

Marketplace Addendum

Effective November 15, 2018

Welcome to Citibank and thank you for choosing us for your banking needs.

This Marketplace Addendum is a supplement to the Client Manual – Consumer Accounts. This Addendum incorporates all of the terms, conditions and definitions contained in the Client Manual – Consumer Accounts. It also contains additional information about deposit products and services, including:

- **Checking and Savings Accounts**
- **Interest Accruals and Computation**
- **Balance Requirements**
- **Early Withdrawal Penalties**
- **Overdraft Protection**
- **Funds Availability**
- **Fees and Charges**

Please review this Marketplace Addendum thoroughly – and keep it for future reference. And if you have any questions, or need additional copies, please call us anytime at 1-888-CITIBANK, visit your local branch or use the search function on citi.com.



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General Information

Choose an Account Package Right for You. At Citibank, we are committed to giving our customers superior service and value by providing you with solutions designed to meet your individual needs. You can achieve your financial goals and simplify the way you manage your money with our various offerings of account packages. The banking and financial services you need today and tomorrow are available to you at any time.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. Our account packages can provide you with more rewards when you bank with Citibank and certain of its affiliates. By bringing your deposits together with your investments with Citigroup Global Markets Inc. ("CGMI")*, you can reduce or even eliminate service fees on some account packages. In a few cases you may be able to earn better rates on your deposits and gain easier access to your accounts. You may even be able to see certain of your accounts summarized on one statement.

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

INVESTMENT AND INSURANCE PRODUCTS:

- NOT FDIC INSURED • NOT A BANK DEPOSIT
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE • MAY LOSE VALUE

There are several ways to bring your accounts together and each package is tailored with specialized pricing to make the most of your resources. Based on your account balances and monthly transaction activity, one of these packages can provide the right solutions for your particular needs:

The Citigold® Account Package

The Citi Priority Account Package

The Citibank® Account Package

Basic Banking Package

Access Account Package

Citibank® Student Account Package

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

Citi Private Bank, Citigold® Private Client, Citigold® International, International Personal Banking or Global Executive Banking customers may receive other or additional specific terms and conditions applicable to their banking relationship.

Information about Account Packages

> The Citigold® Account Package

Package Features. Your Citigold relationship helps you make the most of all Citi has to offer. It includes personal service, collaborative financial guidance from Relationship Managers and Citi Personal Wealth Management¹ Financial Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more. With a Citigold relationship, you will experience support that is built around you to manage your financial needs today and help you plan for tomorrow.

Your Citigold relationship begins with your Citigold® Account Package. The Citigold® Account Package must contain a Regular Checking or Citigold® Interest Checking account. Only one checking account can be included in any Citigold® Account Package. It may also include savings, money market and certificate of deposit accounts. Upon application and subject to credit approval, a Checking Plus® (variable rate) line of credit for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled *Information About Specific Accounts*.

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The Citigold Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package. Beginning with the first Business Day when accounts are converted to a Citi Priority Account Package, they will no longer receive The Citigold Account Package benefits. You will receive notice regarding when your Citigold Account Package will be converted. Please refer to the *Citi Priority Account Package* in the Marketplace Addendum to review the terms of that package.

Combined Average Monthly Balances for Fees and Charges Linked Accounts. The combined average monthly balances in the linked accounts within your Citigold® Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average monthly balance. Your combined average monthly

balance during this period will be used to determine your other fees and charges as described in the *Other Fees and Charges for All Accounts* section of the Marketplace Addendum. Balances in the linked accounts listed below will be included to determine your combined average monthly balance.

Deposits: Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit

Retirement Accounts: IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs

Investments:² Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts³ and annuity positions shown on Linked CGMI Account Statements⁴

² Offered through Citigroup Global Markets Inc. (CGMI)

³ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

⁴ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Household Linking. If you have linked your Citigold® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citigold® Account Package) to determine the combined average monthly balance (“combined household balance”) for purposes of determining your eligibility for The Citigold® Account Package and your other fees and charges as described in the *Other Fees and Charges for All Accounts* section of the Marketplace Addendum. For additional information about household linking, please see the section of this Marketplace Addendum titled *Household Linking of Account Packages*.

Fees. The following fees will not be charged in The Citigold Account Package:

- ATM Fees – Citibank will not charge you a fee when you use Citibank ATMs. Fees charged by other institutions for use of their ATMs will be reimbursed. For details, please see *Reimbursement of Other Bank ATM Fees*.
- Monthly service fee

Reimbursement of Other Bank ATM Fees. 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 reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold. This ATM reimbursement is only available in the Citigold Account Package and is limited to consumer accounts. 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.

¹ Citigold provides clients access to enhanced levels of services and benefits from Citibank, N.A. (“Citibank”) and its affiliates in the U.S. Citibank provides banking and lending services, including the Citigold Account package. Citi Personal Wealth Management, a business of Citigroup Inc., offers investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC. Citigroup Life Agency LLC (“CLA”) offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citigold Relationship Managers and Private Client Relationship Managers are employees of Citibank, N.A. and are employees and registered representatives of CGMI.

> The Citi Priority Account Package

Package Features. Citi Priority is an integrated account package that includes on-demand financial guidance, digital tools that fit your lifestyle, and an enhanced level of benefits that support your needs as they evolve.

