

Marketplace Addendum

Effective November 18, 2021

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 or Text Telephone (TTY): 1-800-945-0258, visit your local branch or use the search function on [citi.com](https://www.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")¹, 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 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:

Citigold®

Citi Priority Account Package

Citi ElevateSM Account Package

Citibank® Account Package

Basic Banking Package

Access Account Package

Citi Miles AheadSM Banking Package

Citibank® Student Account Package

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

Citi Private Bank and International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages may receive other or additional specific terms and conditions applicable to their banking relationship.

Footnotes:

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 OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

Information about Account Packages

Citigold®

Overview

A Citigold® relationship may consist of the Citigold® Account Package or Citigold® Private Client; a relationship status of Citigold®. A Citigold® relationship offers personal service, collaborative financial guidance from Citigold® Relationship Managers and Citi Personal Wealth Management¹ Wealth Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more.

Eligibility

We may periodically review, in Citi's sole discretion, the combined average monthly balances of eligible accounts and packages linked to a Citigold® relationship for purposes of determining your combined household balance and eligibility for The Citigold® Account Package or Citigold® Private Client.

Citigold® Account Package

The Citigold® Account Package is a relationship status of Citigold®. 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.

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.

Your Citigold® Account Package will become part of Citigold® Private Client if we determine that your combined average monthly balances in the Citigold® Account Package meets the Citigold® Private Client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Account Package to Citigold® Private Client, you will no longer receive the Citigold® Account Package fees and benefits.

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Footnotes:

¹ As a Citigold client, you can receive banking and lending services, including The Citigold Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services 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 are employees of Citibank and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

Citigold® Private Client

Citigold® Private Client is a relationship status of Citigold®. Citigold® Private Client must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in Citigold® Private Client. It may also include savings, money market and certificate of deposit accounts.

Subject to periodic review of individual accounts in Citi’s sole discretion, Citigold® Private Client requires a minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Your Citigold® relationship will change from the Citigold® Private Client to Citigold® Account Package if we determine that your combined average monthly balances in Citigold® Private Client does not meet the Citigold® Private client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Private Client to Citigold® Account Package, you will no longer receive the Citigold® Private Client fees and benefits.

Citigold® Relationship Fee Chart

	Citigold® Account Package	Citigold® Private Client
Minimum Combined Average Monthly Balance Requirements	\$200,000 ²	\$1,000,000 ²
Monthly Service Fee	Waived	Waived
Non-Citi ATM Fee	Waived	Waived
Reimbursement of Other Bank ATM Fees	Reimbursed ³	Reimbursed ³

Footnotes:

- ² The combined average monthly balances in the linked accounts within your Citigold® Account Package or Citigold® Private Client 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.
- ³ 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 during which your account is Citigold® Account Package or Citigold® Private Client, including international ATM transactions. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund.

Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000 per account per Business Day ⁴	\$10,000 per account per Business Day \$25,000 per account per Business Day ⁴

Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package ⁵	\$2,000/\$5,000 per account per Business Day

Checkbook Orders

Account Package or Tier	Limit
Citigold® Private Client Tier	Waived standard and non-standard checkbook order
Citigold® Account Package	Waived for standard checkbook orders Waived for non-standard checkbook orders ⁶

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

Account Package or Tier	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$100,000	\$150,000

Footnotes:

⁴ For accounts in a Citigold® Account Package with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the withdrawal

⁵ The cash withdrawal limit on the Citigold accounts for single signer or multiple signers is based on the balances in the linked accounts. This higher limit applies to Citigold® Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

⁶ Provided your Citigold® Account Package had a combined average monthly balance of \$400,000 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.

Wire Transfers

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Wire Transfers	Citigold® Private Client	Citigold® Account Package
Incoming Domestic and International ⁷	Waived	Waived
Outgoing Online Domestic ⁸	Waived	\$17.50
Outgoing Domestic	Waived	\$35.00
Outgoing Online International (U.S. Dollars)	Waived	\$25.00 ⁹
Outgoing Online International (Foreign Currency) ¹⁰	Waived	Waived
Outgoing International	Waived	\$45.00

Overdraft Protection Services

- Safety Check is available for Citigold® Account Package and Citigold® Private Client.
- Checking Plus® (variable rate) Line of Credit. 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.

Household Linking

If you have linked your Citigold® Account Package or Citigold® Private Client 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 or Citigold® Private Client) to determine the combined average monthly balance ("combined household balance") for purposes of determining your eligibility for The Citigold® Account Package or Citigold® Private Client 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."

Footnotes:

⁷ This fee will be described on your bank statement as: Service Charges Incoming Wire Fee

⁸ This fee will be described on your bank statement as: Fee for Domestic Funds Transfer. This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction

⁹ This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

¹⁰ The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.

Combined Average Monthly Balances for Fees and Charges Linked Accounts

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

Deposit Accounts	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 ¹¹	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹² and annuity positions shown on Linked CGMI Account Statements ¹³

Citi Priority Account Package

Overview

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.

A Regular Checking or Interest Checking account is required to open a Citi Priority Account Package, however a checking account is not required to remain in the banking package. Only one checking account can be included in any Citi Priority Account Package. Your account package may also include a savings, money market and certificate of deposits. Fees are deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, your fees will be deducted from your linked money market or savings accounts as described in the fees section under “Important Information You Should Know” within the *Marketplace Addendum*.

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.

Deposit Accounts	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 ¹¹	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹² and annuity positions shown on Linked CGMI Account Statements ¹³

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Footnotes:

¹¹ Offered through Citigroup Global Markets Inc. (CGMI)

¹² Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

¹³ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

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 ¹⁴	Monthly Service Fee	Non-Citibank ATM Fee ¹⁵	Per Check Fee
Less than \$50,000	\$30.00	None	None
\$50,000 or more of Deposit, Retirement accounts and Investments	None	None	None

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.”

