 **Deposits**

5.1.1 **You can make deposits:**

- To qualifying accounts linked to your Citibank Banking Card at any Proprietary Citibank ATM at participating locations in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.

- With a teller, during regular banking hours, at any Citibank branch in the United States;

- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;

- By mail;

- By Mobile Check Deposit;

- By Direct Deposit;

- By Citibank® Global Transfer Service (where available);

- By an ACH or wire transfer; or

- By Inter Institution Transfer Service. For more information about these transfer services, please refer to section 6. **Electronic Fund Transfers** of this Agreement.

5.1.2 **Timing of Deposits; Availability of Funds; Acceptance of Deposits**

Deposits made in Citibank branches are posted to your Accounts on the same day. Deposits made at Proprietary Citibank ATMs or by Mobile Check Deposit after 10:30 Eastern Time are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information please refer to Appendix 2: **Funds Availability at Citibank**.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

5.1.3 **Remotely Created Checks**

“Remotely Created Check(s)” means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you). You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

5.1.4 Endorsements
To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.

5.1.5 Collection
5.1.5.1 Items Sent for Collection
We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

5.1.5.2 Verification and Collection
Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

5.1.6 ACH Credits
5.1.6.1 ACH Provisional Credits
Credit for an ACH transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.
5.1.6.2 Notice of Incoming ACH Transfer (Credit)
Notice of your incoming funds transfers and incoming wire transfers will be deemed to have occurred when you receive your Account Statement, or another notice from us, containing a credit to your account for the funds received. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime on the number on the back of your card, or on the Citi Mobile® App or Citi Online.

5.1.7 Reconstructing Lost, Missing, or Destroyed Deposits
When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us. You agree to cooperate fully with us to reconstruct such a deposited item by promptly:
- Providing us with a copy of the front and back of the deposited item from your or the issuer’s records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer’s identity and any other information about the deposited item.
- If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

5.1.8 General Information
5.1.8.1 Our Right to Refuse Deposits
We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

5.1.8.2 Account Balance and Transaction Information
You may view information about your Accounts on Citi Online, Citi Mobile®, at an ATM or by IVR, but the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal. Your “Available Now” balance is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance. Your “On Deposit” balance reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

We may make deposited funds available to you and include within your Available Now balance before the deposit has settled with the paying bank. If the deposited item is returned unpaid, we will debit your Account for the amount of the deposit. You may not rely upon oral statements by Citibank employees about your On Deposit balance, Available Now balance, or the status of any deposited item.
5.2 Withdrawals

5.2.1 How to Make a Withdrawal

Citibank Branches. You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

Proprietary Citibank ATMs and Network ATMs. You can use your Citibank Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, please refer to section 6. Electronic Fund Transfers of this Agreement.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card to withdraw cash from your eligible linked Citibank accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, please refer to section 6. Electronic Fund Transfers of this Agreement.

Cash Withdrawals. Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

Electronic Fund Transfer. You can utilize a variety of electronic fund transfer services to withdraw funds from your accounts. Please refer to section 6. Electronic Fund Transfers of this Agreement for details.

Writing a Check. You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or Savings account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

5.2.2 Paying your Checks

Electronic Presentment of Checks. We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection.

Please note: Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

Check Processing Cut-off Hour. In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

Notations on Checks. We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.
Please Note: As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

Post-Dated Checks. You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call the phone number on the back of your Citibank Banking Card and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

Stale-Dated Checks. You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

5.2.3 Posting Order

Posting Order. We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the Agreement, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

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 Citi 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.

5.2.4 Overdrawing Your Account

Overdrawing Your Account. Citibank encourages its customer to consider the impact of overdrawing an account. Your deposit account with us is overdrawn if your Available Now balance is less than $0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than $0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return (“Returned Items”) or pay (“Overdraft”) one or more Transaction Items. We will not allow you to overdraft your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

Insufficient Funds to pay a Transaction item. Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you. Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

Overdraft Protection. Citibank offers two options designed to help you cover overdraft amounts in your checking account: Safety Check and Checking Plus® (variable rate) Line of Credit. Ask us for information which may include an application.

Safety Check. Safety Check covers overdraft amounts by transferring funds from your linked Savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

Contributing Accounts.

When you sign up for Safety Check, you may select one Citi Alliance Savings account as your “Contributing Account.” Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.
Safety Check Transfers.
Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next $100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

Transfers. No more than $99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

Checking Plus® (variable rate) Line of Credit. Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

Checking Plus (variable rate) line of credit account terms and conditions are disclosed in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers. Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

5.2.5 Stop Payment Orders (Checks)

General. Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citi Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to section 6.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers) and section 6.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers).

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to Appendix 1: Fee Schedule.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

Contents of Stop Payment Order. You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.
We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word “replacement” on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

### 5.2.6 Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (Please refer to Appendix 2: Funds Availability at Citibank).
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.
Payment over Valid Stop Payment Order. If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

5.2.7 Check Cashing

Your Own Checks. You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank Banking Card or other identification that is acceptable to us.

Third Party Checks. In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party’s endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/or fee calculation purposes for up to the number of days it takes for us to collect the check.

