



Amendment to the CitiFolio®  
Citibank, N.A. Client Manual – Consumer Accounts

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*Effective August 1, 2008, the CitiFolio Citibank, N.A. Client Manual -- Consumer Accounts -- is amended as follows:*

The section "Transaction Charge" under the heading "Transactions Made Outside the U.S. and Puerto Rico" on page 11 is replaced in its entirety with the following:

**Transaction Charge.** Whenever you use your Citibank Banking Card outside of the U.S. and Puerto Rico to get cash at an ATM or to purchase goods or services, we will apply a foreign exchange fee equal to 3% of the transaction amount (including credits and reversals). This fee is waived for Citigold, Citi Private Bank, International Personal Banking and Global Executive Banking Clients.

*All other terms and conditions of the Client Manual remain in full force and effect.*

"Citi Private Bank" is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations.

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**Amendment to the CitiFolio®  
Citibank, N.A. Marketplace Addendum – Consumer Accounts  
New York**

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*Beginning July 21, 2008, the U.S. MULTI-CURRENCY CASH RESERVE ACCOUNT and U.S. MULTI-CURRENCY TIME DEPOSITS will be available in five new currencies: Singapore Dollars, Hong Kong Dollars, Australian Dollars, New Zealand Dollars, and Swedish Kronor.*

***Effective July 21, 2008, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – New York is amended as follows:***

1. The introductory paragraph under the heading “U.S. MULTI-CURRENCY CASH RESERVE ACCOUNT”, on page iii, is replaced in its entirety with the following:

The U.S. Multi-Currency Cash Reserve Account is a money market deposit account in selected foreign currencies: British Pounds, Canadian Dollars, Euro, Japanese Yen, Swiss Francs, Singapore Dollars, Hong Kong Dollars, Australian Dollars, New Zealand Dollars, or Swedish Krona. The U.S. Multi-Currency Cash Reserve Account must be linked to a Citibank checking account. It may not be linked to your Citibank® Banking Card, Citibank® Banking Card with the ThankYouSM Network, Citibank® / AAdvantage® Debit Card, Citibank® online banking or telephone banking.

2. The section entitled “Settlement” under the heading “U.S. MULTI-CURRENCY CASH RESERVE ACCOUNT”, on page iii, is replaced in its entirety with the following:

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Cash Reserve Account in Canadian Dollars the deposit will be made the same day, if the order placed before 12:30 PM (Eastern Time) and interest will be earned as of the date of deposit. If the order is placed after 12:30 PM (Eastern Time) the deposit will not be made until the next business day. Interest will not begin to be earned until one business day after the date the order is placed.

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Cash Reserve Account in Euros, British Pounds, Swiss Francs, or Swedish Kronor, the deposit will not be made until the next business day from the date the order is placed, if placed before 12:30 PM (Eastern Time) or two business days after the order is placed if the order is made after 12:30 PM (Eastern Time). Interest will not begin to be earned, until one business day after the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or two business days after the order is placed if the order is placed after 12:30 PM (Eastern Time).

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Cash Reserve Account in Japanese Yen, Singapore Dollars, Hong Kong Dollars, Australian Dollars or New Zealand Dollars the deposit will not be made until two business days from the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or three business days if the order is placed after 12:30 PM (Eastern Time). Interest will not be earned, until two business days after the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or three business days after the order is placed if the order is placed after 12:30 PM (Eastern Time).

For purposes of U.S. Multi-Currency Cash Reserve Accounts, a business day is a weekday that is not a holiday for Citibank in New York, NY or in the country of the currency into which the U.S. Dollars are being exchanged.



**Amendment to the CitiFolio®**  
**Citibank, N.A. Marketplace Addendum – Consumer Accounts**  
*New York* (continued)

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3. The introductory paragraph under the heading “U.S. MULTI-CURRENCY TIME DEPOSITS”, on page iv, is replaced in its entirety with the following:

The U.S. Multi-Currency Time Deposits are fixed-rate deposits, available in selected foreign currencies: British Pounds, Canadian Dollars, Euro, Japanese Yen, Swiss Francs, Singapore Dollars, Hong Kong Dollars, Australian Dollars, New Zealand Dollars, or Swedish Krona. The U.S. Multi-Currency Cash Reserve Account must be linked to a Citibank checking account. It may not be linked to your Citibank® Banking Card, Citibank® Banking Card with the ThankYouSM Network, Citibank® / AAdvantage® Debit Card, Citibank® online banking or telephone banking.

