



# Citi Banking Packages

Use this simple guide to learn more about your banking package. For additional details, please view your *Client Manual — Consumer Accounts and Marketplace Addendum*.<sup>1</sup>

MONTHLY SERVICE FEES	Access Account	Basic Banking	Citi Elevate <sup>SM</sup>	The Citibank <sup>®</sup> Account	Citi Priority Account	Citigold <sup>®</sup> Account	Citigold <sup>®</sup> Private Client
Monthly service fee: checking or checking and linked savings account <sup>21</sup>	\$10	\$12	\$15	\$25	\$30	No fee	No fee
Ways to avoid monthly service fee: checking or checking and linked savings account	Make 1 enhanced direct deposit <sup>2</sup> or 1 qualifying bill pay <sup>3</sup> per statement period <b>or</b> Maintain a combined average monthly balance of \$1,500+ in eligible linked accounts <sup>17</sup>	Make 1 enhanced direct deposit <sup>2</sup> and 1 qualifying bill payment <sup>3</sup> per statement period <b>or</b> Maintain a combined average monthly balance of \$1,500+ in eligible linked accounts <sup>18,20</sup>	Maintain an average monthly balance in the interest checking account of \$5,000+	Maintain a combined average monthly balance of \$10,000+ in eligible linked deposit, retirement and investment accounts	Maintain a combined average monthly balance of \$30,000+ in eligible linked deposit, retirement and investment accounts <sup>4</sup>	Citigold requires a combined average monthly balance of \$200,000+ in eligible linked deposit, retirement and investment accounts <sup>5,6</sup>	Citigold Private Client requires a combined average monthly balance of \$1,000,000+ in eligible linked deposit, retirement and investment accounts <sup>5,7</sup>
Monthly service fee: savings account not linked to checking	\$4.50	\$4.50	\$4.50	\$25	\$30	No Fee	No Fee
Ways to avoid monthly service fee: savings account not linked to checking	Maintain an average monthly balance of \$500+	Maintain an average monthly balance of \$500+	Maintain an average monthly balance of \$500+	Maintain a combined average monthly balance of \$10,000+ in eligible linked deposit, retirement and investment accounts	Maintain a combined average monthly balance of \$30,000+ in eligible linked deposit, retirement and investment accounts.	Citigold requires a combined average monthly balance of \$200,000+ in eligible linked deposit, retirement and investment accounts <sup>5,6</sup>	Citigold Private Client requires a combined average monthly balance of \$1,000,000+ in eligible linked deposit, retirement and investment accounts <sup>5,7</sup>

KEY BENEFITS	Access Account	Basic Banking	Citi Elevate <sup>SM</sup>	The Citibank <sup>®</sup> Account	Citi Priority Account	Citigold <sup>®</sup> Account	Citigold <sup>®</sup> Private Client
No minimum opening deposit: checking or savings accounts <sup>8</sup>	✓	✓	✓	✓	✓	✓	✓
Paperless statements option	✓	✓	✓	✓	✓	✓	✓
Ability to write checks	No paper checks	✓	✓	✓	✓	✓	✓
					No fee for standard checkbook orders	No fee for standard checkbook orders plus no fee for non-standard checkbook orders when you maintain a combined average monthly balance of \$400,000+	No fee for standard and non-standard checkbook orders
Citi fee for using non-Citi ATMs <sup>9</sup>	✓ \$2.50 fee per withdrawal	✓ \$2.50 fee per withdrawal	None. If Stand Alone Citi Accelerate Savings: \$2.50 per transaction.	✓ Fee waived if balance requirements are met <sup>10</sup>	None	None	None
Unlimited reimbursement of non-Citi ATM fees <sup>11</sup>	—	—	✓	—	—	✓	✓
Preferred pricing and rates on select products and services <sup>12</sup>	—	—	—	—	✓	✓	✓
No foreign exchange fee when using Citibank Debit Card abroad <sup>14</sup>	—	—	—	—	✓	✓	✓

FINANCIAL GUIDANCE	Access Account	Basic Banking	Citi Elevate <sup>SM</sup>	The Citibank <sup>®</sup> Account	Citi Priority Account	Citigold <sup>®</sup> Account	Citigold <sup>®</sup> Private Client
Waived annual fee on Citi Personal Wealth Management Investment Accounts <sup>14</sup>	—	—	—	—	✓	✓	✓
No advisory fee for your first Citi Wealth Builder account <sup>15</sup>	—	—	—	—	✓	✓	✓
Dedicated team <sup>5,6,7</sup>	—	—	—	—	—	✓	✓
World-class investment platform from Citi Personal Wealth Management	—	—	—	—	✓	✓	✓
Complimentary financial planning	—	—	—	—	—	✓	✓