Payee Check Cashing. When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently $5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

Check Cashing for Others. You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier’s checks or official checks, will be paid.

5.3 Other Information

5.3.1 Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences. For claims with respect to domestic wire transfers, please refer to section 7.1 Outgoing Wire Transfers or in the separate agreement you received when you enrolled in the service.
Note: There are exceptions to this 30 Day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

Claims involving outgoing consumer international wires and outgoing international Citibank Global Transfers are governed by special notice provisions for remittance transfers described in section 7.2 Remittance Transfers within this Agreement and in the separate funds transfer agreement for these services. Claims involving electronic fund transfers covered by Regulation E (Subpart A) are also governed by special notice provisions described in section 6. Electronic Fund Transfers. Please refer to these sections for a description of your rights.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within 1 year (2 years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call the number on the back of your Citibank Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to section 5.3.2 Substitute Checks and Your Rights.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff ” section of this Agreement.

5.3.2 Substitute Checks and Your Rights
What Is a Substitute Check? A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

Your Rights. The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citi Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to $2,500 of your refund (plus interest if you have an interest bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.
Filing a Claim. If you believe a substitute check you have received from us was improperly debited to your account, please call the number indicated on the back of your Citibank Banking Card or in the Contact Us section of this Agreement. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee)

5.3.3 Foreign Currency Exchange

Citibank’s World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit Citi Online or call your dedicated Citi Alliance Relationship Manager or 1-800-756-7050 toll-free within the United States.

Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

Limitation of Liability. We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.
6. Electronic Fund Transfers

6.1 General Information
We provide a variety of Electronic Fund Transfers services for use with your accounts. These services allow you to make or receive deposits, payments, and other transfers by electronic methods, such as with your Citibank Banking Card, by telephone, or by using Citi Online or the Citi Mobile® App. Some services are also subject to and further described in separate agreements that are provided to you when you enroll in that service.

Federal law governs certain types of consumer transactions that are described as electronic fund transfers. Common types of electronic fund transfers include: withdrawals, deposits, transfers and point of sale transactions utilizing your Citibank Banking Card, electronic direct deposits; payments utilizing our Bill Pay service; one-time transfers or payments you initiate by phone, online or via our mobile app; and transfers to or from your account utilizing our automated clearing house service, Inter-Institution service, Instant Payment Service and Zelle ®. Electronic fund transfers are governed by the Electronic Fund Transfer Act and Regulation E Subpart A and you are entitled to certain rights and remedies for error resolution as described below.

Federal law also governs outgoing consumer international wire transfers and Citibank® Global Transfers as “remittance transfers”. Under Regulation E Subpart B, you are entitled to certain rights and remedies when initiating a remittance transfer which are described in section 7.2 Remittance Transfers as well as in the terms and conditions of the service you received when enrolling in these services.

General. Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services. At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain Electronic Fund Transfers services based upon security issues and other factors.

Termination of Electronic Fund Transfers Services.
If you wish to terminate any Electronic Fund Transfers services or no longer wish to use your Citibank Banking Card, call 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

Unauthorized Use of Access Device. If an unauthorized person has obtained access to your Citibank Banking Card, your PIN, your Citi Online User ID and password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank Banking Cards.

Our Responsibility to You When Providing Fund Transfer Services.
If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would go over the credit limit on your overdraft line;
3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.
There may be other exceptions stated in our Agreement with you.

Your Responsibility to Us When Utilizing Funds Transfer Services.
This Agreement describes your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your Account. For further information about your rights under Regulation E, please refer to sections 6.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers) and 6.6 Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures.

- For merchant disputes about quality of goods and services for transactions that are fully authorized and properly executed, you are responsible for resolving any disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

6.2 Types of Electronic Fund Transfers

6.2.1 Citibank Banking Card
You can use your Citibank Banking Card for a variety of transactions as described below. Generally, you will receive your Citibank Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive a PIN in a separate mailing. Your PIN is required for all Citibank Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN-based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it.

For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:
- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citi Online or Citi Mobile®.

If you are unable to change your PIN, you may contact the phone number on the back of your Citibank Banking Card to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call the phone number on the back of your Citibank Banking Card to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys.

Renewal/Cancellation of your Citibank Banking Card. We will automatically send you a new Citibank Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank Banking Card at any time and for any reason. To do so, cut your card in half and notify us by contacting the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. You agree to return the Citibank Banking Card to us upon request.

You may be assessed fees for using non-Citibank ATMs at locations — please refer to Appendix 1: Fee Schedule. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. As a Citi Alliance client, you will be reimbursed for these fees.
ATM Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs at the number on the back of your Citibank Banking Card. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

Please refer to the Citi Alliance Monthly Service Fee and Non-Citi ATM Fee Chart on page 5. For fees imposed when withdrawing cash from your linked Citibank credit accounts (including credit cards), refer to your applicable customer agreement for the credit account.

ATM Withdrawal Posting Cut-Off Times. For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time) or on non-Business Days will post to your account on the following Business Day.

Point-of-Sale (POS) Transactions.