Overdraft Protection Services

The Safety Check service is available for Citi Priority Account Package. 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.”

Footnotes:

¹⁴ 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.

¹⁵ 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.

Citi ElevateSM Account Package

Overview

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

The Citi Elevate Account Package may be opened with either an Interest Checking account or a Citi Accelerate Savings account. Your Monthly Service Fees are based upon which accounts you maintain as specified in the description of Fees below. Only one Interest Checking account can be included in any Citi Elevate Account Package. In addition to the Interest Checking account, the Citi Elevate Account Package may include more than one of the following accounts in the below chart.

Deposit Accounts	Citi Accelerate Savings Account, Certificates of Deposit
Retirement Accounts	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
Investments ¹⁶	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ¹⁷ and annuity positions shown on Linked CGMI Account Statements ¹⁸

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When the Citi Elevate Account Package includes an Interest Checking account, the average monthly balance in your Interest Checking account will be used to determine whether or not you will be charged fees for the statement period. Other accounts listed in the above chart will not be used to determine whether or not you will be charged fees for the statement period.

When the Citi Elevate Account Package does not include an Interest Checking account, but has a Citi Accelerate Savings account, the average monthly balance in your Citi Accelerate Savings account will be used to determine whether or not you will be charged fees for the statement period.

Your average monthly balance is available on your statement and may be obtained by calling 1-800-374-9700. Any fees incurred will be charged during the subsequent statement period.

Footnotes:

¹⁶ Offered through Citigroup Global Markets Inc. (CGMI)

¹⁷ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

¹⁸ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Citi Elevate Account Package with Interest Checking and Other Accounts

Interest Checking Average Monthly Balance ¹⁹	Monthly Service Fee	Non-Citibank ATM Fee ^{20, 21}	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$5,000	\$15	Waived	Unlimited Reimbursement
\$5,000 or more	None	Waived	Unlimited Reimbursement

Citi Elevate Account Package with only Citi Accelerate Savings account

Average Monthly Savings Balance ¹⁹	Monthly Service Fee	Non-Citibank ATM Fee ^{20, 21}	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$500	\$4.50	\$2.50	None
\$500 or more	None	\$2.50	None

Eligibility

The Citi Elevate Account Package is currently available in select markets for customers with a residential/home (not mailing) address in an Eligible Location who apply online through Citibank® Online, the Citi Mobile® App, or CitiPhone Banking. "Eligible Locations" include Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Footnotes:

¹⁹ 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.

²⁰ 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.

²¹ 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.

Conversion to Other Banking Packages

Clients in an Eligible Location with an existing account package can convert their banking package to a Citi Elevate Account Package but must provide consent to electronic delivery of statements and other legal notices and communications and register for online account access through Citi® Online or the Citi Mobile® App.

The following conversion rules apply to Citi Elevate Account Packages with a linked Citi Accelerate Savings account, certificate of deposit, retirement, or brokerage account when the Interest Checking account is closed:

- Citi Elevate Account Packages with only a Citi Accelerate Savings account will remain in the Citi Elevate Account Package.
- All other Citi Elevate Account Packages with remaining accounts (such as linked Certificate of Deposit, Retirement, or Brokerage Accounts), whether linked to a Citi Accelerate account or not, will convert within 10 business days from the Interest Checking account closure date to the Citibank Account Package and will be subject to terms and conditions of the Citibank Account Package.

Reimbursement of Other Bank ATM Fees

Applies only when the Citi Elevate Package includes an Interest Checking account. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive unlimited reimbursements from Citibank for ATM fees charged by other banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

Overdraft Protection Services

The Safety Check service is available for Citi Elevate Account Package. 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."

Citibank® Account Package

Overview

The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. 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.

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.²² can contribute towards meeting your minimum combined average monthly balance.

Footnotes:

²² 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.

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.

Deposit Accounts	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
Investments²³	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts ²⁴ and annuity positions shown on Linked CGMI Account Statements ²⁵

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

Combined Average Monthly Balance Range²⁶	Monthly Service Fee	Non-Citibank ATM Fee^{27, 28}	Per Check Fee
Less than \$10,000	\$25.00	\$2.50 per withdrawal	None
\$10,000 or more	None	None	None

Footnotes:

²³ Offered through Citigroup Global Markets Inc. (CGMI)

²⁴ Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.

²⁵ Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

²⁶ 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.

²⁷ 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.

²⁸ 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."

Overdraft Protection Services

The Safety Check service is available for the Citibank Banking Package. 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."

Basic Banking Package

Overview

The Basic Banking Package can consist of a Regular Checking, savings, or money market account which can be linked for pricing and statement purposes.

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 ^{29, 30, 31}	Per Check Fee
Less than \$1,500	\$12.00 ³²	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

Overdraft Protection Services

The Safety Check service is available for the Basic Banking Package. 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."

Footnotes:

²⁹ 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.

³⁰ 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.

³¹ 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.

³² The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met:

1 Qualifying Direct Deposit* is credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 qualifying Bill Payment** 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 accounts*** 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.

* 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.

** 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.

*** 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.

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 ³³	Monthly Service Fee ³⁴	Non-Citibank ATM Fee ^{35, 36, 37}
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

Minor Accounts – Applicable to accounts opened on or after April 23, 2021

As of April 23, 2021, minors age 13 to 17 may qualify to open a Joint Account in the Basic Banking Package. In the Basic Banking Package, only one minor and one adult are allowed per account and the adult should serve as the primary signer. Monthly Service Fees are waived for Joint Accounts with at least one minor owner opened in the Basic Banking Package on or after April 23, 2021. All other fees apply (for instance, see the “Overdrawing Your Account” section of the *Client Manual – Consumer Accounts*). When a customer turns 18 years old, monthly service fees will apply. Please refer to the Basic Banking Package fee chart disclosed in the *Marketplace Addendum* for details.