The Citi Priority Account Package must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citi Priority Account Package. It may also include savings, money market and certificate of deposit accounts. Upon application and subject to credit approval, a Checking Plus[®] (variable rate) line of credit for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please refer to the sections of the Marketplace Addendum titled *Information About Specific Accounts*.

Combined Average Monthly Balances for Fees and Charges

Linked Accounts. The combined average monthly balances in the linked accounts within your Citi Priority Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly service fees for the statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits: Checking (Non-Interest Regular Checking or Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit

Retirement Accounts: IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs

Investments:¹ Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts² and annuity positions shown on Linked CGMI Account Statements³

¹ Offered through Citigroup Global Markets Inc. (CGMI)

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

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

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The following combined average monthly balance ranges have been established for the Citi Priority Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Monthly service fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after account opening. Service fees assessed will appear as a charge on your next statement.

Combined Average Monthly Balance Range ⁴	Monthly Service Fee	Non-Citibank ATM Fee ⁵	Per Check Fee
\$0 - \$49,999.99	\$30.00	None	None
\$50,000+ Deposit, Retirement accounts and Investments	None	None	None

⁴ Combined 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.

⁵ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Household Linking. If you have linked your Citi Priority Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citi Priority Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citi Priority Account Package monthly service fee. For the calendar months where the combined household balance equals or exceeds the Citi Priority Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citi Priority Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled *Household Linking of Account Packages*.

> The Citibank[®] Account Package

Package Features. The Citibank[®] Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. The Citibank[®] Account Package consists of at least one of these component accounts: Regular Checking or Interest Checking, savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank[®] Account Package. The Citibank[®] Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements. Upon application and approval, a Checking Plus[®] (variable rate) line of credit for overdraft protection can also be linked to the Citibank[®] Account Package. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled *Information About Specific Accounts*.

Combined Average Monthly Balances for Fees and Charges

Linked Accounts. The combined average monthly balances in the linked accounts within your Citibank[®] Account Package will be used to determine whether or not you will be charged monthly service fees for the statement period. All your eligible Citibank linked deposit and retirement accounts, as well as investments through Citigroup Global Markets Inc.¹ can contribute towards meeting your minimum combined average monthly balance. The Combined Average Monthly Balance is calculated based on the average monthly balances of linked accounts for the calendar month prior to the last Business Day of your monthly statement period.

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits: Checking (Non-Interest Regular Checking or Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit

Retirement Accounts: IRAs and Roth IRAs, CGMI IRAs and Roth IRAs

Investments:² Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts³ and annuity positions shown on Linked CGMI Account Statements⁴

¹ Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0656746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

² Offered through Citigroup Global Markets Inc. (CGMI)

³ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

⁴ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

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The following combined average monthly balance ranges have been established for the Citibank® Account Package.

Combined Average Monthly Balance Range ⁵	Monthly Service Fee	Non-Citibank ATM Fee ^{6,7}	Per Check Fee
\$0 - \$9,999.99	\$25.00	\$2.50 per withdrawal	None
\$10,000+	None	None	None

⁵ Combined 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.

⁶ Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

⁷ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Household Linking. If you have linked your Citibank® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank® Account Package monthly service fee. For the calendar months where the combined household balance equals or exceeds the Citibank® Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citibank® Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled *Household Linking of Account Packages*.

> Basic Banking Package

Package Features. The Basic Banking Package can consist of a Regular Checking, savings, or money market account which can be linked for pricing and statement purposes. When linked, the savings or money market account can be selected as the Safety Check Contributing Account for checking overdraft protection. In addition, or alternatively, upon application and approval, a Checking Plus® (variable rate) credit line can be linked to a checking account for overdraft protection. (For more information on these optional services, please refer to the *Overdraft Protection* section of this Marketplace Addendum.) No other products are eligible for this package.

The interest rate that you earn for a money market account or savings account in a Basic Banking package, except for a Citi® Savings Account, will be paid at the lowest tiered rate established for the account regardless of the account balance.

Household Linking. Balances from accounts in a Basic Banking Package can be household linked to the Citigold, Citi Priority and Citibank Account Package, but cannot be household linked to the Access Account Package or other Basic Banking Packages.

The Basic Banking Package monthly service fee and non-Citibank ATM fees, will be waived if you meet one of the following criteria:

Your Basic Banking Package is linked to a Citigold Account Package or Citi Priority Account Package; or

Your Basic Banking Package is linked to a Citibank Account Package and the Citibank Account Package meets the combined average monthly balance range of \$10,000 or more.

REGULAR CHECKING

The following fees and charges apply to Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee ^{5,6,7}	Per Check Fee
\$0 - \$1,499.99	\$12.00 ¹	\$2.50 per withdrawal	None
\$1,500+	None	\$2.50 per withdrawal	None

¹ The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met:

1 Qualifying Direct Deposit² is credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 qualifying Bill Payment³ posted to a Regular Checking account in the Basic Banking Package during the statement period **OR**

The combined average monthly balance in qualifying linked deposit accounts⁴ is \$1,500 or more for the calendar month prior to the last Business Day of your statement period. **OR**

First-listed signer on an eligible Regular Checking, savings or money market account is age 62 or older.