“PIN Based” Transactions. You can use your Citibank Banking Card to purchase goods or services from merchant locations in the United States accepting Interlink®, Maestro® or Cirrus® by authorizing these transactions using your PIN.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

“Signature-Based” Transactions. You can also use your card to purchase goods or services and/or receive cash from locations that accept MasterCard® or Interlink. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank Banking Card are deducted from your primary linked checking account.
Authorizations. When you use your Citibank Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or until we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

### Citibank Banking Card Transaction Limits

Limits may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card. The number of cards issued to a Citi Alliance account customer does not affect the maximum withdrawal limit per account. We reserve the right to change limits or to suspend or discontinue operation of certain Electronic Fund Transfers services at any time based on security or other factors. We also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

<table>
<thead>
<tr>
<th></th>
<th>Citi Alliance Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature Purchase Limit</td>
<td>$25,000 per account per Business Day</td>
</tr>
<tr>
<td>PIN Based Purchase Limit</td>
<td>$25,000 per account per Business Day</td>
</tr>
<tr>
<td>Cash Withdrawal Limit</td>
<td>$2,000 per account per Business Day</td>
</tr>
<tr>
<td>Person to Person Payments / credit</td>
<td>Send $1,000 per day up to $10,000 per month</td>
</tr>
<tr>
<td></td>
<td>Receive $2,500 per day up to $10,000 per month</td>
</tr>
<tr>
<td>Business or government to person credits only</td>
<td>Receive up to $50,000 per month</td>
</tr>
</tbody>
</table>

Your maximum purchase limits on your Citibank Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

You may be able to place a $50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

Transactions Made Outside of the United States and its Territories. We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citi Alliance accounts.

Transactions done in foreign currency. Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank’s procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

6.2.2 Bill Payments

- You can make payments to third parties by calling the number on the back of your card or on Citi Online or on Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.

- If you want to cancel one scheduled bill payment or a series of recurring payments to the same merchant, you must do so by 11:59 PM Eastern Time on the day prior to the next scheduled payment date. You can cancel a payment via Citi Online or by calling 1-800-374-9700. (TTY: We accept 711 or other Relay Service). If you call the number on the back of your card, a representative will be able to assist you whether the bill payment was scheduled via phone or via Citi Online or Citi Mobile.

- If a bill payment is made by check, a stop payment order can only be accepted under certain circumstances. Refer to section 5.2.5 Stop Payment Orders (Checks) for more information about stop payment requests on Citibank Official checks. You cannot stop payment on electronic bill payment once that payment has been issued by Citibank.

- Your Citibank account statement will include all bill payment transactions. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989 or call the phone number on the back of your Citibank Banking Card or the Citi Alliance Service Team (TTY: We accept 711 or other Relay Service).

- A pre-authorized bill payment can be reviewed online or by calling the Citi Alliance Service Team or your dedicated Relationship Manager. If you believe there is an unauthorized bill payment on your account, please contact your Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

- There is no monthly charge or transaction fee for paying your bills using Citi Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.

- If you are using your account to make pre-authorized payments to a person or company and these payments vary in amount, it is the responsibility of that person or company to notify you of the amount and date of next payment. You should contact the payee and/or service provider, and not Citibank, regarding your options for receiving this notice.

<table>
<thead>
<tr>
<th>Bill Payment Limits</th>
<th>Citi Alliance Limits CBOL/MBOL</th>
<th>Citi Alliance Service Team or Interactive Voice Response (IVR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily Transaction Limit</td>
<td>$50,000</td>
<td>None</td>
</tr>
<tr>
<td>Single Transaction Limit</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>
Electronic Check Conversion.
You may authorize a merchant or other payee to process an electronic transfer from your account using the information from a paper check that you have issued to that merchant or payee to make a payment or pay for a purchase.

6.2.3 Internal Transfers Between Linked Accounts
You can transfer funds between your linked Checking account and Savings account and any linked credit card account using Citi Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM. You may also transfer funds between your linked Checking accounts and Savings accounts on Citi Online, Citi Mobile® or CitiPhone Banking®. You can transfer funds between your linked Checking, Savings or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements.

Automatic Transfers. You can set up automatic transfers between your linked Checking and Savings accounts on a weekly, every-other-week or monthly basis. Examples include monthly transfers of interest earned on your savings account to your Citi Alliance Checking account.

6.2.4 Citibank® Global Transfer Service
You can use make transfers from your eligible Citibank® checking or savings account to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or to receive funds into your account from another Citibank customer in the U.S. using Citi Online or Citi Mobile to the minimum transaction amount is $1, exclusive of the transaction fee. There is no fee for sending or receiving a Citibank® Global Transfer. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient’s account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient’s account. The transfer will be made in the currency of the foreign recipient’s account. Citibank’s exchange rate includes a commission for the conversion service. Please refer to section 7.2 Remittance Transfers for information about claims or inquiries regarding a consumer international Citibank Global Transfer transactions.