LIFESTYLE & TRAVEL	Access Account	Basic Banking	Citi Elevate <sup>SM</sup>	The Citibank <sup>®</sup> Account	Citi Priority Account	Citigold <sup>®</sup> Account	Citigold <sup>®</sup> Private Client
Travel and global benefits	—	—	—	—	✓	✓	✓
Citigold Concierge <sup>16</sup>	—	—	—	—	—	✓	✓
Mastercard Travel & Lifestyle Services <sup>19</sup>	—	—	—	—	—	—	✓

**INVESTMENT AND INSURANCE PRODUCTS : NOT INSURED BY THE FDIC • NOT INSURED BY THE FEDERAL GOVERNMENT OR ANY OTHER FEDERAL GOVERNMENT AGENCY, BY THE BANK, OR BY ANY AFFILIATE OF THE BANK • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR AN AFFILIATE OF THE BANK • SUBJECT TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL INVESTED**

## Legal Disclosures and Information

Deposit accounts are provided by Citibank, N.A. Member FDIC. Only bank deposit products are FDIC insured.

- <sup>1</sup> For full terms and conditions please view the Client Manual and Marketplace Addendum or the Consumer Deposit Account Agreements page. To apply online, you must be a U.S. citizen or resident and at least 18 years old. You'll need to provide a physical address in the U.S., date of birth and applicable identification documentation which may include a Social Security Number or ITIN. Your Citi checking or savings account will be opened within an account package that determines monthly service fees, interest rates, balance requirements, benefits and more.
- <sup>2</sup> An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking, savings or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as a Direct Deposit
- <sup>3</sup> 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.
- <sup>4</sup> As a Citi Priority client, you can receive banking and lending services, including The Citi Priority 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). Financial Advisors are from Citi Personal Wealth Management and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.
- <sup>5</sup> 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.
- <sup>6</sup> Requires a checking account in The Citigold Account Package. Accounts are subject to approval. There is no monthly service fee for accounts in The Citigold Account Package. 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 The Citi Priority Account Package and your accounts will be subject to the terms and conditions then in effect for that package. We will contact you prior to account conversion and send you complete information about the banking package to which your account will be converted.
- <sup>7</sup> Requires a checking account in The Citigold Account Package. There is no monthly service fee for Citigold Private Client. If you do not maintain a minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts, your Citigold relationship will change from Citigold Private Client to the Citigold Account Package and your accounts will be subject to the terms and conditions then in effect for that package.
- <sup>8</sup> Accounts that are unfunded for 90 calendar days are subject to closure at Citibank's full discretion.
- <sup>9</sup> Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs.
- <sup>10</sup> The Citi \$2.50 non-Citi ATM fee is waived if a monthly combined average balance of \$10,000+ is maintained. Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.
- <sup>11</sup> Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible.
- <sup>12</sup> Requires a checking account in a Citigold or Citi Priority Account Package. Accounts are subject to approval.
- <sup>13</sup> Citibank will not charge you a foreign exchange fee for purchases or withdrawals when you use your Citibank Debit or ATM Card outside the U.S. and Puerto Rico.
- <sup>14</sup> The annual fee for Citi Personal Wealth Management Investment accounts is waived when the account is linked to a Citigold Account or Citi Priority Account.
- <sup>15</sup> The annual advisory fee of 0.55% will be waived with a linked Citi Priority, Citigold or Citigold Private Client account. There are other costs associated with owning Exchange Traded Funds. Any additional accounts will be subject to a 0.55% fee per year.
- <sup>16</sup> Citigold Concierge is the name of the service provided by Aspire Lifestyles for Citigold clients on behalf of Citigroup Inc. Citigroup Inc. and Aspire Lifestyles are not affiliated companies.
- <sup>17</sup> 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.
- <sup>18</sup> 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.
- <sup>19</sup> As a World Debit Mastercard cardholder, you have access to Mastercard Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more.\* Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard cardholder, you have access to a lifestyle manager who will help you plan your vacation – complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee\*\* and Mastercard Hotel Stay Guarantee\*\*\* which deliver value and peace of mind. For additional details on benefits please refer to your Mastercard Guide to Benefits and/or visit <http://CitigoldPrivateClient.travel.mastercard.com>.
- <sup>20</sup> Accounts opened in the Basic Banking Package prior to July 18, 2022 will be eligible for a monthly service fee waiver when either the first-listed account owner is 62+ or joint account includes a minor
- <sup>21</sup> Checking, Savings and Money Market accounts are subject to additional fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please visit Consumer Deposit Account Agreements.