² Qualifying Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

³ Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

⁴ Deposit balances may consist of funds held in a Regular Checking, savings or money market account in a Basic Banking Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

- ⁵ You can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.
- ⁶ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.
- ⁷ Non-Citibank ATM fees will be waived for a Basic Banking Package if our records reflect that the first-listed signer on an eligible Regular Checking, savings or money market account is age 62 or older

BASIC SAVINGS

A Basic Banking Package with a savings or money market account without a Regular Checking account is Basic Savings. The following fees and charges apply to Basic Savings when they are not otherwise waived:

Average Monthly Savings Balance ⁸	Monthly Service Fee ⁹	Non-Citibank ATM Fee ^{10, 11, 12}
\$0 - \$499.99	\$4.50	\$2.50 per withdrawal
\$500+	None	\$2.50 per withdrawal

⁸ When not linked to a Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.

⁹ If a savings or money market account is linked to a Regular Checking account, there is no separate monthly service fee for a savings or money market account, regardless of account balance, unless the checking account is closed.

¹⁰ You can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

¹¹ Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

¹² Non-Citibank ATM fees will be waived for a Basic Banking Package if our records reflect that the first-listed signer on an eligible Regular Checking, savings or money market account is age 62 or older

> Access Account Package

Package Features. An Access Account Package can consist of a Regular Checking account that does not offer a check writing feature and/or an Access Savings account, which can be linked for pricing and statement purposes. No other products are eligible for this package. An Access Account Package with a Citibank Savings Plus account or a Citi Savings account without a linked checkless Regular Checking account is Access Savings.

Only a checkless Regular Checking account or Citi Savings account may be opened in an Access Account Package. With the Access Account Package you can utilize benefits such as electronic bill payment, Citibank® Banking Card and Citibank® Global Transfer Service.

The interest rate that you earn for a money market account or savings account in a Access Account package, except for a Citi® Savings Account, will be paid at the lowest tiered rate established for the account regardless of the account balance.

- Checks cannot be ordered for any account in an Access Account Package.
- The Access Account Package is designed so that certain transactions in a checkless Regular Checking or Access Savings account in an Access Account Package will not be authorized.¹

- There are no overdraft charges for any Citibank fees, such as monthly service and non-Citibank ATM fees, that post to an account in an Access Account Package and overdraw your checkless Regular Checking or Access Savings Account balance.
- A Deposited Check Returned Unpaid, a fee of \$12 will continue to be assessed, as well as all other applicable account fees and charges.

¹ Any PIN-based or Point of Sale, ACH or Debit card transaction, or ATM withdrawal initiated for an amount over your available account balance will be declined.

A new Checking Plus® (variable rate) line of credit cannot be linked to the Access Account Package for overdraft protection. This includes situations where an existing Access Account holder may have previously had a linked Checking Plus account that was subsequently closed.

Existing checkless Regular Checking accounts with a linked Checking Plus® line of credit will continue to retain their linked Checking Plus line of credit as well as access to the Safety Check overdraft protection service. In addition, the \$10 Overdraft Protection Transfer Fee will not be charged on Checking Plus and Safety Check transfers.

Checks cannot be ordered or written on checkless Regular Checking or Access Savings accounts in an Access Account Package. Any transactions to a checkless Regular Checking or Access Savings account in an Access Account Package that involve a check, including written checks, check by phone or third party authorizations that come through as a check will not be honored.

Checks should not be ordered from any source for a checkless Regular Checking account or Access Savings account. When providing account and routing numbers to merchants to make a payment, (whether in person, electronically or over-the-phone) you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment for these account types. If the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged a fee by the merchant if this happens.

Household Linking. Balances from other packages in the household are not used to offset monthly fees. Balances from accounts in an Access Account Package can contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly service fees in that package, except for a Basic Banking or Access Account Package. For additional information about household linking, please refer to the section of this Marketplace Addendum titled *Household Linking of Account Packages*.

Access Account with a checkless Regular Checking Account.

An Access Account Package with a checkless Regular Checking account is Access Checking.

The following fees and charges apply to an Access Account Package with a checkless Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee ^{6,7}	Per Check Fee
\$0 - \$1,499.99	\$10.00 ²	\$2.50 per withdrawal	None
\$1,500+	None	\$2.50 per withdrawal	None

² This monthly service fee is waived if the following conditions are met: "Qualifying Transactions" listed herein are completed during the statement period; 1 Qualifying Bill Payment³ posted to a checkless Regular Checking account;

OR

1 Qualifying Direct Deposit⁴ credited to a checkless Regular Checking account, savings or money market account in an Access Account Package;

OR

The combined average monthly balance in qualifying linked deposit accounts⁵ is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period;

³ Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking[®] (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank[®] Online, CitiBusiness[®] Online and Citi Mobile[®]. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

⁴ Qualifying Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency

⁵ Deposit balances may consist of funds held in a checkless Regular Checking, savings or money market account in an Access Account Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

⁶ Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank[®] ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

⁷ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

ACCESS SAVINGS

An Access Account Package with a savings or money market account without a checkless Regular Checking account is Access Savings.

The following fees and charges apply to Access Savings when they are not otherwise waived:

Average Monthly Savings Balance ⁸	Monthly Service Fee ⁹	Non-Citibank ATM Fee ^{10,11}
\$0 - \$499.99	\$4.50	\$2.50 per withdrawal
\$500+	None	\$2.50 per withdrawal

⁸ When not linked to a checkless Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.

⁹ If an Access Savings account is linked to a checkless Regular Checking account, there is no separate monthly service fee for an Access Savings account, regardless of account balance, unless the checkless Regular Checking account is closed.

