

# CitiBusiness® Healthcare Professionals Program

The easiest way to manage your finances - whether you're in private practice or run a medical center.

To qualify for preferred pricing and benefits, you must have or must open a CitiBusiness® Streamlined, CitiBusiness® Flexible Checking, or CitiBusiness® Analyzed Checking account. For additional pricing information please refer to the CitiBusiness® Standard Schedule of Fees and Charges and the CitiBusiness® Cash Management Products Pricing Schedule.

## Deposit Benefits

Monthly Maintenance Fee	No minimum balance required to waive monthly maintenance fee on your choice of either a CitiBusiness® Streamlined Checking, CitiBusiness® Flexible Checking or CitiBusiness® Analyzed Checking account.
-------------------------	---

## Cash Management Benefits

Remote Check Deposit (RCD)/Check Scanner	\$25 monthly service fee. Check scanner included. <sup>1</sup>
Automated Clearing House (ACH) Origination	\$25 monthly service fee. <sup>1</sup> Waived fee on first 100 transactions per month, then \$0.21 per transaction. <sup>1</sup>
Check Positive Pay	\$25 monthly service fee. <sup>1</sup> Waived fee on first 100 items per month, then \$0.03 - \$0.05 per transaction. <sup>1</sup>
ACH Positive Pay	\$20 monthly service fee for first account, then \$5 for each additional account. <sup>1</sup>
Lockbox	Waived monthly service fee for Mail Coordination. <sup>1</sup> Waived monthly service fee for CitiBusiness Online Imaging. <sup>1</sup>

## Business Credit Benefits

Business Line of Credit or Installment Loan	0.25% per annum discount off standard rate. <sup>2</sup> Origination Fee Waiver (up to \$25,000). <sup>2</sup>
Professional Space Mortgage	The option to waive application or origination fees up to \$5,000. <sup>2</sup>

## Additional Benefits

CitiBusiness® Insured Money Market Account	0.10% per annum higher rate vs. standard rates. <sup>3</sup>
Checkbook – First Order	Waived fee on first checkbook order (value up to \$150). <sup>4</sup>

For more information, speak with a Citibank® Business Specialist today. See page 2 for additional details.

- <sup>1</sup> Additional fees may apply. See the Citi Business Banking Master Cash Management Service Agreement and CitiBusiness® Cash Management Products Pricing Schedule for details.
- <sup>2</sup> 0.25% per annum discount off standard interest rates on total of Business Line of Credit and Installment Loan balances up to \$5,000,000. New and existing customers are eligible for the interest rate discount if the total credit facilities for the business do not exceed \$5,000,000. Option for waiver of business installment loan application or closing fees may increase your effective interest rate; maximum fee waiver of \$25,000. Option for waiver of Professional Space Mortgage application or origination fees may increase your effective interest rate; maximum fee waiver of \$5,000. All commercial loans and lines are made by Citibank, N.A., an equal credit opportunity lender, and are subject to satisfaction of Citibank's underwriting and credit approval. Speak to a Citibank® Business Specialist for full details.
- <sup>3</sup> A CitiBusiness® Streamlined, CitiBusiness® Flexible Checking, or CitiBusiness® Analyzed Checking account enrolled in the program is required to receive the preferred rate (additional 0.10% per annum above standard interest rates) on CitiBusiness® Insured Money Market Accounts. The entire balance in your CitiBusiness Insured Money Market Account earns the same interest rate, which is determined by the total balance in your account. You earn the preferred rate only if your total balance is less than \$5,000,000. Accounts are FDIC insured up to \$250,000 per depositor, for each account ownership category. Refer to the Interest Rate Sheet for CitiBusiness Products for current rates.
- <sup>4</sup> Waived first checkbook fee includes checks, checkbook, deposit tickets and endorsement stamp; maximum fee waiver of \$150.

**Please speak with a Citibank Business Specialist for full details of this CitiBusiness® Healthcare Professionals program. Offer subject to change or termination at any time without notice and cannot be combined with other Citi Business Banking programs and offers. Terms, conditions and fees apply to accounts, products, programs and services and are subject to change. All accounts and services are subject to approval. For complete information about your account, please see your CitiBusiness® Client Manual, U.S. Markets.**

© 2024 Citibank, N.A. Deposit products and services are offered by Citibank, N.A., Member FDIC. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. All rights reserved.

