Citibank® Online

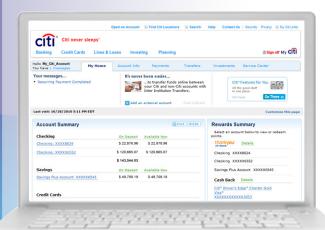
Experience it!

Manage your bank and credit card accounts all in one place – anytime. Just follow these simple steps to get started.

Go to **citibankonline.com** and click on **Set up online access**.

Enter your ATM/Debit or credit card number. Enter your pin and bank account number. Click Continue.

Create a **User ID** and Password. Enter your e-mail address and mobile number. Click **Continue.** Finish by agreeing to the Terms & Conditions.



Welcome to Citibank® Online Is this your first time here? It's easy to get started. If you already have a Citiba account, you just need to set up a User ID and Password by entering your: . ATM / Debit Card Number · ATM PIN . Account Number 2 Quick Start Guide



Other ways to bank anytime, anywhere

Citi Mobile[™]:

Citibank's free¹ mobile banking service lets you check account balances, pay bills, and transfer funds on virtually any mobile device-including the iPhone® and Android™ smartphones.

Citi Alerting Service:

This free² service delivers updates about your checking, savings, and linked credit card accounts to your e-mail address, to your text-enabled mobile device, or both.

- Check account balances
- Make payments
- Transfer money
- Access statements
- View check images
- Download account activity

Citibank retail banking protects you by providing several free services that let you bank online with confidence. And you get them automatically when you open a deposit account—there's no need to apply. Our Online Fraud Protection covers any loss or fees that may result from the unlikely event that there's an unauthorized transaction in your checking, savings or money market account.

citibankonline.com If you have questions, call 1-800-374-9700



Citibank does not charge you a fee for using Citi Mobile. However, you must have a web-enabled Smartphone and your wireless carrier may charge you for your wireless service. ²Citibank does not charge you a fee for using the Citi Alerting Service. However, your wireless carrier may charge you for the text messages you receive from us related to this service.

Android is a registered trademark of Google Inc. iPhone is a registered trademark of Apple Inc. The trademarks, service marks, and company names used herein are the property of their respective owners. Deposit accounts are offered by Citibank N.A. Member FDIC. Citi credit cards are issued by Citibank (South Dakota), N.A. Citi, Citibank with Arc Design, and ThankYou are registered service marks of Citigroup Inc., and Citi Mobile is a service mark of Citigroup Inc.

Citibank® Online

Get started with Online Bill Payment

Once signed on, from your home page click on the Payments tab. Then click Add a New Payee.

Choose either Credit Card. Other type of business, or Pay an Individual. Select a category. Enter the requested information and click Next.

You can pay anyone in the L

The payment is made by che

Other ways to move mone

If your payee is in our Merchant Directory. their information will appear automatically. Click **Next** to add this payee to your list.

Payee Name: " XYZ GAS & ELECTRIC

Address: FOR FASTEST SERVICE, WE WILL

The address may be different due to a special delivery arrangement with th

TRANSMIT YOUR PAYMENTS

SACRAMENTO CA958997300

ELECTRONICALLY TO THIS PAYEE IN

Account Info Payments Transfers Add a Payee **Payments** Before you can make a navment to a navee, you must first add it to your navee list Syments (So Please provide the information for the payee you want to add. Payments to linker Pay hayment History (Including ant Promise. making a Transfer Payment, If your account is not linked link it no Cancelled Payments Pay a credit card or other business ? Send el · Add a New Payee O Credit Card See, Char br Delete Payees Other type of business • Send Incor Category ' Select a category... Activ Payee Spending Report • Sche Company Name nort a Bill Payment Prob XYZ GAS & ELECTRIC

> To make a payment. click One-Time Payment in the Payments tab. Then select the payee you want to pay.

> > Last Paymen

d Citibank Mortgage, Equity Source Account®, Pref

ter through the Transfer option. If your account is no

\$ 0.00

\$ 0.00

\$ 0.00

Choose the account you want to make your payment from. Enter the amount and date you want the payment made. Then click Next.

Double-check your entry and confirm your payment by clicking **OK**, and your done!

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If this is the payee you want to add, click Next.

Add a Payee

Here are the payee details

Payments will be sent electronically

Account Number With Pavee

 Make one-time & express payments Schedule payments from the next day up to one year in advance. Pay multiple bills at once.

Set up recurring payments Pay ongoing bills so you don't have to remember each time they're due.

Receive account alerts Be notified of important account activity, such as payments due, low balances and deposits cleared.

 View your payee spending report See how much you've spent on each payee.

Pay other people Send electronic payments using an email address or bank account/routing number.

Citibank's Online Bill Payment Promise¹

Sent On Time, Every Time. Online bill payments are sent within 24 hours of the date you specified or on the next business day. If we don't make a payment according to your instructions, we'll resolve any late fees or finance charges that you may incur.2

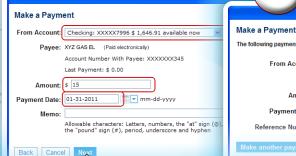
No hidden charges. That's right-Citibank's online bill payment service is free no matter how many bills you pay and regardless of whether you make one-time or recurring payments.

Support 24/7. Report a bill payment problem online and get a fast response. Or speak directly with Customer Service 24 hours a day. seven davs a week.



¹Applies only to payments made from Citibank checking account(s).

²This assumes that you have properly completed the bill payment instructions. For example, you must schedule payments processed electronically at least two business days in advance; for payments processed by check, 5-7 business days notice is required. If you want to cancel an online bill payment, you must do so by 11:59 pm ET prior to the date the payment is scheduled to be made.







Make a Payment

ACME TOOLS

JOE SAMPLE

XYZ GAS EL

select Link Other Citi Accounts

ANY COMPANY

Please select the pavee you want to pay

Check

Check

Check

Electronic