¹⁰ Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank[®] ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

¹¹ Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Fees. The applicable Access Account Package monthly service fee is determined by whether you have a checkless Regular Checking account only, an Access Savings account only or have linked checkless Regular Checking account and Access Savings accounts in one Access Account Package.

For checkless Regular Checking, the monthly service fee of \$10.00 may be waived in any month in which you complete any of the following Qualifying Transactions during the statement period: one Qualifying Direct Deposit credited to a checkless Regular Checking or Access Savings account in an Access Account Package OR one Qualifying Bill Payment posted to checkless Regular Checking OR, if you maintain \$1,500 or more in combined average monthly deposit balances for the calendar month that ends prior to the last Business Day of your monthly statement period. (NOTE: The combined average monthly balance of \$1,500 or more applies to all deposit accounts that are open in the month prior to the statement period.)

For Access Savings, the \$4.50 monthly service fee can only be waived if you maintain \$500 or more in combined average savings or money market account balances for the calendar month that ends prior to the last Business Day of your monthly statement period.

When an Access Account Package has a checkless Regular Checking account and an Access Savings account, the Access Account Package Checking monthly service fee will be charged for both accounts together, subject to being waived for any month in which the Qualifying Transactions specified above are completed during the statement period, or in which the combined average monthly balance in qualifying linked deposit accounts is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period. There is no separate Access Savings monthly service fee for a savings or money market account when it is linked to a checkless Regular Checking account in an Access Account Package.

> Citibank[®] Student Account Package

The following account is available only to customers who opened a Citibank[®] Student Account Package before January 16, 2016.

Package Features. The Citibank[®] Student Account Package can be opened by students enrolled in an accredited U.S. undergraduate or graduate degree granting institution. The Citibank[®] Student Account Package consists of at least one of these component accounts: Regular Checking, savings, money market, or certificate of deposit. There is no monthly service fee and no Citibank fee for using non-Citibank ATMs. Upon application and approval, a Checking Plus[®] (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled *Information About Specific Accounts*.

After the graduation date listed on your account has elapsed, this package will be converted to a different Citibank banking package and your account(s) will be subject to the terms and conditions then in effect for that package.

Household Linking. Balances from accounts in a Citibank® Student Account Package can contribute to the combined balances of a household that has another Citibank account package to avoid monthly service fees, except for a Basic Banking Package or an Access Account Package. For additional information about household linking, please refer to the section of this Marketplace Addendum titled *Household Linking of Account Packages*.

Citibank® Student Account Package Fees

Monthly Service Fee	Non-Citibank ATM Fee ^{1,2}	Per Check Fee
None	None	None

¹ Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

² Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Information About Specific Accounts

> Regular Checking

Account Features. Regular Checking is a non-interest bearing account available in all account packages.

Fees. There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the *Information About Account Packages* section of this Addendum.

> Interest Checking

Account Features. Interest Checking is an interest bearing account available in the Citibank® Account Package or the Citi Priority Account Package.

Interest Rates. The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins to Accrue. Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

Interest Calculation Method and Rate Information. We use the daily balance method to calculate the interest on Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The following tiers have been established for interest rates for Interest Checking. The same rate may be assigned to more than one tier.

Principal Balance Ranges for Interest Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000+

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 periodic statement if there have been intervening transactions.

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.

Interest Adjustments. An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts. No interest is paid on the account for the monthly period in which the account is closed.

Fees. There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the *Information About Account Packages* section of this Addendum.

> Citigold® Interest Checking

Account Features. Citigold® Interest Checking is an interest bearing account only available in the Citigold® Account Package.

Interest Rates. The interest rates for the Citigold® Interest Checking account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue. Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please refer to the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

Interest Calculation Method and Rate Information. We use the daily balance method to calculate the interest on Citigold® Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The following tiers have been established for interest rates for Citigold® Interest Checking. The same rate may be assigned to more than one tier.

Account Balance Ranges for Interest Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000+

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 periodic statement if there have been intervening transactions.

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.

Interest Adjustments. An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts. No interest is paid on the account for the monthly period in which the account is closed.

Fees. There is no separate monthly service fee for a Citigold® Interest Checking account. When a Citigold® Interest Checking account is opened, it must be in a Citigold® Account Package and is subject to the applicable monthly service fees for that account package as disclosed in the *Information About Account Packages* section of this Addendum.

> Citi® Savings Account

Account Features. Your Citi Savings Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citi Savings Account can be opened in or linked to any account package.

Check Writing. The Citi Savings Account offers check writing in all packages except an Access Account Package. Any check transactions on a Citi Savings Account, in the Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Interest Rates. The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com, call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue. Non-Cash items, such as checks, deposited to a money market 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. (Please see the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

Fees. There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the *Information About Account Packages* section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information. We use the daily balance method to calculate the interest on Citi Savings Accounts. 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 tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your 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 periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

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.

Interest Adjustments. An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking. The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

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

Transfer Limitations. The *Limits on Transfers* section of the *Client Manual – Consumer Accounts* applies to the Citi Savings Account.

> Certificates of Deposit

Account Features. Citibank offers a variety of Certificates of Deposit (CDs):

- 3, 4, 5, 6, 7, 8, 9, and 10-Month CDs with monthly interest or interest at maturity.
- 1 Year CD with monthly interest or interest at maturity
- 13, 18, and 30-Month CDs, and 2 Year, 3 Year, 4 Year, and 5 Year CDs with monthly interest.