Destinations. We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained by calling the Citi Alliance Service Team or on Citibank Online. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel (transfer limits are stated in U.S. dollars):

<table>
<thead>
<tr>
<th>Channel</th>
<th>Citi Alliance Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citi Online</td>
<td>Daily Transfer Limit $100,000</td>
</tr>
<tr>
<td>Citi Mobile®</td>
<td>Daily Transfer Limit $100,000</td>
</tr>
<tr>
<td>Citi Online</td>
<td>Citi Mobile®</td>
</tr>
</tbody>
</table>
6.2.5 Institution Transfer (IIT) Service
You can use the Inter-Institution Transfer Service to request a transfer of funds through Citi Online: (1) from an eligible Citibank account owned by you to a verified account you own at another financial institution in the United States; or (2) from a verified account you own at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute your transfer request, but other methods of transfer may also be used. All transfer requests using this service are subject to and further described in the Inter-Institution Transfer Service agreement you received when you enrolled in the service. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service but we reserve the right to change the fee schedule for the use of this service. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

Cancellation of transfer requests. If you want to stop (cancel) a scheduled transfer or a series of scheduled transfers to the same external account, you must do so by 9:30 PM Eastern Time on the day prior to the next transfer date. You can cancel through Citibank® Online or by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. Please refer to section 6.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers) and section 6.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers) for additional information. Please note that if you request cancellation of one in a series of scheduled transfers, that cancellation will be effective as to all subsequent transfers to or from that external account. You will need to set up your transfer request again if you wish to resume recurring transfers to or from that external account.

6.2.6 Zelle®
Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person. You will be responsible for any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

6.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)
You may place a stop payment on (cancel) pre-authorized recurring transfers from your Account through Citi Online or by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. We must receive your request at least three (3) Business Days before the transfer is scheduled to be made. If you request a stop payment by phone, we may also ask you to confirm your request in writing within two (2) weeks. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. If you have instructed us to stop payment on a scheduled transaction at least 3 Business Days before the transaction is scheduled to be made and we do not do so, we will pay for your losses or damages.
Tips to keep your accounts and information safe

- **Be on the lookout for scammers who try to impersonate Citi Employees.**
  *Remember, Citi will never call and ask you to share your password, username or one-time passcode.*

- **Don’t share personal information with someone you don’t know.**
  *Be suspicious of unexpected phone calls, texts or emails that ask you for personal information such as credit card numbers or passwords. Hang up and call or chat directly with Citi customer support.*

- **Be suspicious of false urgency.**
  *Scammers often try to convince you that a situation is urgent and you have to act now.*

- **Watch out for fake Citi SMS texts.**
  *Citi may email, text or call you if we detect unusual account activity, but we will never send you an SMS text from a 10-digit phone number or SMS text from an email address.*

- **Be wary of requests to transfer money to yourself.**
  *Request to transfer money to yourself may actually result in money being transferred to a fraudster’s account.*

- **Use only Citi-owned contact methods.**
  *When conducting business with Citi, use Citibank Online, the Citi Mobile® app or reach out to customer support via the number on your account statement or on the back of your card.*

For more information on how to protect yourself from scammers, visit www.citi.com/fraudprevention.

If you place a stop payment on recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank may debit your account for subsequent transactions initiated by that originator (payee).

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the scheduled transfer;
- The exact amount (dollars and cents); and
- The payee’s name.

**Please note:** If the information is not exactly correct, we may not be able to identify the transaction and a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will be effective as to subsequent withdrawals/payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

**Checks converted to electronic transactions.** If you believe a check you have written has been converted to an ACH transfer and you would like to place a stop payment you should place a stop payment on both the check and also the ACH transfer. Please contact us by calling the phone number on the back of your Citibank Banking Card and inform us that you have a check that you believe was converted to an electronic transaction for which you would like to stop payment.
6.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)
You may request that we stop payment (cancel) on a one-time future-dated ACH transfer originated by Citi from your Account provided we receive your stop payment instruction by 11:59 PM Eastern Time on the day prior to the scheduled payment date. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. You will need to accurately provide us with a description of the following: your account number; the date of the scheduled transfer; the exact amount (dollar amount and cents) of the transfer; and the name of the payee. If you do not provide us with accurate information and we are unable to identify the transaction, the stop payment may not be effective.

Please Note: We will not be able to place a stop payment on a one-time future dated ACH debit transfer that is originated by an external payee and received by Citi. You will need to contact your payee to notify them that you have revoked your authorization for the transfer.

6.5 Unauthorized Transactions: Notice and Error Resolution Procedures
Notice and Error Resolution Procedures for Lost or Stolen Citibank Banking Cards or Other Access Devices and Unauthorized Electronic Transactions.
If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call the number on the back of your Citibank Banking Card.

Please remember that your Citibank Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number located in the Contact Us section of this Agreement. For TTY: We accept 711 or other Relay Service. Customer service representatives are available to assist you 24 hours a day, 7 days a week.
If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than $50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as $500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

California. Within this section, the paragraph above describing liability up to $500 shall not apply.