Not all features and products may be available to minors. Accounts with minor owners in the Basic Banking Package cannot be household linked or linked to other account packages. Please refer to the governing state law of your account for information about legal rights and obligations of minors.

For more information about Joint Accounts with Minors, please refer the “Joint Accounts” section in the *Client Manual – Consumer Accounts*.

Footnotes:

³³ 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.

³⁴ 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.

³⁵ 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.

³⁶ 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.

³⁷ 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

Overview

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.³⁸
- 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.

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.

Footnotes:

³⁸ 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.

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 ^{39, 40}	Per Check Fee
Less than \$1,500	\$10.00 ⁴¹	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

Footnotes:

³⁹ 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.

⁴⁰ 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.

⁴¹ 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 Payment* posted to a checkless Regular Checking account;

OR

1 Qualifying Direct Deposit** 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 accounts*** is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period;

* 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.

** 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

*** 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.

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 ⁴²	Monthly Service Fee ⁴³	Non-Citibank ATM Fee ^{44, 45}
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

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.

Footnotes:

⁴² 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.

⁴³ 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.

⁴⁴ 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.

⁴⁵ 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.

Citi Miles AheadSM Banking Package

Overview

The Citi Miles AheadSM Banking Package consists of one (1) Citi Miles Ahead Savings Account. No other products are eligible for this package. The Citi Miles Ahead Banking Package is available to select customers (see Eligibility below). Eligible customers are limited to one (1) Citi Miles Ahead Savings Account in each Citi Miles Ahead Banking Package, but may apply for multiple Citi Miles Ahead Banking Packages. Citi Miles Ahead Banking Package and Citi Miles Ahead Savings Account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316.

Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Banking Package.

- Only select Citi®/AAdvantage® Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Banking Package. Not all Citi®/AAdvantage® cardholders are eligible for the Citi Miles Ahead Banking Package.
- Only one (1) Citi Miles Ahead Banking Package with one (1) Citi Miles Ahead Savings Account may be associated with the selected Citi®/AAdvantage® Consumer Credit Card to which the offer applies.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Additional AAdvantage® Miles (25% more miles)

The Citi Miles Ahead Banking Package will be associated with only the specific Citi®/AAdvantage® Credit Card Account to which the Offer applies ("Card Account").

After you open a Citi Miles Ahead Savings Account in the Citi Miles Ahead Banking Package and deposit a minimum of ten thousand dollars (\$10,000) in your Citi Miles Ahead Savings Account (the date of the deposit is the "Additional Miles Eligibility Date"), you will earn 25% more AAdvantage® Miles for the first fifty thousand dollars (\$50,000) in purchases per calendar year that appear on your Card Account billing statements issued after your Additional Miles Eligibility Date ("Additional AAdvantage® Miles"). We will multiply the total amount of AAdvantage® miles earned on purchases made using this Card Account during a billing cycle in which you are eligible for Additional AAdvantage® Miles by 25% and add that resulting number of AAdvantage® miles to your AAdvantage® account. For example, if per the terms of your Citi®/AAdvantage® Card Account you earn 1,000 AAdvantage® Miles for purchases made in a billing cycle, then you will earn an additional 250 AAdvantage® miles for that billing cycle. The initial posting of Additional AAdvantage® Miles may occur up to 1-2 billing cycles following the Additional Miles Eligibility Date.

Additional AAdvantage® Miles Exclusions

You will not earn Additional AAdvantage® Miles for:

- Purchases made using Citi®/AAdvantage® Credit Cards other than the above-reference Card Account;
- Purchases appearing on a Card Account billing statement issued after closure of that Card Account or the associated Citi Miles Ahead Savings Account.

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- Purchases appearing on a Card Account billing statement if the average monthly balance on deposit in your Citi Miles Ahead Savings Account was less than ten thousand dollars (\$10,000) for the calendar month preceding the Card Account billing statement date. For example, if your Card Account billing statement is dated July 10, and the average monthly balance in your Citi Miles Ahead Savings Account for the month of June was nine thousand (\$9,000) dollars, then you will not earn Additional AAdvantage® Miles for purchases appearing on that July 10 billing statement.
 - AAdvantage® Miles earned through promotional offers on your Citi®/AAdvantage® Credit Card, including acquisition bonus mile offers or other promotional bonus mile offers made to existing cardmembers.

Average monthly balance is calculated through the last business day of the month; see your Citi Miles Ahead Savings Account statement for more information.

Fees

- No monthly service fee.
- No Non-Citibank ATM Fee. 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. 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.

Conversion

- Clients with an existing banking package cannot convert their banking package to a Citi Miles Ahead Banking package.
- Clients with an existing savings or money market account cannot transfer their existing savings or money market account to the Citi Miles Ahead Banking Package.
- The Miles Ahead Banking package may be converted to another banking package type for which the customer is eligible. However, the Additional AAdvantage® Miles feature on the AAdvantage® Credit Card will be de-enrolled after converting the Citi Miles Ahead Banking package to another package type.

Account Linking

The Citi Miles Ahead Banking Package cannot be household linked or linked to other account packages. However, the Citi Miles Ahead Savings Account within the Citi Miles Ahead Banking Package can be used for Safety Check overdraft protection for checking accounts in all other banking packages. The \$10 Overdraft Protection Transfer Fee for the Safety Check service will be assessed based on the account package of your checking account. The Citi Miles Ahead Banking Package average monthly balance cannot be used to determine whether you will be charged fees in other packages or in accounts in other packages.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million MilerSM status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program visit, aa.com/aadvantage. American Airlines, AAdvantage, the Flight Symbol logo, and AAdvantage Million MilerSM are marks of American Airlines, Inc.