All our certificates are time deposits. With a time deposit, you agree to leave your funds in the account for a specific period, called the term. The last day of the term is called the maturity date. The maturity date is the first day on which you may withdraw funds without paying an early withdrawal penalty, explained below.

Minimum Opening Deposit

Connecticut, Illinois New Jersey, New York, South Dakota and Texas	\$500
California and Nevada	\$1,000
Florida, Maryland, Virginia and District of Columbia	\$2,500

No additional deposits are permitted during the term of the account. We reserve the right to close the account if the account balance falls below the minimum balance.

Rate Information. The interest rate and Annual Percentage Yield (APY) for all new and renewing CDs are fixed for the term of the CD. For a new CD, the interest rate and APY are based on the balance you deposit into the CD as disclosed on the applicable rate sheet delivered when your CD is opened.

CD Balance Ranges for Interest Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000+

The same rate may be assigned to more than one balance range. We may offer different rates for CDs depending upon which Citibank account package contains the CD and whether that Citibank account package contains a linked checking account on the day the CD is funded. Please see the applicable rate sheet for details.

For a renewing CD, the interest rate and APY will be those in effect on the date of CD renewal. Your interest rate and APY will be based on a number of factors related to your CD's status, including: the governing state of your CD, the balance in your CD account; the Citibank account package that contains the CD account, and whether the Citibank account package contains a checking account.

If you change the term of the CD during the grace period, the rate for the renewal term will be determined based on the rate sheet in effect on the date of CD renewal.

Interest Rate Determination. We use the daily balance method to calculate the interest on CDs. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue. For a new CD, the opening deposit whether a non-cash item, such as a check, or a cash deposit begins to earn interest as of the Business Day the account is opened, or the day we receive your funds, whichever is later. For a renewing CD, non-cash items and cash deposits begin to earn interest on the Business Day the deposit is received. (Please see the *Client Manual – Consumer Accounts* for definition of "Business Day.")

Interest Compounding and Crediting. Interest is compounded daily starting on the Business Day when the account is opened, and is credited to your account monthly (except on CDs with the interest at maturity feature, where interest is credited to the account on the maturity date). Interest is computed using a 365 day year except in leap years when interest may be computed on a 366 day basis. Interest is credited to your account after the close of business on the last business day of the month for all CDs. You may also choose a CD of one year or less that pays interest at maturity instead of monthly. Since some months are slightly longer than others, the amount of interest you earn may vary slightly from one month to another. Interest is paid up to but not including the maturity date. If you open your CD, or if your CD renews, during the last week of any month, interest from the date opened/renewed to the end of the month may be included in the interest payment for the first full month after the CD is opened or renewed.

Early Withdrawal Penalties. When you open a Certificate of Deposit, you agree to keep the principal on deposit with us for the term you have selected. We will impose a substantial penalty if you withdraw any principal before the maturity date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. You may withdraw interest from your CD at any time during the term after it has been credited without an early withdrawal penalty.

The early withdrawal penalty based on the term of the CD will be assessed according to the chart below:

CD Term	Penalty
1 year or less	90 days simple interest
More than 1 year	180 days simple interest

Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

Automatic Renewal and Grace Period. Unless we receive other instructions, all CDs will renew automatically at maturity for the same term. The renewal CD will be for the same term, but at the interest rate currently being offered. There is up to a 7 calendar day Grace Period after the Maturity Date. If the last day of the Grace Period is a non-business day (a weekend or bank holiday), then the Grace Period ends on the last business day before that non-business day. During the Grace Period you can change your term, additional funds can be deposited and funds can be withdrawn without paying an early withdrawal penalty. However, if you change your term, make a deposit or withdrawal: (1) the Grace Period will end that day, your Opening Date will reset and a new Maturity Date will apply, after which you will no longer be able to make any changes until the next Maturity Date without incurring a penalty and (2) we will pay interest from the Maturity Date until the day before your new Opening Date (but not more than 7 calendar days) at the interest rate then in effect on the Maturity Date.

Interest Withdrawal. You may withdraw interest from your Certificate of Deposit at any time during the term after it has been credited without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. If your account renews automatically, after the grace period your interest will be added to your principal balance and will no longer be available for withdrawal without penalty.

The Annual Percentage Yield (APY) on your account assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Fees. There is no separate monthly service fee for a Certificate of Deposit.

Linking. The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc., our affiliate, to certain account packages.

> Linking Your Account to a Citigroup Global Markets Inc. Investment Account

You can link a Citigroup Global Markets Inc. Investment Account to your Citibank® Student Account Package, Citibank® Account Package, your Citi Priority Account Package, your Citigold® Account Package or your Citi Private Bank Interest Checking Account, provided that the account titles are identical.

Linking your Citibank® Account Package, Citibank® Student Account Package, Citi Priority Account Package, Citigold® Account Package or your Citi Private Bank Interest Checking Account to a Citigroup Global Markets Inc. Account (“Linked Investment Account”) has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches. In addition, eligible balances in your Linked Investment Account are currently counted toward relationship pricing of your Citibank® Account Package, Citi Priority, Citigold® Account Package, or your Citi Private Bank Interest Checking Account.