New York. Within this section, your liability for the unauthorized use of your Citibank Banking Card shall not exceed $50.
**Citibank® Banking Card Zero Liability Protection.** If your Citibank Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

i. $0
   - If you report the loss or theft of your card promptly upon discovery of such loss or theft;
   - and you exercised reasonable care in safeguarding your card from the risk of loss or theft;
   - and the account to which transactions initiated with your card were posted is in good condition; or

ii. The lesser of $50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

**Contact in Event of Unauthorized Transfer.** If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

### 6.6 Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures

**Error Resolution and Notice Procedures for other types of Electronic Fund Transfer Errors.**
If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**NOTE:** If the error concerns an ATM network transaction, be sure to contact Citibank not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
3. Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.
If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.
7. Other Fund Transfer Services

7.1 Outgoing Wire Transfers
The following terms apply to any wire transfer requests we receive to transfer funds from your account to an account maintained at another institution. In addition to the information provided here, please refer to the separate funds transfer agreement governing the terms of service for transfers made using Citi Online or the Citi Mobile App. Please note that outgoing international transfers from a consumer account are also governed by special provisions regarding disclosures you receive and error resolution rights as more fully described in section 7.2 Remittance Transfers of this Agreement. Before utilizing our wire transfer services, please read the following important tips for wire transfer safety.

General Tips for Wire Transfer Safety.
Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at https://www.consumer.ftc.gov/features/scam-alerts.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

• Know Who You are Dealing With — Do not send funds to an individual or business you don’t know personally.
• Verify your Wire Transfer Instruction — Check the information you include on a wire transfer instruction to verify the information is correct.
• Verify the legitimacy of what you are paying for — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
• Be Cautious of any Recipient Claiming Urgency — Don’t be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

Debit Authorization. When we receive a funds transfer request, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request.

Reliance by Citibank. Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request.
Security Procedures. When we receive a request for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. This procedure depends on the means by which a funds transfer request is received and may entail a telephone call, email, text or other form of communication. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. You agree to our use of the applicable security procedure and agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above. You also understand that the security procedure is not designed to determine whether your funds transfer request is appropriate for you.

Transfer to a Beneficiary Bank. When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. You understand that payment may be made by the beneficiary bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank’s.

Currency of Transfer. Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank’s exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

Delays or Non-Execution of Funds Transfers. We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution’s fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.
Rejection of a Funds Transfer Request. We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

Cancellation/Amendment of Domestic Funds Transfer Request. You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section 7.2 Remittance Transfers) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

Please note: If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, Citibank will convert your returned funds in U.S. dollars to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions.

Applicable to claims or questions with respect to Domestic Wire Transfers. You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank’s error, Citibank’s sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

Limitation of Liability. Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

Applicable to claims or questions with respect to Consumer International Transfers. Please refer to section 7.2 Remittance Transfers for a description of your error resolution rights.
7.2 Remittance Transfers

Remittance transfers are outgoing international wire transfers or international Citibank Global Transfers initiated from a consumer account in the U.S. to a beneficiary outside the U.S. and its territories. When you send a remittance transfer, you will be provided with a disclosure describing your transaction details and are an explanation regarding additional rights you are entitled to under federal regulation. The following summarizes your right to cancel/amend your remittance transfer request as well as your right to assert a claim or make an inquiry regarding your remittance transfer:

Cancellation/Amendment of Remittance Transfer Request. Remittance transfer requests may be cancelled for a full refund or amended provided you cancel or amend your request within thirty (30) minutes of our receipt of your authorizing payment for the transfer unless the funds have been picked up or deposited. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph “Cancellation/Amendment of Domestic Funds Transfer Request” will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into Citi Online or the Citi Mobile App. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citi Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help us identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

Error Resolution Procedures: Remittance Transfers.

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866–515–1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888–606–9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245–9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.
8. Additional Important Terms and Information

8.1 Legal Process
Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys’ fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., “XYZ, Inc. client trust account”) may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys’ fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys’ fees, associated with our compliance with any legal process we believe to be valid.

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

8.2 Security Interest
You grant us a security interest in your account for amounts owing to us under this Agreement by any owner.

8.3 Right of Setoff
Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, money purchase plan or profit sharing plan, and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys’ fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.
8.4 Indemnification
Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

8.5 Limitation on Time to Sue or Arbitrate
Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

8.6 Limitation of Liability
Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this Limitation of Liability.

In connection with any transaction or service provided under this Agreement, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

8.7 Citibank Affiliates
Citibank, N.A. affiliates referred to in this Agreement include, but are not limited to:

Citigroup Global Markets Inc. (CGMI), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc. CGMI offers investment products and services, including through the following lines of business:

Citi Personal Wealth Management is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.
9. Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

Covered Disputes.
You or we may arbitrate any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims.

Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank Banking Card or Citibank Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

Arbitration Limits. Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won’t initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

How Arbitration Works. Arbitration shall be conducted by the American Arbitration Association (“AAA”) according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed (“AAA Rules”), except where those rules conflict with this arbitration provision. You can obtain a copy of the
AAA Rules at the AAA’s website (adr.org) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

**Paying for Arbitration Fees.** We’ll pay your share of the arbitration fee for an arbitration of Disputes of $74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney’s fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

**The Final Award.** Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

**Right to Resort to Provisional Remedies** Preserved. Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

**Survival and Severability of Terms.** These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

**Rules for Rejecting This Arbitration Provision.** You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won’t affect your other rights or responsibilities under this Agreement, including use of the account.
Appendix 1: Fee Schedule

The following Checkbook Order Fee, Safe Deposit Fee, Fee Chart, and Wire Transfer Fee Chart are known as the “Fee Schedule.” Unless otherwise stated, all fees described in the Fee Schedule are charged to the account associated with the product or service.