Citibank® Student Account Package

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

Overview

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.

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 Packages Fees

Monthly Service Fee	Non-Citibank ATM Fee ^{46, 47}	Per Check Fee
None	None	None

Overdraft Protection Services

The Safety Check service is available for Student Account Package. 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."

Footnotes:

⁴⁶ 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.

⁴⁷ 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, except the Citi ElevateSM Account Package.

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, Citi Priority Account Package or the Citi ElevateSM 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.

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

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 monthly service and non-Citibank ATM fees, as applicable, of its 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.

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

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+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

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.

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.

Citi® Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi® Accelerate Savings accounts: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

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+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

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.

Citi Miles AheadSM Savings Account

Relationship to Citi[®] Accelerate Savings

Citi[®] Accelerate Savings Account disclosures apply to the Citi Miles AheadSM Savings Account although to the extent there is a conflict between the Citi[®] Accelerate Savings Account disclosures and this Citi Miles Ahead Savings Account disclosure, the terms of this Citi Miles Ahead Savings Account control.

Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Savings account.

- The Citi Miles Ahead Savings Account is only available in the Citi Miles Ahead Banking package and is limited to 1 (one) Citi Miles Ahead Savings Account per Citi Miles Ahead Banking Package .
- Only select Citi[®]/AAAdvantage[®] Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Savings Account. Not all Citi[®]/AAAdvantage[®] cardholders are eligible for the Citi Miles Ahead Savings account.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

Account Features

The Citi Miles Ahead 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 at 888-248-4226. The Citi Miles Ahead Savings Account is currently available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. The Citi Miles Ahead Savings Account does not offer check writing. Any check transactions on an Citi Miles Ahead 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.

Fees

- No monthly service fee
- No Non-Citibank ATM Fee: 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. 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.

Conversion

Clients with an existing savings or money market account cannot convert their savings account to a Citi Miles Ahead Savings Account or move their existing savings account into a Citi Miles Ahead Banking Package. Clients with a Citi Miles Ahead Savings Account cannot move their Citi Miles Ahead Savings to another savings or money market account. The Citi Miles Ahead Savings Account average monthly balance cannot be used to determine if you will be charged fees in other packages or in accounts in other packages. Clients who convert their Citi Miles Ahead Banking Package into another eligible banking package, their Citi Miles Ahead Savings Account will automatically convert to a Citi® Accelerate Account and will be subject to terms and conditions of Citi® Accelerate Savings.

Interest Rates

Interest rates for the Citi Miles Ahead Savings Account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking 888-248-4226. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (determined by factors, which may include branch location or home (not mailing) address), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to the Citi Miles Ahead Savings Account are based on your residential/home (not mailing) address and account balance.

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.")

Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on the Citi Miles Ahead Savings Account. 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 - \$49,999.99

\$50,000 - \$199,999.99

\$200,000+

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

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.

Certificates of Deposit

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

- 3, 4, 5, 6, 7, 8, 9, 10, 11 Month CDs with monthly interest or interest at Maturity
- 1 year CD with monthly interest or interest at Maturity
- 13, 14, 15, 18, and 30-Month CDs, and 2 year, 3 year, 4 year, and 5 year CDs with monthly interest
- Step Up CD – 30 months CD
- No Penalty CD – 12 month CD

All of 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

The minimum balance required to open a Certificate of Deposit account is \$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. Certificate of Deposit accounts that maintain a zero balance will automatically close after 20 days.

Step Up CD

A Step Up CD is only available for a 30- month term. Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the 7 calendar day Grace Period, or the CD rate or term is no longer offered. The 7- calendar day Grace Period starts the day after your Maturity Date during which you can make changes, deposits or withdrawals from your CD (the Grace Period). You cannot renew an existing Step Up CD to a new Step Up CD. If you make changes to the CD term, change the CD product type, make a deposit or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new Opening Date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty. A 30-month CD will renew at the interest rate and APY in effect on the Maturity Date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer offered, your CD may be renewed at the next greater term.

No Penalty CD

A No Penalty CD is only available for a 12- month term. With a No Penalty CD, you may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you make the minimum deposit into your new CD account and your Qualifying Deposit has been fully collected. Withdrawals made before the stated period will result in an early withdrawal penalty. Partial withdrawals are not permitted. Upon Maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the seven (7) calendar day Grace Period, or the CD rate or term is no longer offered. The seven (7) calendar day Grace Period starts the day after your Maturity Date during which you can make changes, deposits or withdrawals from your CD (the Grace Period). You cannot renew an existing No Penalty CD to a new No Penalty CD. If you make changes to the CD term, change the CD product type, make a deposit or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new Opening Date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty (except for a new No Penalty CD

that allows full withdrawals six (6) calendar days after deposit). A 12-month CD will renew at the interest rate and APY in effect on the Maturity Date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer offered, your CD may be renewed at the next greater term.

Rate Information

Except for Step Up CDs, the interest rate and Annual Percentage Yield (APY) for all new and renewing CDs are fixed for the term of the CD. During the term of a new Step Up CD, the Composite APY is based on a fixed initial interest rate for the first ten month period and the increased interest rates for the second and third succeeding ten month periods. 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. For a renewing CD, the interest rate and APY will be based on the rates in effect for the governing state of your CD, product type, and account balance on the date your CD renews, except that a renewing Step Up CD and No Penalty CD will not renew with the Step Up feature or No Penalty feature, respectively.

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+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

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. If the same term is not available, your CD may renew for the next nearest term. There is up to a 7-calendar day Grace Period after the Maturity Date. If the last day of the Grace Period is a nonBusiness 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, deposit additional funds or withdrawal funds 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.