Summary account balances for Citigroup Global Markets Inc. Investment Accounts through Citi Personal Wealth Management or Citi Private Bank will be displayed only on statements for Citigold® Account Package.

For information about linking a Citigroup Global Markets Inc. Investment Account to a checking or money market account in any eligible account package for transfer purposes, please see the *Transfers* sub-section in the *Types of Transactions; Limitations* section of the “*Electronic Banking*” section of the *Client Manual-Consumer Accounts*.

Important Information You Should Know

> Account and Banking Package Changes

If a Regular Checking account is converted to an Interest Checking or Citigold® Interest Checking account, the account will earn the applicable interest rate of the new checking account on the date the account was converted.

If you change your banking package to or from a Citigold® Account Package from or to a Citibank® Account Package, Basic Banking Package or Access Account Package you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change.

If you change your banking package to or from a Citigold Account Package from or to a Citi Priority Account Package, you will receive an end of month statement detailing the account activity

of the old account package and the account activity after the banking package change, including interest earned throughout the entire month.

> Minimum Opening Deposit

There is no minimum opening deposit required to open a:

- Regular Checking or Citigold® Interest Checking Account in a Citigold® Account Package
- Regular Checking or Interest Checking Account in a Citi Priority Account Package
- Regular Checking or Interest Checking Account in a Citibank® Account Package
- Regular Checking or Citi® Savings Account in a Basic Banking Package
- Checkless Regular Checking Account or Citi® Savings Account in the Access Account Package.
- Regular Checking Account in the Citibank® Student Account Package
- Regular Checking account, Interest Checking or a Citigold Interest Checking account
- Citi® Savings Account

Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all accounts that may be included in specific account package. We reserve the right to close the account at our sole discretion, including if the account remains at a zero balance for ninety calendar days.

> Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-627-3999 (TTY 1-800-945-0258) or stop by your nearest Citibank branch for assistance. Please refer to *Other Fees and Charges for All Accounts* in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

> Fees

Monthly service fees and non-Citibank ATM fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service fees and non-Citibank ATM fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Savings account (generally, if no money market account, in the order of first opened savings account).

> When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the *Client Manual – Consumer Accounts* for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the “Funds Availability at Citibank” section of this Marketplace Addendum for more information.

Household Linking of Account Packages

This section explains certain features of linking account packages within a household. When you link together eligible account packages of two or more members of a household, the combined balances of the accounts in those account packages can provide each household member with certain additional benefits.

If you reside in a household where two or more eligible members each have at least one account in a separate eligible Citibank account package, and you link those eligible account packages together, we can make the features and benefits of our relationship pricing structure available to those household members. In most cases, eligible accounts belonging to all household members can be counted towards the combined household balance for purposes of determining whether monthly service fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

Certain Citibank account packages opened through International Personal Banking, Citigold® International, Citigold® Private Client or Global Executive Banking, Citi Private Bank, and account packages opened for Non-Resident Aliens, may be ineligible for linking to another account package.

We define a “household” as an account owner and members of the account owner’s immediate family who reside at the same address. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses.
- When any account package includes a retirement account, that package can only contribute to pricing benefits for the retirement account owner and spouse; the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

Important: When household members' account packages are linked for combined balances, statements for each linked account package may show the household combined balance range. As a result, household members may be able to deduce approximate balances of other members in the household when account packages are linked. Therefore, when deciding whether to link household account packages, customers should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

Overdraft Protection

This section outlines two optional services that are designed to help you cover overdrafts in your checking account. Availability is not automatic. Ask us for application and enrollment information.

> Checking Plus® (variable rate) Line of Credit

Checking Plus is a revolving personal line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. You can write checks or withdraw cash at any time directly from your credit account without overdrawing your checking account (up to your available credit limit). The terms of a Checking Plus (variable rate) line of credit account are included in a separate Agreement and Disclosure which 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.

> Safety Check

Safety Check covers overdrafts by transferring funds from your linked money market or savings account. Safety Check will not permit you to get cash or transfer funds from your checking to other accounts if there are insufficient funds in your checking account. Safety Check will also not permit transfers for Bill Payments made from your checking 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 account you maintain at Citibank as your "Contributing Account." It can be either a savings or money market account. Other types of deposit accounts are not eligible Contributing Accounts. Only available funds in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of deposited 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 and any applicable fees, rounded up to the next \$100 increment, not to exceed the available balance in your contributing account.

Transfers. No more than \$99,999.99 per calendar month will be transferred from your savings account, or per monthly period from your money market account, to cover overdrafts or use of uncollected funds in your checking account. If one or more transactions cause your checking account to have a negative available balance on a given day, and if you have available funds in your Contributing Account to cover them, only one transfer will be processed for the total amount transferred to cover the transactions. Federal regulations require Citibank to limit the total number of certain kinds of transfers (including Safety Check transfers) from your Contributing Account. The total permitted from savings and money market accounts is six per statement period. For details, please refer to, *Limits on Transfers under Account Transactions* in your Client Manual. If the total number of transfers has reached the applicable limit, no Safety Check transfers will be made for the remainder of that calendar month (for savings accounts) or statement period (for money market accounts), and checks which overdraw your checking account will be returned.

