

# CitiBusiness® Preferred Banking Program

Get access to our best rates, special services and superior benefits — available to businesses in any industry.

To qualify for preferred pricing and benefits, you must have or must open a CitiBusiness® Streamlined or CitiBusiness® Flexible 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 Program Fee	\$40
Average Daily Collected Balance to Waive Fee	\$15,000
Included Monthly Checking Transactions	Waived fee on first 500 basic transactions per month, then \$0.45 per transaction. <sup>1</sup>
Included Monthly Cash Deposits	\$20,000

## Wire & Cash Management Benefits

Wire Transfers	Waived fee on first 5 Incoming wires per month, then \$15 per wire. <sup>2</sup> Waived fee on first 2 Online Outgoing International wires per month, then \$27 per wire. <sup>2</sup> Waived fee on first 2 Online Outgoing Domestic wires per month, then \$17 per wire. <sup>2</sup>
Remote Check Deposit (RCD)/Check Scanner	\$25 monthly service fee. <sup>3</sup> Check scanner included. <sup>4</sup>
Automated Clearing House (ACH) Origination	\$25 monthly service fee. <sup>3</sup> Waived fee on first 100 transactions per month, then \$0.21 per transaction. <sup>3</sup>
Check Positive Pay	\$25 for first 100 items per month, then \$0.03-\$0.05 per transaction. <sup>3</sup>
ACH Positive Pay	\$20 monthly service fee for first account, then \$5 for each additional account. <sup>3</sup>
Lockbox	Waived monthly service fee for Mail Coordination. <sup>3</sup> Waived monthly service fee for CitiBusiness Online Imaging. <sup>3</sup>

## Credit Benefits

Business Line of Credit	0.25% per annum discount off standard rate. <sup>5</sup>
Business Installment Loan	0.25% per annum discount off standard rate or Origination Fee Waiver (up to \$25,000). <sup>5</sup>

## Additional Benefits

CitiBusiness® Insured Money Market Account	0.10% per annum higher rate vs. standard rates. <sup>6</sup>
Checkbook – First Order	Waived fee on first checkbook order (value up to \$150) and a 10% discount on subsequent checkbook orders. <sup>7</sup>
Stop Payment Requests when executed online	Waived fee on stop payment transactions when executed online. <sup>8</sup>

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

- <sup>1</sup> Basic transactions include checks paid, deposited items, deposit tickets, ACH debits and ACH credits on your CitiBusiness® Streamlined or CitiBusiness® Flexible Checking account. Refer to the Small Business CitiBusiness® Standard Schedule of Fees and Charges for a complete list of fees.
- <sup>2</sup> Requires enrollment in CitiBusiness® Online or registration for Citibank® Online for Small Business. Outgoing wires must be performed from your enrolled CitiBusiness® Flexible or CitiBusiness® Streamlined Checking account using CitiBusiness® Online or Citibank® Online for Small Business. Fees may be imposed by the recipient bank, and those fees may be deducted from the transfer amount before it is credited to the beneficiary. Wires initiated through CitiBusiness® Online are subject to separate terms and conditions provided to users of that service including those posted online within the website. Those terms and conditions will supersede any conflicting terms set forth in the CitiBusiness® Client Manual.
- <sup>3</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>4</sup> Deferred purchase price may apply if service is canceled within 24 months. Certain other restrictions apply. Refer to the Citi Business Banking Master Cash Management Service Agreement for details.
- <sup>5</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. Option for waiver of Business Installment Loan origination fees may increase your effective interest rate; maximum fee waiver of \$25,000. 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. 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>6</sup> A CitiBusiness® Streamlined or CitiBusiness® Flexible Checking account enrolled in the program is required to receive the higher 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 higher rate only if your total balance is less than \$5,000,000. Deposits 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>7</sup> Waived first checkbook fee includes checks, checkbook, deposit tickets and endorsement stamp; maximum fee waiver of \$150.
- <sup>8</sup> Applicable online platforms are CitiBusiness® Online and Citibank® Online for Small Business.

**Please speak with a Citibank Business Specialist for full details of this CitiBusiness® Preferred Banking program. Offers 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. Program benefits are non-transferrable. If your enrollment in the program is discontinued for any reason, your other existing eligible accounts will not automatically enroll in the program. For complete information about your account, please see your CitiBusiness® Client Manual, U.S. Markets.**

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