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

Citibank uses 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. Interest is compounded daily starting on the Business Day when the account is opened, and is credited monthly (except on CDs with the interest at Maturity feature, where interest is credited to the account on the Maturity Date). All CDs are offered with a monthly interest feature. CDs with terms of one year or less are also available with an interest at Maturity feature. Interest is computed on a 365-day year for the actual number of days your money is on deposit. Interest may be computed using a 366-day year for leap years. Interest is credited to your account after the close of business on the last Business Day of the month for all CDs. 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.

When Interest Begins to Accrue

Interest begins to accrue on the Business Day you open your account or on the day your CD renews (Please see the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

Early Withdrawal Penalties

Except for a No Penalty CD, when you open a Certificate of Deposit, you agree to keep the principal on deposit with Citibank for the term you have selected. Citibank 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. In all markets, a 90-day simple interest penalty will apply for terms of 1 year or less, and a 180-day simple interest penalty will apply for terms greater than one year. Except for a No Penalty CD, you may withdraw interest from your CD at any time during the term after it has been credited without an early withdrawal penalty. Partial withdrawals of principal are subject to early withdrawal penalties. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

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, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, or to your Citi Private Bank Interest Checking Account, provided that the account titles are identical.

Linking your Citibank® Student Account Package, Citibank® Account Package, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, 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, Citigold® Private Client, 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 "Internal Transfers Between Linked Accounts" 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.

Statement cycles, depending on your banking package, can either be end of month or non-end of month. Non-end of month statement cycles can be any date throughout the month, depending on the date you opened your account.

If you convert from a banking package with an end of month statement cycle to a banking package with a non-end of month statement cycle, or vice versa, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change.

If you convert from a banking package with a non-end of month statement cycle to a banking package with a non-end of month statement cycle, you will receive a non-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.

If you convert from a banking package with an end of month statement cycle to a banking package with an end of month statement cycle, 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.

The chart below describes the statement cycle for each banking package.

Banking Package	Statement Cycle
Citigold® Private Client	End of month
Citigold® Account Package	End of month
Citi Priority	End of month
Citi Elevate SM	End of month
Citibank® Account Package	Non-End of Month ¹
Basic Banking	Non-End of Month ¹
Access Account Package	Non-End of Month ¹
Citibank® Student Account Package	Non-End of Month ¹
Citi Miles Ahead SM	Non-End of Month ¹

Footnotes:

¹ Non-End of Month statement cycles can be any date throughout the month, depending on the day you opened your account.

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
- Interest Checking Account in a Citi ElevateSM 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
- Citi® Accelerate Savings Account
- Citi Miles AheadSM 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 Citi Private Bank, International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages 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 information which may include an application.

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." Your Contributing Account can only be a savings or money market account. No other types of deposit accounts are 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. We reserve the right to not process a Safety Check Transfer when no Overdraft fee is charged to your checking account, particularly with nominal transactions that may be \$15 or less.

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.

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.

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. Funds are automatically transferred from the Checking Plus line to the Checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

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

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers

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

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

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

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

Our General Policy

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

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

Determining the Date of Deposit

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

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30 PM Eastern Time (9:30 PM Central Time; 7:30 PM Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:

Citibank
Check Ops - Bank by Mail
P.O. Box 769009
San Antonio, TX 78245

For overnight mail:

Citibank
Check Ops - Bank by Mail
100 Citibank Drive Bldg 3
San Antonio, TX 78245

Government Checks, Cashier's Checks and Other Special Types of Checks

Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

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

Longer Delays May Apply

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

Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit, an additional \$450 will be available on the second Business Day after the day of deposit and the remainder of the deposit will be available on the third Business Day after the day of deposit.

Large dollar deposits greater than \$5,525

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

By way of example:

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$450 will be available on the second Business Day
- An additional \$4,850 will be available on the third Business Day
- The remaining \$ 4,475 will be available on the fourth Business Day.

We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:

- **Doubt of collectability** – If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations** – If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

Special Rules for New Clients

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply:

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier's checks, and other special types of checks (as defined above)

For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

Collection Items

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

Holds on Other Funds

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

Our Right of Chargeback

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

Changes to Our Policy

We will notify you of any change(s) to our funds availability policies as required by applicable law.

Other Fees and Charges for All Accounts

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Bond Coupon Redemption (per series)	WAIVED	WAIVED	WAIVED	\$10.00
Checkbook Orders	WAIVED ¹	WAIVED ³	WAIVED ³	Varies ²
Citibank® Global Transfer Service ⁴	No Transfer Fee	No Transfer Fee	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁵	\$30.00	\$30.00	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00	\$25.00	\$25.00
Consular/Verification Letter	WAIVED	WAIVED	WAIVED	\$25.00
Copy of Cancelled Checks ^{6, 10}	WAIVED	WAIVED	WAIVED	\$5.00
Deposited Check Returned Unpaid	WAIVED	WAIVED	WAIVED	\$12.00
Domestic Bank Collections ⁵	\$25.00	\$25.00	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Card ¹⁰	WAIVED	WAIVED	WAIVED	\$6.00
Fee for Pin Mailer: ¹⁰ Domestic Standard	No Charge	No Charge	No Charge	No Charge
Fee for Pin Mailer: ¹⁰ Domestic Expedite	WAIVED	WAIVED	WAIVED	\$7.00
Fee for Pin Mailer: ¹⁰ International Expedited	WAIVED	WAIVED	WAIVED	\$17.50
Foreign Currency Exchange: ¹⁰ \$1,000 and over	No Charge	No Charge	No Charge	No Charge
Foreign Currency Exchange: ¹⁰ Under \$1,000	WAIVED	WAIVED	WAIVED	\$5.00
Foreign Exchange Fee ^{7, 10}	WAIVED	WAIVED	WAIVED	3%
Interim Statement	WAIVED	WAIVED	WAIVED	\$5.00
Legal Process Compliance (levies, attachments, etc.) per service	\$125.00	\$125.00	\$125.00	\$125.00
Miscellaneous Copies ¹⁰ (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED	\$5.00
Money Order for Customers	WAIVED	WAIVED	WAIVED	\$5.00
Official Check	WAIVED	WAIVED	WAIVED	\$10.00
Overdraft Protection Transfer Fee for Safety Check ¹²	WAIVED	WAIVED	WAIVED	\$10.00
Overdrafts and Returned Items ⁸ Overdraft (may be created by check, in-person withdrawal, transfer, draft, ACH transaction or other electronic means or by service charges or fees)	WAIVED	\$34.00	\$34.00	\$34.00
Returned Item (Unpaid) ¹⁰	Waived	\$34.00	\$34.00	\$34.00
Safe Deposit Box Annual Rental ⁹	Varies	Varies	Varies	Varies
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED	\$5.00
Stop Payment Request ¹³	WAIVED	WAIVED	WAIVED	\$30.00