Checkbook Orders. Fees will be charged for standard and Non-Standard checkbook orders. “Non-Standard Checkbook Orders” include non-standard design, non-standard lettering, non-standard cover and non-standard logos. Fees for standard design checkbooks are waived in Citi Alliance. Fees for non-standard checkbook orders will be charged for Citi Alliance.

Safe Deposit Box fees. Pricing varies per size per location. Please refer to your Safe Deposit Box Agreement for applicable fees. Sales tax may be assessed depending on your box location. If applicable, please refer to drilling fees and lost/replacement keys disclosed at the time of service.

Payment. At the time you open a Safe Deposit Box, the first-year rental fee must be paid by cash or check or as a one-time debit from a chosen transaction account. At renewal, the annual rental fee will be paid either via direct debit authorized by executing a direct Debit Authorization Form or by paying with cash or check in a branch. Customers who open a new Safe Deposit Box must own a Checking account or a Savings account and arrange for annual rental fee payments by executing a Direct Debit Authorization Form (“Direct Debit”). Pursuant to your renewal notice, a late fee may apply if you do not pay your Safe Deposit Box fees timely.

Direct Debit benefit. Deposit customers who own a Checking account or a Savings account, may be eligible for a 10% Safe Deposit Box fee discount if they pay their Safe Deposit Box Fee with a Direct Debit

<table>
<thead>
<tr>
<th>Account Fee Description</th>
<th>Citi Alliance Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond Coupon Redemption (per series)</td>
<td>Waived</td>
</tr>
<tr>
<td>Checkbook orders</td>
<td>Waived</td>
</tr>
<tr>
<td>Fees for standard design checkbooks are waived in Citi Alliance. Fees for non-standard checkbook orders will be charged for Citi Alliance. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.</td>
<td></td>
</tr>
<tr>
<td>Citibank® Global Transfer Service</td>
<td>No Transfer Fee</td>
</tr>
<tr>
<td>For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to section 6.2.4 Citibank® Global Transfer service.</td>
<td></td>
</tr>
<tr>
<td>Clerical Research (per hour, one – hour minimum)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Collection of Checks Drawn on Foreign Bank</td>
<td>$30.00</td>
</tr>
<tr>
<td>Additional fees may apply as a result of fees charged for collection of the item by other institutions</td>
<td></td>
</tr>
<tr>
<td>Consular/Verification Letter</td>
<td>Waived</td>
</tr>
<tr>
<td>Copy of Cancelled Checks</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Fee for Photocopying</td>
<td></td>
</tr>
<tr>
<td>Expedited Domestic Delivery of Replacement Debit Card</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Expedited Card Fee.</td>
<td></td>
</tr>
<tr>
<td>Fee for Pin Mailer: Domestic Standard</td>
<td>No Charge</td>
</tr>
<tr>
<td>Described on your bank statement as: Fee for PIN Mailer.</td>
<td></td>
</tr>
<tr>
<td>Account Fee Description</td>
<td>Citi Alliance Fees</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Fee for Pin Mailer: Domestic Expedited</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Fee for PIN Mailer.</td>
<td></td>
</tr>
<tr>
<td>Fee for Pin Mailer: International Expedited</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Fee — International Express PIN</td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Exchange: $1,000 and over</td>
<td>No Charge</td>
</tr>
<tr>
<td>Described on your bank statement as: Foreign Currency Fee.</td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Exchange: under $1,000</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Foreign Currency Fee.</td>
<td></td>
</tr>
<tr>
<td>Foreign Exchange Fee</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Foreign Transaction Fee.</td>
<td></td>
</tr>
<tr>
<td>Fee applies to transactions made outside the U.S. and Puerto Rico using your Citibank® Banking Card and when you use your card to purchase goods or services in a foreign currency or in U.S. Dollars with a foreign merchant (a “Foreign Transaction”). Foreign Transactions include Internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. Transaction amount includes credits and reversals.</td>
<td></td>
</tr>
<tr>
<td>Interim Statement</td>
<td>Waived</td>
</tr>
<tr>
<td>Legal Process Compliance (levies, attachments, etc.) per defendant</td>
<td>$125.00</td>
</tr>
<tr>
<td>Miscellaneous Copies (Fee for Photocopying) (IRS Forms 1099, Deposit Ticket, etc.)</td>
<td>Waived</td>
</tr>
<tr>
<td>Described on your bank statement as: Fee for Photocopying.</td>
<td></td>
</tr>
<tr>
<td>Money Order for Customers</td>
<td>Waived</td>
</tr>
<tr>
<td>Official Check</td>
<td>Waived</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee for Safety Check</td>
<td>Waived</td>
</tr>
<tr>
<td>Safe Deposit Box Annual Rental</td>
<td>Varies</td>
</tr>
<tr>
<td>Statement Copy (previous month)</td>
<td>Waived</td>
</tr>
<tr>
<td>Applies to Personal Checks, Official Checks, and Money Orders</td>
<td>Waived</td>
</tr>
</tbody>
</table>
The fees listed refer 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.

