



Important Notice of Changes to your Citigold® Account Package.

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

What are the upcoming changes to my Citigold® Account Package?

Effective immediately, The Marketplace Addendum has been revised to state that clients in The Citigold Account Package who do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts will be converted to The Citi Priority Account Package.

As a result, the third paragraph under the Package Features section of the Marketplace Addendum is deleted in its entirety and replaced with the following:

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 The Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package.² Beginning with the first Business Day when accounts are converted to The Citi Priority Account Package, they will no longer receive The Citigold Account Package benefits. You will receive notice when your Citigold Account Package will be converted. Please refer to “The Citi Priority Account Package” section of the Marketplace Addendum to review the terms of that package.

² Combined average monthly balances in the linked accounts within your Citigold Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine eligibility for The Citigold Account Package.

How does this change affect your banking experience?

Citigold Account Package clients who do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts will be converted to a Citi Priority Account Package and your accounts will be subject to the following terms and conditions. The following terms and conditions will apply to The Citi Priority Account Package.

THE CITI PRIORITY ACCOUNT PACKAGE

Package Features

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.

The Citi Priority Account Package must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citi Priority Account Package. It may also include money market, certificate of deposit accounts and Day-to-Day Savings. Upon application and subject to credit approval, a Checking Plus® (variable rate) credit line 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 the Marketplace Addendum titled "Information About Specific Accounts."

Minimum Opening Deposit

There is no minimum opening deposit required to open a Regular Checking or Interest Checking account in a Citi Priority Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

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.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average 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 your combined average balance. Your combined balance range during this period will be used to determine whether or not you will be charged a monthly service fee for the statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Investments ¹
Checking (Non-Interest Regular Checking or Interest Checking) Money Market Accounts Certificates of Deposit Day-to-Day Savings	IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) ² and annuity positions shown on Linked CGMI Account statements ³

¹ Offered through Citigroup Global Markets Inc. (CGMI).

² Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities based lending provided by Pershing LLC, member FINRA, NYSE and SIPC.

³ Except tax-qualified annuities, which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

INVESTMENT AND INSURANCE PRODUCTS:
NOT FDIC INSURED • NOT A BANK DEPOSIT •
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY •
NO BANK GUARANTEE • MAY LOSE VALUE

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 ⁴	Monthly Service Fee	Non-Citibank ATM Fee ⁵	Per Check Fee
\$0 - \$49,999.99	\$30.00	None	None
\$50,000+ Deposit, Retirement Accounts and Investments	None	None	None

⁴ 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.

⁵ 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 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."

Fees

Monthly service fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service 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 Citi Priority Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

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 rate – if one is assigned – of the new checking account on the date the account was converted.

If you change your banking package to or from a Citi Priority Account Package from or to a Citibank Account Package, Basic Banking Package or an Access Account Package, you will receive a final statement detailing the account activity of the old account, including interest earned prior to the banking package change.

If you change your banking package to or from a Citi Priority Account Package from or to a Citigold Account Package, 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.

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.

The Other Fees and Charges for All Accounts chart in the Marketplace Addendum will be deleted in its entirety and replaced with the following:

Other Fees and Charges for All Accounts

Service	Regular Fees ¹	Citigold and Citi Priority Account Package Fees
Abandoned Property Transfer ²	\$20.00	\$20.00
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies ³	WAIVED ⁴
Citibank® Global Transfer Service ⁵	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁶	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	\$25.00	WAIVED
Copy of Cancelled Checks ⁷	\$5.00	WAIVED
Counter Checks	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$12.00	WAIVED
Domestic Bank Collections ⁶	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Cards	\$6.00	WAIVED
Foreign Currency Exchange: • \$1,000 and over • Under \$1,000	No Charge \$5.00	No Charge WAIVED

Foreign Exchange Fee ⁸	3%	WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Official Check	\$10.00	WAIVED
Overdraft Protection Transfer Fee	\$10.00	WAIVED
Overdrafts and Returned Items ⁹		
• 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	\$34.00
• Returned Item (Unpaid)	\$34.00	\$34.00
Safe Deposit Box Annual Rental	Varies	See below ¹⁰
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Wire Transfer:		
• Incoming Domestic and International	\$15.00	WAIVED
• Outgoing Online Domestic	\$25.00	\$17.50 ¹¹
• Outgoing Domestic	\$35.00	\$35.00
• Outgoing Online International	\$35.00	\$25.00 ¹¹

Wire Transfer (continued): • Outgoing International	\$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

Notes to “Other Fees and Charges for All Accounts”

- ¹ Regular fees apply to accounts that are not in the Citigold Account Package or the Citi Priority Account Package.
- ² Applies to accounts domiciled in New York.
- ³ Fee for first order of Citibank Account Package standard checkbook is waived.
- ⁴ 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 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, non-standard cover and non-standard logos.
- ⁵ 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.”
- ⁶ Additional fees may apply as a result of fees charged for collection of the item by other institutions.
- ⁷ 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.
- ⁸ Fee applies to transactions made outside the U.S. and Puerto Rico using your Citibank Banking Card. Transaction amount includes credits and reversals.
- ⁹ 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.
- ¹⁰ One Safe Deposit box annual fee will be waived up to \$125 for clients in the Citigold or Citi Priority Account Package. Safe deposit boxes valued in excess of \$125 will be discounted by 50% (Fifty Percent). Safe deposit box discounts are subject to availability in the Citibank branches.
- ¹¹ This fee will be waived for Citigold Account Packages that had a combined balance of \$500,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

Questions?

As always, we are here to help. Please feel free to contact us by phone at 1-888-ASK-CITI (1-888-275-2484), visit us online at www.citi.com or visit your local branch office with any questions about these changes. For speech and hearing impaired assistance, please call our Text Telephone (TTY) at 1-800-788-6775.

All other terms and conditions of the Marketplace Addendum and the Client Manual – Consumer Accounts remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.

Citibank, N.A. (Citibank) provides banking and lending services, including The Citigold Account Package and The Citi Priority Account Package. Citi Personal Wealth Management, a business of Citigroup Inc., offers investment products 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 0G56746). Citigold Relationship Managers and Private Client Relationship Managers are employees of Citibank, N.A. and are employees and registered representatives of CGMI. Citibank, CGMI and CLA are affiliated companies under the common control of Citigroup Inc.