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Wire Transfers: ¹⁴ Incoming Domestic and International	WAIVED	WAIVED	WAIVED	\$15.00
Wire Transfers: ¹⁴ Outgoing Online Domestic	WAIVED	\$17.50 ¹¹	\$17.50	\$25.00
Wire Transfers: ¹⁴ Outgoing Domestic	WAIVED	\$35.00	\$35.00	\$35.00
Wire Transfers: ¹⁴ Outgoing Online International (U.S. Dollars)	WAIVED	\$25.00 ¹¹	\$25.00	\$35.00
Wire Transfers: ¹⁴ Outgoing Online International (Foreign Currency) ¹⁵	WAIVED	WAIVED	WAIVED	WAIVED
Wire Transfers: ¹⁴ Outgoing International	WAIVED	\$45.00	\$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	As specified elsewhere	As specified elsewhere

Notes to “Other Fees and Charges for All Accounts”

- ¹ Waived for standard checkbook orders and non standard checkbook orders Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- 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 \$400,000 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 This fee will appear as “fee for photocopying” on your bank statement. 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 and when you use your card to purchase goods or services in a foreign currency or in U.S. Dollars with a foreign merchant (a “Foreign Transaction”). Foreign Transactions include Internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. Transaction amount includes credits and reversals.
- 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.

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- 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 Copy of Cancelled Checks is described on your bank statement as: Fee for Photocopying. Expedited Domestic Delivery of Replacement Debit Card is described on your bank statement as: Expedited Card Fee. Foreign Currency Exchange fee is described on your bank statement as: Foreign Currency Fee. Foreign Exchange Fee is described on your bank statement as: Foreign Transaction Fee. Miscellaneous Copies is described on your bank statement as: Fee for Photocopying. Returned Item (Unpaid) is described on your bank statement as: Returned Check/NSF Fee. Fee for Pin Mailer: Domestic Expedite is described on your bank statement as: Fee for PIN Mailer. Fee for Pin Mailer: International Expedite is described on your bank statement as: Fee – International Express PIN
- ¹¹ This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.
- ¹² 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 Citi ElevateSM and Access Account Packages
- ¹³ Fee applies on Personal Checks, Official Checks, and Money Orders.
- ¹⁴ Incoming Domestic and International is described on your bank statement as: Incoming Wire Transfer Fee. Outgoing Domestic is described on your bank statement as: Fee for Domestic Funds Transfer. Outgoing International is described on your bank statement as: Fee for International Funds Transfer.
- ¹⁵ The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.

You can use your Citibank® Banking Card wherever you see these symbols.



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



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

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

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

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Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.



Amendments to the Citibank® Client Manual – Consumer Accounts and Marketplace Addendum, November 18, 2021 Editions



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

Last Updated 03/31/2022

This document contains the following:

Amendments to the Citibank® Client Manual – Consumer Accounts, November 18, 2021 Edition	page 1-5
Amendments to the Citibank® Marketplace Addendum, November 18, 2021 Edition	page 5-10

Amendments to the Citibank® Client Manual – Consumer Accounts, November 18, 2021 Edition

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT TO HOME BRANCH DEFINITION:

The definition of Home Branch is deleted in its entirety and replaced with the following:

“Home Branch” means the Citibank branch in which you opened your account or to which your account was assigned or transferred.

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT TO UPDATING YOUR ACCOUNT INFORMATION:

The “Updating Your Account Information” section of the *Client Manual – Consumer Accounts* is revised to clarify changing your mailing address does not change your rate region. Home Branches were removed.

As a result, the “Updating Your Account Information” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

Updating Your Account Information

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing law or Rate Region of any of your existing accounts or services.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT TO NOTICE OF INCOMING TRANSFER:

The section "Notice of Incoming Transfer" is revised to clarify you may contact any branch during normal business hours to determine if a transfer has been credited to your account.

As a result the section is deleted in its entirety and replaced with:

Notice of Incoming Transfer

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT TO DEATH OR LEGAL DETERMINATION OF INCOMPETENCE:

The third paragraph of the section titled "Death or Legal Determination of Incompetence" is revised to clarify that you may contact any branch during normal business hours to determine which documents must be presented during this process.

As a result the section is deleted in its entirety and replaced with:

Death or Legal Determination of Incompetence

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or contact CitiPhone Banking® (see the "Contact Us" section of this Manual for telephone numbers).

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT TO GOVERNING LAW SECTION:

The "Governing Law" section of the *Client Manual – Consumer Accounts* is revised to clarify how Governing Law and Rate Region are determined and apply those rules to account opening processes originating from a physical branch.

As a result, the "Governing Law" section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

Governing Law

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

Opening an account in a physical branch location:

If you open your account in a physical branch location or with a physical branch employee by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.



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

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

Please note plan documents determine the Governing State applicable to retirement accounts.