<table>
<thead>
<tr>
<th>Wire Transfer Fee Description</th>
<th>Citi Alliance Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Transfer — Incoming Domestic and International</td>
<td>Waived</td>
</tr>
<tr>
<td><em>This fee will be described on your bank statement as: Service Charges Incoming Wire Fee</em></td>
<td></td>
</tr>
<tr>
<td>Wire Transfer — Outgoing Online Domestic</td>
<td>Waived</td>
</tr>
<tr>
<td>“Online” refers to self-service wires sent via Citi Online or Citi Mobile®.</td>
<td></td>
</tr>
<tr>
<td><em>This fee will be described on your bank statement as: Fee for Domestic Funds Transfer.</em></td>
<td></td>
</tr>
<tr>
<td>Wire Transfer — Outgoing Domestic — Other Channels</td>
<td>$35.00</td>
</tr>
<tr>
<td>“Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.</td>
<td></td>
</tr>
<tr>
<td>Wire Transfer — Outgoing Online International (U.S. Dollars)</td>
<td>Waived</td>
</tr>
<tr>
<td>“Online” refers to self-service wires sent via Citi Online or Citi Mobile®.</td>
<td></td>
</tr>
<tr>
<td>Wire Transfer — Outgoing Online International (Foreign Currency)</td>
<td>Waived</td>
</tr>
<tr>
<td>“Online” refers to self-service wires sent via Citi Online or Citi Mobile®.</td>
<td></td>
</tr>
<tr>
<td><em>The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.</em></td>
<td></td>
</tr>
<tr>
<td>Outgoing International — Other Channels</td>
<td>$45.00</td>
</tr>
<tr>
<td>“Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 2: Funds Availability at Citibank

This section will help you determine when deposits to your Checking accounts and Savings account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

Our General Policy. Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier’s checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to Longer Delays May Apply for a description of these longer delays.

Determining the Date of Deposit. The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.

- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30 PM Central Time) are considered received that day. Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.

- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:                  For overnight mail:
Citibank                        Citibank
Check Ops – Bank by Mail        Check Ops – Bank by Mail
P.O. Box 769009                 100 Citibank Drive Bldg 3
San Antonio, TX 78245           San Antonio, TX 78245
Government Checks, Cashier’s Checks and Other Special Types of Checks. Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier’s checks, teller’s checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

Longer Delays May Apply.
In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

Total deposit amounts up to $5,525
Funds from all check deposits on any one day that total $5,525 or less will be available on the second Business Day after the day of deposit. The first $225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

Large dollar deposits greater than $5,525
If the total of your check deposits on any one day is greater than $5,525, the amount in excess of $5,525 will be available on the third Business Day after the day of deposit.

Example
- If you deposit a check (or multiple checks on any given day) that total(s) $10,000
  - The first $225 of your deposit will be available on the first Business Day after the day of deposit
  - An additional $5,300 will be available on the second Business Day
  - The remaining $4,475 will be available on the third Business Day

We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:
- Doubt of collectability—If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- Emergency Situations—If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.
Special Rules for New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply.

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier’s checks, and other special types of checks (as defined above)
- For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

Collection Items. We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Fee Schedule.

Holds on Other Funds. If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

Our Right of Chargeback. The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

Changes to Our Policy. We will notify you of any change(s) to our funds availability policies as required by applicable law.
Appendix 3: Definitions

When used in this Agreement:

“Access Device” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”), one time password (OTP) and the User ID and password you use to access Citi Online and CitiMobile®.

- “Citibank ATM Card” means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, please refer to section 6. Electronic Fund Transfers.)
- “Citibank Banking Card” means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.
- “Citibank® Debit Card” means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

Your “Available Now” balance is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance.

“Automated Clearing House Network” (“ACH Network”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

“Automated Clearing House debits” (“ACH debits”) are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

“Average Monthly Balance” is the summation of the End of Day Available Now balances for an account across a calendar month divided by the number of days in that month.

“Bill Payment” means an individual or recurring bill payments made through the phone number on the back of your Citibank Banking Card (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citi Online, and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

“Business Day”, when referring to Citibank, means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For purposes of determining the Business Day for requests to open accounts, please refer to section 4. Opening and Closing Accounts. For funds availability purposes, please refer to Appendix 2: Funds Availability at Citibank.

“Direct Deposit” means an Automated Clearing House (ACH) credit posted to your account. A Direct Deposit may include payroll, pension, state or federal payments (including social security), from your employer or outside agency. Forms for establishing direct deposits can be obtained at any Citibank branch or through Citi Online.

“Electronic Funds Transfers” (“EFT”) means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:
• Citibank® Global Transfers
• International wire transfers from a consumer account
• Automated Clearing House (ACH)
• Instant Payments
• Zelle® Transfers
• Point-of-Sale (“POS”) transactions
• ATM transactions
• Direct deposit or withdrawal of funds
• Transfers initiated by telephone.