Overdraft Protection Transfer Fee. We will charge an Overdraft Protection Transfer Fee once for each day we transfer money to cover an overdraft from a Safety Check Contributing Account. The Overdraft Protection Transfer Fee will be charged to the account that receives the transfer. This fee is waived for Citigold, Citi Priority, Citi Private Bank and Access Account Customers. Please refer to *Other Fees and Charges for all Accounts* in this Marketplace Addendum for fee information.

Safe Deposit Box Rental

In order to open a Safe Deposit Box, you need to have at least one open Citibank® transaction account (a checking, money market and/or savings account) in an account package. Safe Deposit Boxes are available in select Citibank branch locations. Pricing varies per size per location and account package type.

Product Features.

- Each Safe Deposit Box may be eligible for up to one discount
- In order to qualify for a discount, account packages must contain at least one transaction account (a checking, money market and/or savings account)
- For each of your account packages you may qualify for one of the discounts in the following table
- Sales tax may be assessed depending on your box location

Safe Deposit Box Discount by Account Package			
Annual Rental Fee	Citigold®	Citi Priority	Citibank Account Basic Banking Access Account
\$0 - \$125	Waived	Waived	Full box fee applies
\$126 - \$250	\$125 off annual rental fee	\$125 off annual rental fee	Full box fee applies
\$251+	50% off annual rental fee	50% off annual rental fee	Full box fee applies

Only one (1) discount from the chart above can be applied per account package

Direct Debit. If you have a Safe Deposit Box, not already receiving a Citigold or Citi Priority discount, you may qualify for a 10% discount if signed up with direct debit.

Funds Availability at Citibank

> General Policy

Check Deposits with Tellers. Our policy is to generally make funds from checks deposited with a teller available to you no later than the next Business Day after the Business Day of deposit. This includes teller deposits of checks drawn on a Citibank, N.A. U.S. branch and deposited into a Citibank checking, savings or money market account.

Direct Deposits and Wire Transfers. Funds from electronic Direct Deposits and incoming wire transfers are available to you on the same Business Day we receive your deposit.

Cash Deposits. Deposits of cash are generally available to you immediately.

Check Deposits at Proprietary Citibank ATMs. Funds from checks you deposit to your checking, savings or money market account are generally available to you **no later than the next Business Day after the Business Day of deposit.**

Check Deposits Made via the Mobile Check Deposit Service. The availability of 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.

Check Deposits Given Special Availability. Funds from the following types of checks, when deposited with a teller or at a Proprietary Citibank ATM will be available **no later than the next Business Day after the Business Day of deposit:**

- U.S. Treasury Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders
- Checks drawn on a Citibank, N.A. U.S. branch
- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks
- State and Local Government Checks issued by the State or by the general purpose units of Local Government.

Special Deposit Procedures. To receive this availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks,

made with a teller, you must advise the teller that you have a check eligible for next-day availability.

Determining the Effective Date of Your Deposit. A Business Day is 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. If you make a deposit after the close of a Business Day or on a non-Business Day, your deposit will be considered received on the next Business Day. The end of Business Day is posted at each branch.

- Deposits made at Proprietary Citibank ATMs and at non-Citibank ATM facilities after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on a non-Business Day will be considered received on the next Business Day.

If you need information about cut-off times for specific transactions, please speak with a customer service representative.

Longer Delays May Apply. In some cases, we will not make all the funds that you deposit by check available to you in accordance with our general policies. In such cases, Citibank's Standard Availability Schedule will apply. Should this occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our tellers, or if we decide to take this action after you have left the branch, we will mail you the notice by the next Business Day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

> Standard Availability Schedule

Citibank Standard Availability Schedule. The following schedule applies to check deposits that are not provided expedited availability in accordance with our general policy. The schedule shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits to become available.

The second column in the schedule shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of Business Days (after the Business Day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits) in the course of a Business Day, the portion in excess of \$5,000 will likewise be available based on the third column.

Standard Availability Schedule		
	Deposits of \$5,000 or less	Deposits of more than \$5,000
All Check Deposits	3 Business Days	4 Business Days

The First \$200. The first \$200 of the total amount of your Business Day's check deposits to your savings account will be made available on the Business Day following the Business Day of deposit.

Additional \$400. An additional \$400 of your Business Day's check deposits will be available on the second Business Day after the Business day of Deposit.

Special Rules for New Customers. You are considered a new customer if you have not had an account at Citibank for at least thirty (30) days prior to your opening the account. For the first thirty (30) days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Check Deposits Given Special Availability" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th Business Day after the Business Day of deposit.
3. The \$200 and \$400 availability described above does not apply to new customers.

> Exceptions

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. Please refer to "Other Fees and Charges for All Accounts" in this Marketplace Addendum for applicable fees.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we may learn that a check we accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Double-Endorsed Checks. We reserve the right to refuse to accept for deposit a double-endorsed check. A double-endorsed check is a check that is made payable to someone other than yourself and then endorsed to you by that person. If such a check is mailed to the bank or sent to the bank through any remote means, we may elect to return the check to you. If the bank accepts such a check for deposit, it may delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. Should this occur, you will be notified of the delay.

Availability of Deposits Made By Mail. A deposit received by mail is considered made on the day we receive it for processing.

Holds on Other Funds. If we cash a check for you that is drawn on another bank, and the amount of the check you cash is not entitled to same day availability in accordance with our general policy, we will place a hold on funds already in your account for an amount equal to the amount of the check you have cashed. In this event you will receive a notice indicating when the funds will be available for withdrawal.