Rate Region

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

Opening account in a physical branch location:

- a. If you open your account in a physical branch or with a physical branch employee by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

Opening an account through other channels:

- a. If you open your account online (including Citi Mobile®) or by telephone other than a physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

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

EFFECTIVE DATE: MARCH 28, 2022

AMENDMENT:

The Citibank Global Transfer Limits chart is updated to reflect limits applicable to the Citi Alliance Account Package. As a result, the Citibank Global Transfer Limits chart in the *Client Manual – Consumer Accounts* is updated with the following:

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

Account Package* or Tier	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$75,000	\$100,000
Citi Alliance SM Account Package	\$100,000	\$100,000	\$100,000	\$150,000
All Other Account Packages	50,000	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000	\$50,000

* For Citibank Global Transfer service limits for International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

EFFECTIVE DATE: MARCH 28, 2022

AMENDMENT:

The Cash Withdrawal Chart in the *Client Manual – Consumer Accounts* is updated to reflect limits applicable to the Citi Alliance Account Package. As a result, Cash Withdrawal Chart in the *Client Manual – Consumer Accounts* is updated with the following:

Account Package* or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package*	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
Citi Alliance SM Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card per card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

* The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

EFFECTIVE DATE: MARCH 28, 2022

AMENDMENT:

The Citibank Banking Card Maximum Purchase Limits Chart in the *Client Manual – Consumer Accounts* is updated to reflect limits applicable to the Citi Alliance Banking Package. As a result, Citibank Banking Card Maximum Purchase Limits Chart in the *Client Manual – Consumer Accounts* is updated with the following:

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000 per account per Business Day	\$10,000 per account per Business Day \$25,000 per account per Business Day
Citi Priority Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
Citi Alliance SM Account Package	\$25,000 per account per Business Day	\$25,000 per account per Business Day
All Other Account Packages	\$5,000 per account per Business Day	\$5,000 per account per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$25,000 per account per Business Day	\$25,000 per account per Business Day

EFFECTIVE DATE: IMMEDIATELY

AMENDMENT:

If a wire transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to the account less any applicable service charges. If the transfer was in foreign currency, the returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. As a result, the *Client Manual – Consumer Accounts* is updated as follows:

The section titled, “Applicable to all other Funds Transfer Request” under “Cancellations or Amendments of Funds Transfer Requests” is deleted in its entirety and replaced as follows:

Applicable to all Funds Transfer Requests

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

Please Note: If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.

EFFECTIVE DATE: IMMEDIATELY

AMENDMENT:

Clients who are referred by a Citi affiliated company or other parties to open an account with Citibank must contact us for any complaints or inquiries related to their Citibank accounts. As a result, the *Client Manual – Consumer Accounts* is updated as follows:

A new section titled, “Complaints and Inquiries” is added under General Terms – Consumer Use Acknowledgment as follows:

Complaints and Inquiries

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

Amendments to the Citibank® Marketplace Addendum, November 18, 2021 Edition

EFFECTIVE DATE: JULY 18, 2022

AMENDMENT TO MINOR ACCOUNTS IN THE BASIC BANKING PACKAGE:

Effective with accounts opened on or after July 18, 2022, there will be no Monthly Service Fee waiver for accounts in the Basic Banking Package when an owner of an account is a minor age 13 to 17.

As a result, effective July 18, 2022, the section in the *Marketplace Addendum* under Basic Banking Package titled “Minor Accounts – Applicable to accounts opened on or after April 23, 2021” will be deleted in its entirety from the Basic Banking Package section of the Marketplace Addendum.

EFFECTIVE DATE: JULY 18, 2022

AMENDMENT TO THE MONTHLY SERVICE FEE AND NON-CITIBANK ATM FEE WAIVERS FOR CLIENTS AGE 62 AND OVER:

Effective with accounts opened on or after July 18, 2022, there will be no monthly service fee and non-Citibank ATM fee waivers for clients who are age 62 or over and listed as the first signer on the account.

As a result the Regular Checking chart within the Basic Banking Package section is revised as follows:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee ^{29, 30, 31}	Per Check Fee
Less than \$1,500	\$12.00 ³¹	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

²⁹ 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.

³⁰ 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.

³¹ The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met: 1 Qualifying Direct Deposit* is credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 qualifying Bill Payment** 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 accounts*** is \$1,500 or more for the calendar month prior to the last Business Day of your statement period.

* 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.

** 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.

*** 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.

EFFECTIVE DATE: MARCH 28, 2022

AMENDMENT:

We are writing to provide you with information about the availability of the Citi AllianceSM Banking Package. As a result, the *Marketplace Addendum* will be updated with the following:

Citi AllianceSM

Overview

Citi AllianceSM is a banking package designed to provide an enriched banking experience. The Citi Alliance Account Package contains a Regular Checking account. Only one Regular Checking account can be included in any Citi Alliance Account Package.

The following account types are not eligible for the Citi Alliance Account Package:

- Savings Accounts
- Money Market Accounts
- Certificates of Deposits
- Investments



Citi Alliance Combined Average Monthly Balance Range

The following average monthly balance ranges have been established for the Citi Alliance Account Package.

Citi Alliance Checking Average Monthly Balance	Monthly Service Fee ¹	Non-Citibank ATM Fee ²	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$50,000	\$30	Waived	Reimbursed
\$50,000 or more	Waived	Waived	Reimbursed

¹ Average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

² If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

Conversion to other Banking Packages.

- The Citi Alliance Banking package may not be converted to another banking package type.
- Clients with an existing banking package cannot convert their banking package to a Citi Alliance Banking package.

Household Linking. You may link your Citi Alliance banking package with another Citi Alliance account package to form a Citi Alliance household. We will add the average monthly balances for the prior calendar month of the eligible linked accounts in the Citi Alliance banking packages within the household to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citi Alliance Account Package monthly service fee. For the calendar months where the combined household balance equals or exceeds the Citi Alliance banking package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citi Alliance banking package in your next monthly statement.