The following types of transfers are not electronic fund transfers: transfers related to bona fide trust and custodial accounts, domestic wire transactions including Fedwire, book entry, CHIPS, SWIFT, telex and similar network transactions; and transfers to cover overdrafts such as Safety Check transfers.

An “Enhanced Direct Deposit” (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your Checking or Savings account. An EDD also includes all deposits via Zelle 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 an EDD.

“Mobile Check Deposit” means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

“Network ATM” means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

Your “On Deposit” balance reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

“Point-of-Sale” (“POS”) means a Citibank Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, please refer to section 6. Electronic Fund Transfers of this Agreement.)

“Proprietary Citibank ATM” means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

“Remotely Created Check(s)” means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you).
Contact Us

You can contact us by logging into Citi Online, using the Citi Mobile App, calling your dedicated Citi Alliance Relationship Manager, or by calling the Citi Alliance Service Team at 1-833-792-0639. For Citi Alliance account opening, call the Citi Alliance prospect line at 1-833-561-1351.

For TTY: We accept 711 or other Relay Service.

To call collect from outside the U.S.:
1-210-677-0065

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

•
Citi Alliance® Signature Card
(Reference Copy)

Date: ____________________________  FIMP: ____________________________

Account Title: ____________________________

Address: ____________________________

Account Number(s): ____________________________

<table>
<thead>
<tr>
<th>Name/Signer</th>
<th>Card</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including the Citi Alliance Consumer Deposit Account Agreement and/or any applicable loan note(s) or agreement(s), and (2) understand and acknowledge that, if applicable, such note(s)/agreement(s) provide that any dispute between us will be resolved by binding arbitration.

<table>
<thead>
<tr>
<th>Signer 1 Signature</th>
<th>Signer 2 Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Signer 3 Signature</th>
<th>Signer 4 Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
You can use your Citibank® Banking Card wherever you see these symbols.

Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.

To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at citibank.com/locations.

Note: Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.
EFFECTIVE DATE: NOVEMBER 28, 2023

AMENDMENT: EFFECTIVE NOVEMBER 28, 2023, THE FOLLOWING CHANGES ARE MADE TO THE CITI ALLIANCE® CONSUMER DEPOSIT ACCOUNT AGREEMENT

1. The “How to Apply” section within the 2.2.2 “Citi Alliance Savings Account” section of the Citi Alliance® Consumer Deposit Account Agreement is deleted in its entirety and replaced with the following:

   How to Apply
   Citi Alliance Savings account applications are available digitally using a dedicated referral link or over the phone by calling a Citi Alliance Relationship Manager at 1-833-561-1351. TTY: We accept 711 or other Relay Service. Although a Citi Alliance Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Alliance Savings account.

2. The fifth paragraph within the “Savings Account APYs and Interest Rates” section within the 2.3 “Rate Information and Interest Calculation for Savings accounts” section of the Citi Alliance® Consumer Deposit Account Agreement is deleted in its entirety and replaced with the following:

   Every Citi Alliance Savings account is assigned to a Rate Region at the time of account opening. The Citi Alliance Rate Sheet provided at the time of account opening will identify the account’s Rate Region. Citi reserves the right to assign the same Annual Percentage Yield and interest rate to all Rate Regions. For a Citi Alliance Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

   a. Applicable promotion;
   b. Account balance

   Please refer to the Citi Alliance Rate Sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

3. The second paragraph within the “Governing Law” section within the 4.1 “Opening a Citi Alliance deposit account” section of the Citi Alliance® Consumer Deposit Account Agreement is deleted in its entirety and replaced with the following:

   Your Governing State is determined by the residential address (not your mailing address) you provide when opening your account. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State.

4. The “Rate Region” section within the 4.1 “Opening a Citi Alliance deposit account” section of the Citi Alliance® Consumer Deposit Account Agreement is deleted in its entirety and replaced with the following:

   Rate Region.
   Every deposit account is assigned to a “Rate Region.” The Rate Region is used to determine the APY applicable to Citi Alliance Savings accounts. Citi reserves the right to assign the same Annual Percentage Yield to all Rate Regions for Citi Alliance Savings accounts.
   We will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region.
   a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
   b. If you use a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region.

   If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.
EFFECTIVE DATE: NOVEMBER 4, 2023

AMENDMENT: EFFECTIVE NOVEMBER 4, 2023, THE CLERICAL RESEARCH FEE IS WAIVED FOR THE CITI ALLIANCE ACCOUNTS.

As a result, the Citi Alliance® Consumer Deposit Account Agreement is amended as follows:

Effective November 4, 2023, the following fee on the chart titled “Fee Chart” is revised as follows:

<table>
<thead>
<tr>
<th>Account Fee Description</th>
<th>Citi Alliance Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerical Research (per hour, one – hour minimum)</td>
<td>Waived</td>
</tr>
</tbody>
</table>

All other terms and conditions of the Citi Alliance® Consumer Deposit Account Agreement remain in full force and effect.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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