

> Banking Package Requirements

The Citi ElevateSM Account Package is a “digital” banking package with electronic delivery of statements and other legal notices and communications instead of through the U.S. mail. Clients must provide consent to “paperless” statements and register for online access through Citi[®] Online or the Citi Mobile[®] App in order to view and keep copies of statements and other legal notices and communications. Clients cannot withdraw their consent to electronic delivery of statements and other legal notices and communications with this account package but may instead transfer their checking account and other linked accounts to a different account package in order to receive statements and other legal notices through the U.S. Mail.

The Citi ElevateSM Account Package must contain an Interest Checking account. Only one Interest Checking account can be included in any Citi ElevateSM Account Package. However, more than one Citi Accelerate[®] Savings account or Certificate of Deposit account may be included in any Citi ElevateSM Account Package.

The following conversion rules apply to Citi ElevateSM Account Packages with a linked savings, money market, certificate of deposit, retirement, or brokerage account when the Interest Checking account is closed:

- Citi ElevateSM Account Packages with only linked savings or money market accounts remaining will convert within 10 business days from the Interest Checking account closure date to the Access Account package and will be subject to terms and conditions of the Access Account package.
- All other Citi ElevateSM Account Packages with remaining accounts (such as linked Certificate of Deposit, retirement, or brokerage accounts), whether linked to a savings or MMA account or not, will convert within 10 business days from the Interest Checking account closure date to the Citibank Account Package and will be subject to terms and conditions of the Citibank Account Package.

> Banking Package Eligibility

The Citi ElevateSM Account Package account is currently available in select markets for customers who apply online through Citibank[®] Online, the Citi Mobile[®] App, and Citiphone Banking. Customers with a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi ElevateSM Account Package. “Eligible Locations” include AA, AE, AK, AL, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SD, TN, TX, UT, VI, VT, WA, WV, WY and select markets in Florida.

> Summary of Common Fees and Features

Minimum Deposit Needed to Open an Interest Checking Account	\$0	No minimum deposit required to open an Interest Checking Account. Any account that maintains a zero balance for 90 days is subject to closure in Citibank’s sole discretion.
Monthly Service Fee	\$15	Waived when you maintain \$5,000 or more in average monthly balances in your Interest Checking account.
Use of Citibank ATM and other ATMs in our Surcharge-free Network	\$0	Get cash with no usage fee at Citibank branches, Citibank branded ATMs at retail stores and other locations, and ATMs participating in the MoneyPass Network. Locate one of over 60,000 ATMs at www.citibank.com/locations .
Use of Non-Citibank ATM	\$0	Citibank waives Non-Citibank ATM fees for any Citi Elevate SM Account Package. Fees charged by other institutions for use of their ATMs will be reimbursed at the end each eligible statement period.
Deposited Check Returned Unpaid	\$12	Per check you deposit that is returned unpaid.
Stop Payment Fee	\$30	Per item when you stop payment on a check.
Insufficient Funds Fee and Overdraft Fee	\$34	An insufficient funds fee occurs when we do not pay the item. An overdraft fee may occur when we pay the item in cases of insufficient funds Overdraft fees and Insufficient Funds fees, in any combination, will not be assessed more than four (4) times per day.
Wire Transfer Incoming Domestic and International	\$25/ \$35	Fee for initiating a wire transfer online.
Safety Check		Citibank can automatically transfer available funds to your Checking from your Savings or Money Market account to pay overdrafts covered by this service.
Checking Plus[®] (Variable Rate) Line of Credit		Revolving line of credit that automatically transfers funds from your credit line to your checking account to cover your banking transactions. Checking Plus [®] (Variable Rate) Line of Credit will prevent a check from being returned unpaid only to the extent your line of credit is unused and available for this purpose.

Make the Most of Your Citibank Relationship

- Mobile and online banking options to help you control your finances wherever you are
- Set up free Online Bill Payment to save on postage and avoid ordering checks
- Direct deposit of your paycheck or other checks to save on trips to a branch or ATM
- Set up Auto Save to help you conveniently save money Use Citi Financial Tools to manage your budget
- Sign up for our free Mobile Check Deposit service and deposit to your account using your mobile phone

We’re here to help

Phone
1-888-CITIBANK
(1-888-248-4226)

TTY 1-800-945-0258

Mobile
Mobile app on appstore

Online
Visit citibank.com
Via twitter @Askciti

Via secure chat

or visit your nearest local branch

> The Order in Which Your Deposits and Withdrawals are Processed

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 Citibank[®] Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits** that we receive throughout the day.

Fourth: Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

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

> When Deposits to Your Checking Account Become Available

Cash Deposit with Teller. Generally available immediately on the same Business Day of deposit

Cash Deposit at ATM. Generally available immediately, but no later than the next Business Day after the Business Day of deposit

Check Deposit with Teller. Generally available no later than the next Business Day after the Business Day of deposit

Direct Deposit. Available same Business Day of deposit

Wire Transfer. Available same Business Day of deposit

Check Deposits at Proprietary Citibank ATMs. Generally available no later than the next Business Day after the Business Day of deposit

If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$200 of your deposit will be made available the next Business Day after the Business Day of Deposit. If your deposit is not made directly with a teller, or if we decide to place a longer delay on your deposit after you have left the branch, we will mail you the notice by the next Business Day.



A "Business Day" is any day of the week that is not a Saturday, Sunday, or bank holiday. The end of "Business Day" is posted at each branch and will vary by location.