Balances from other packages in the household are not used to offset Citi Alliance monthly fees. Balances from accounts in a Citi Alliance banking package cannot contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly service fees in that package.

For additional information about household linking, please see the section of this *Marketplace Addendum* titled "Household Linking of Account Packages."

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 unlimited reimbursements from Citibank for ATM fees charged by other banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

Overdraft Protection Services. The Safety Check service is available for the Citi Alliance Account Package by selecting a savings or money market in another banking package as the donor account to the checking account in the Citi Alliance Account Package.

The \$10 Overdraft Protection Transfer Fee for the Safety Check service is waived.

EFFECTIVE DATE: MARCH 28, 2022

AMENDMENT:

The Other Fees and Charges for All Accounts chart in the *Marketplace Addendum* is updated with fee information for the Citi Alliance Banking Package. As a result, the *Marketplace Addendum* will be updated with the following:

Service	Citi Alliance
Bond Coupon Redemption (per series)	WAIVED
Checkbook Orders	WAIVED ³
Citibank® Global Transfer Service ⁴	No Transfer Fee
Clerical Research (Per hour, on-hour minimum)	\$25.00

Service	Citi Alliance
Collection of Checks Drawn on Foreign Bank ⁵	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00
Consular/Verification Letter	WAIVED
Copy of Cancelled Checks ¹⁰	WAIVED
Deposited Check Returned Unpaid	WAIVED
Domestic Bank Collections ⁵	\$25.00
Expedited Domestic Delivery of Replacement Debit Card ¹⁰	WAIVED
Fee for Pin Mailer: ¹⁰ Domestic Standard	No Charge
Fee for Pin Mailer: ¹⁰ Domestic Expedited	WAIVED
Fee for Pin Mailer: ¹⁰ International Expedited	WAIVED
Foreign Currency Exchange: ¹⁰ \$1,000 and over	No Charge
Foreign Currency Exchange: ¹⁰ under \$1,000	WAIVED
Foreign Exchange Fee ^{7,10}	WAIVED
Interim Statement	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00
Miscellaneous Copies (Fee for Photocopying ¹⁰) (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED
Money Order for Customers	WAIVED
Official Check	WAIVED
Overdraft Protection Transfer Fee for Safety Check ¹²	WAIVED
Overdrafts and Returned Items ⁸ Overdraft (may be created by check, in-person withdrawal, transfer, draft, ACH transaction or other electronic means or by service charges or fees)	\$34.00
Returned Item (Unpaid)	34.00
Safe Deposit Box Annual Rental ⁹	Varies
Statement Copy (previous month)	WAIVED
Stop Payment Request ¹³	WAIVED
Wire Transfers: ¹⁴ Incoming Domestic and International	WAIVED
Wire Transfers: ¹⁴ Outgoing Online Domestic	\$17.50
Wire Transfers: ¹⁴ Outgoing Domestic	\$35.00
Wire Transfers: ¹⁴ Outgoing Online International (U.S. Dollars)	\$25.00
Wire Transfers: ¹⁴ Outgoing Online International (Foreign Currency) ¹⁵	WAIVED
Wire Transfers: ¹⁴ Outgoing International	\$45.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere

Notes to "Other Fees and Charges for All Accounts"

¹ Waived for standard checkbook orders and non standard checkbook orders Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.

² Fee for first order of Citibank® Account Package standard checkbook is waived.

- ³ Fees for standard design checkbooks are waived for the Citigold®, Citi Priority Account, and Citi Alliance Account Packages. Fees for non-standard checkbook orders will be charged for the Citi Priority Account and Citi Alliance 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, nonstandard 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 This fee will appear as "fee for photocopying" on your bank statement. 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 and when you use your card to purchase goods or services in a foreign currency or in U.S. Dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include Internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. Transaction amount includes credits and reversals.
- ⁸ 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 Copy of Cancelled Checks is described on your bank statement as: Fee for Photocopying. Expedited Domestic Delivery of Replacement Debit Card is described on your bank statement as: Expedited Card Fee. Foreign Currency Exchange fee is described on your bank statement as: Foreign Currency Fee. Foreign Exchange Fee is described on your bank statement as: Foreign Transaction Fee. Miscellaneous Copies is described on your bank statement as: Fee for Photocopying. Returned Item (Unpaid) is described on your bank statement as: Returned Check/NSF Fee. Fee for Pin Mailer: Domestic Expedite is described on your bank statement as: Fee for PIN Mailer. Fee for Pin Mailer: International Expedited is described on your bank statement as: Fee – International Express PIN
- ¹¹ This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.
- ¹² 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 Citi ElevateSM, Citi Alliance, and Access Account Packages
- ¹³ Fee applies on Personal Checks, Official Checks, and Money Orders
- ¹⁴ Incoming Domestic and International is described on your bank statement as: Incoming Wire Transfer Fee. Outgoing Domestic is described on your bank statement as: Fee for Domestic Funds Transfer. Outgoing International is described on your bank statement as: Fee for International Funds Transfer.
- ¹⁵ The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.

EFFECTIVE DATE: APRIL 1, 2022

AMENDMENT:

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type, and Relationship Status of Citigold. As a result the *Marketplace Addendum* is updated as follows:

A fifth bullet point is added to read "Relationship Status of Citigold" to the below text in the Interest Checking, Citigold® Interest Checking, Citi® Savings Account, Citi® Accelerate Savings Account and Certificates of Deposit sections of the *Marketplace Addendum*:

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

All other terms and conditions of the *Citibank® Client Manual – Consumer Accounts and Marketplace Addendum* remain in full force and effect.

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

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