

# Citi Elevate<sup>SM</sup> Account Package



Use this simple guide to learn more about your new banking relationship. For additional details, please view your *Client Manual – Consumer Accounts and Marketplace Addendum*.

Fees and services are subject to change.

Effective July 18, 2022, Citibank no longer offers customers the ability to apply to open new Citi Elevate Banking Packages.

## Citi Elevate<sup>SM</sup> Account Package

<b>Conversion to Other Banking Packages</b>	The following conversion rules apply to Citi Elevate Account Packages with a linked Savings, Money Market, Certificate of Deposit, Retirement, or Brokerage account when the Interest Checking <sup>1</sup> account is closed: <ul style="list-style-type: none"><li>•Citi Elevate Account Packages with only a Citi Accelerate Savings account will remain in the Citi Elevate Account Package.</li></ul>
<b>Member FDIC</b>	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.

## Citi Elevate Account Package Fees and Account Services

<i>Citi Elevate Banking Package that includes an Interest Checking<sup>1</sup> account</i>		
<b>Monthly Service Fee<sup>2</sup></b>	\$15	This fee is waived when you maintain \$5,000 or more in average monthly balances in your Interest Checking <sup>1</sup> account.
<b>Non-Citibank ATM Fee</b>	\$0	Waived for Citi Elevate Account Packages. Fees charged by other institutions for use of their ATMs will be reimbursed at the end of each eligible statement period.
<i>Citi Elevate Banking Package that includes a Citi Accelerate Savings Account ONLY</i>		
<b>Monthly Service Fee<sup>2</sup></b>	\$4.50	Fee waived when the average monthly savings balance is \$500 or more.
<b>Non-Citibank ATM Fee</b>	\$2.50	Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

## Overdraft Protection Transfer Services

<i>Citi Elevate Banking Package that includes an Interest Checking<sup>1</sup> account</i>		
<b>Safety Check</b>		Safety Check covers overdrafts by transferring funds from your linked Money Market or Savings account.
<b>Checking Plus<sup>®</sup> (variable rate) Line of Credit</b>		Checking Plus is a revolving personal line of credit account linked to your Citibank Checking account that provides overdraft protection.

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

## Other Fees and Charges

<b>Deposited Check Returned Unpaid</b>	\$12	Per check you deposit that is returned unpaid by the paying bank.
<b>Stop Payment Request</b>	\$30	Per item you ask to stop payment on. Fee applies on Personal Checks, Official Checks, and Money Orders.
<b>Wire Transfer Fees</b>		The listed fee refers only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees. <ul style="list-style-type: none"> <li>•\$15 for Incoming Domestic and International</li> <li>•\$25 for Outgoing Online Domestic<sup>3</sup></li> <li>•\$35 for Outgoing Domestic – Other Channels<sup>4</sup></li> <li>•\$35 for Outgoing Online International (U.S. Dollars)<sup>3</sup></li> <li>•Waived for Outgoing Online International (Foreign Currency)<sup>3</sup></li> <li>•\$45 for Outgoing International – Other Channels<sup>4</sup></li> </ul>

## Withdrawal Limitations

<b>ATM Withdrawal Limit</b>	\$1,500 per Citibank® Banking Card, per Business Day
<b>PIN and Signature Based Purchases</b>	<ul style="list-style-type: none"> <li>•Signature Based Purchase Limit: \$5,000 per account per Business Day</li> <li>•PIN Based Purchase Limit: \$5,000 per account per Business Day</li> </ul>
<b>Citibank® Global Transfer Service Limits for Account to Account Transfers</b>	<ul style="list-style-type: none"> <li>•Citibank Online: \$50,000</li> <li>•Citi Mobile®: \$50,000</li> <li>•Proprietary Citibank ATM<sup>6</sup>: \$50,000</li> <li>•Weekly Limit: \$50,000</li> </ul>


## Transaction Processing Order

<b>First</b>	Deposits made before the cut-off time are added to your account balance.
<b>Second</b>	Fees for services we provide.
<b>Third</b>	Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits <sup>5</sup> that we receive throughout the day.
<b>Fourth</b>	Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

## Funds Availability

*If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$225 of your deposit will be made available the next Business Day after the Business Day of Deposit. If your deposit is not made directly with a teller, or if we decide to place a longer delay on your deposit after you have left the branch, we will mail you the notice by the next Business Day.*

<b>Cash Deposit with Teller</b>	Generally available immediately on the same Business Day of deposit
<b>Cash Deposit at ATM</b>	Generally available immediately, but no later than the next Business Day after the Business Day of deposit
<b>Check Deposit with Teller</b>	Generally available no later than the next Business Day after the Business Day of deposit
<b>Direct Deposit</b>	Available same Business Day of deposit
<b>Wire Transfer</b>	Available same Business Day of deposit
<b>Check Deposits at Proprietary Citibank ATMs</b>	Generally available no later than the next Business Day after the Business Day of deposit
<b>Check Deposits made via the Mobile Check Deposit Service</b>	Funds from check deposits you make using the Mobile Check Deposit service is subject to the funds availability policy set forth in the User Agreement governing that service. Please refer to that Agreement for a description of the policy

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

**Footnotes:**

- <sup>1</sup> Citibank no longer offers customers the ability to apply to open new Interest Checking accounts.
- <sup>2</sup> Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please visit Consumer Deposit Account Agreements. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.
- <sup>3</sup> "Online" refers to self-service wires sent via Citi Online or Citi Mobile.
- <sup>4</sup> "Other Channels" refers to wire transfers initiated through a branch or assisted by a banker
- <sup>5</sup> 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).
- <sup>6</sup> As of June 23, 2023, the ability to send domestic and international Citibank® Global Transfers (CGTs) and to cancel international CGTs at Citibank ATMs will be fully discontinued.

**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**  
For TTY: We accept 711 or other Relay Service.
- Mobile**  
Mobile app on appstore
- Online**  
Visit citibank.com  
Via twitter @Askciti  
Via secure chat
- or visit your nearest local branch**

For more information about other available banking packages you can visit us online at [www.citibank.com](http://www.citibank.com), contact us by phone at 1-888-CITIBANK, or stop by any U.S. Citibank branch.

This is a summary of certain fees and features of your account. For more complete information about your account, please see your Marketplace Addendum and Client Manual – Consumer Accounts. Terms, conditions and fees for accounts, products, programs and services are subject to change.

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