Bank's Right to Chargeback. The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid, nor will it affect the Bank's right to charge back your account or to obtain reimbursement for any check that is not finally paid for any reason.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Other Fees and Charges for All Accounts

Service	Regular Fees ¹	Citigold and Citi Priority Account Package Fees
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies ²	WAIVED ³
Citibank® Global Transfer Service ⁴	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁵	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	\$25.00	WAIVED
Copy of Cancelled Checks ⁶	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$12.00	WAIVED
Domestic Bank Collections ⁵	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Card (Expedited Card Fee ¹⁰)	\$6.00	WAIVED
Foreign Currency Exchange (Foreign Currency Fee ¹⁰):		
• \$1,000 and over	No Charge	No Charge
• Under \$1,000	\$5.00	WAIVED
Foreign Exchange Fee ⁷ (Foreign Transaction Fee ¹⁰)	3%	WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (Fee for Photocopying ¹⁰) (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Official Check	\$10.00	WAIVED
Overdraft Protection Transfer Fee for Safety Check ¹²	\$10.00	WAIVED
Overdrafts and Returned Items ⁸	\$34.00	\$34.00
Overdraft (may be created by check, in-person withdrawal, transfer, draft, ACH transaction or other electronic means or by service charges or fees)		
Returned Item (Unpaid) (Returned Check/NSF Fee ¹⁰)	\$34.00	\$34.00
Safe Deposit Box Annual Rental ⁹	Varies	Varies
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Wire Transfer:		
• Incoming Domestic and International (Service Charges Incoming Wire Fee ¹⁰)	\$15.00	WAIVED
• Outgoing Online Domestic (Fee for Domestic Funds Transfer ¹⁰)	\$25.00	\$17.50 ¹¹
• Outgoing Domestic	\$35.00	\$35.00
• Outgoing Online International	\$35.00	\$25.00 ¹¹
• Outgoing International	\$45.00	\$45.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere

Notes to "Other Fees and Charges for All Accounts"

- ¹ Regular fees apply to accounts that are not in the Citigold® Account Package or the Citi Priority Account Package.
- ² Fee for first order of Citibank® Account Package standard checkbook is waived.
- ³ Fees for standard design checkbooks are waived for the Citigold® and Citi Priority Account Packages.
Fees for non-standard checkbook orders will be charged for the Citi Priority Account Package.
Fees for non-standard checkbooks orders in the Citigold® Account Package are waived provided your Citigold® Account Package had a combined average monthly balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date you order the non-standard checkbook.
Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- ⁴ 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 the "Electronic Banking" section of the Client Manual – Consumer Accounts under "Types of Transactions; Limitations."
- ⁵ Additional fees may apply as a result of fees charged for collection of the item by other institutions.
- ⁶ If you do not receive check images with your statement, you are permitted two (2) free copies of cancelled checks per monthly statement period, then \$5.00 per check thereafter.
- ⁷ Fee applies to transactions made outside the U.S. and Puerto Rico using your Citibank® Banking Card. Transaction amount includes credits and reversals.
- ⁸ An Overdraft fee may be assessed when your account is in overdrawn status after transactions post at the end of the day. A Returned Item fee may be assessed when a check or item is returned unpaid due to insufficient/unavailable funds in your account. Overdraft fees and Returned Item fees, in any combination, will not be assessed more than four (4) times per day. An Overdraft fee may also be charged whenever a transaction, including a service fee or charge, is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn.
For more information, please refer to the "Insufficient Account Balances" and "Overdrawing Your Account" sections of the Client Manual – Consumer Accounts.
- ⁹ Please refer to the "Safe Deposit Box Discount by Account Package" chart in the "Safe Deposit Box Rental" section of the Marketplace Addendum.
- ¹⁰ How fee/s will be described on your bank statement.
- ¹¹ This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.
- ¹² Fee waived for Access Account Package.

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

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Amendments to the Citibank® Client Manual – Consumer Accounts and Marketplace Addendum



Please read and keep this notice with your important account records.

Last Updated 12/11/2018

Amendments to the Marketplace Addendum November 15, 2018 Edition

> EFFECTIVE DATE: DECEMBER 11, 2018

As of December 11, 2018, the Marketplace Addendum, has been updated to include the below terms for the Citi® Accelerate Savings Account.

Account Features. The Citi® Accelerate Savings account gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. There is no minimum opening deposit required to open a Citi® Accelerate Savings Account. The Citi® Accelerate Savings Account can be opened in or linked to any account package.

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account, that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®.

Interest Rates. The interest rates for the Citi® Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking at 1-800-627-3999.

When Interest Begins To Accrue. Non-Cash items, such as checks, deposited to a money market 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. (Please see the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

Fees. There is no separate monthly service fee for the Citi® Accelerate Savings Account. When a Citi® Accelerate Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the *Information About Account Packages* section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method and Rate Information. We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. 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 tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your 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 periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000+

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account. Please refer to the rate sheet for additional rate information.

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.

Interest Adjustments. An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking. The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

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

Transfer Limitations. The *Limits on Transfers* section of the *Client Manual – Consumer Accounts* applies to the Citi® Accelerate Savings Account.

All other terms and conditions of the Marketplace Addendum remain in full force and effect.

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