4. The section entitled “Settlement” under the heading “U.S. MULTI-CURRENCY TIME DEPOSITS” on page iv, is replaced in its entirety with the following:

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Time Deposit in Canadian Dollars the deposit will be made the same day, if placed before 12:30 PM (Eastern Time) and interest will begin to be earned as of the date of deposit. If the order is placed after 12:30 PM (Eastern Time) the deposit will not be made until the next business day. Interest will not begin to be earned until one business day after the date the order is placed.

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Time Deposit in Euros, British Pounds, Swiss Francs, or Swedish Kronor, the deposit will not be made until the next business day from the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or two business days after the order is placed if the order is placed after 12:30 PM (Eastern Time). Interest will not begin to be earned, until one business day after the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or two business days after the order is placed if the order is placed after 12:30 PM (Eastern Time).

When exchanging U.S. Dollars for deposit into a U.S. Multi-Currency Time Deposit in Japanese Yen, Singapore Dollars, Hong Kong Dollars, Australian Dollars or New Zealand Dollars the deposit will not be made until two business days from the date the order is placed if placed before 12:30 PM (Eastern Time) or three business days if the order is placed after 12:30 PM (Eastern Time). Interest will not be earned, until two business days after the date the order is placed, if the order is placed before 12:30 PM (Eastern Time) or three business days after the order is placed if the order is placed after 12:30 PM (Eastern Time).

For purposes of US Multi-Currency Time Deposits, a business day is a weekday that is not a holiday for Citibank in New York, NY or in the country of the currency into which the US Dollars are being exchanged.

*Any amendments to the Marketplace Addendum that do not apply to Citi Private Bank clients are not included herein.*

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Amendment to the CitiFolio®  
Citibank, N.A. Client Manual – Consumer Accounts

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*Effective May 24, 2008, the CitiFolio Citibank, N.A. Client Manual – Consumer Accounts is amended as follows:*

The section under the heading "CITIBANK GLOBAL TRANSFER SERVICE" on page 13 is amended, in part, to include the following:

“If you initiate a Citibank Global Transfer via Citibank Online, a daily transfer limit of US\$1,000 from a single account will apply. For Citigold, IPB and Citi Private Bank accounts, the daily transfer limit is US\$2,000 from a single account.”

All other terms and conditions in the Client Manual regarding Global Transfer Service continue to apply.

*Any amendments to the Marketplace Addendum that do not apply to Citi Private Bank clients are not included herein.*

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**Amendment to the CitiFolio®  
Citibank, N.A. Marketplace Addendum – Consumer Accounts  
New Jersey**

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*The Standard Availability Schedule for check deposits to savings accounts made at Citibank ATM locations located in Delaware, New Jersey, and Pennsylvania has been improved. The location numbers 0213 and 2213 will now be treated as local (previously non-local) for purposes of determining the availability of your check deposit. Refer to your current Marketplace Addendum for additional information on our Funds Availability Schedule.*

***Effective March 29, 2008, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – New Jersey is amended as follows:***

The chart entitled "Funds Availability Schedule for Deposits made at Delaware, New Jersey and Pennsylvania Financial Centers by Local Bank Routing Number" under the heading "STANDARD AVAILABILITY SCHEDULE," beginning on page 15, as amended pursuant to item #2 of the Amendment to the CitiFolio Citibank, N.A. Marketplace Addendum – New Jersey -- effective September 12, 2007 (enclosed), is deleted in its entirety and replaced with the following:

**Availabilities by Local Bank Routing Number**

Location Number	Deposit(s) of \$5,000 or less	Deposit(s) of more than \$5,000
Local 0210, 0212, 0213, 0214, 0215, 0216, 0219, 0260, 0280, 0310, 0311, 0312, 0313, 0319, 0360, 2212, 2213, 2214, 2215, 2216, 2219, 2260, 2310, 2311, 2313, 2319, 2360	2 business days	3 business days
Non-Local (all other locations)	2 business days	5 business days

*Any amendments to the Marketplace Addendum that do not apply to Citi Private Bank clients are not included herein.*

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## Amendment to the CitiFolio®

### Citibank, N.A. Marketplace Addendum – Consumer Accounts (*All Marketplaces*)

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*Effective June 1, 2008, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for All Marketplaces are each amended as follows:*

The fee listed as “Check/Item Returned/Paid Against Insufficient/Unavailable Funds (overdraft)” under the heading “Miscellaneous Fees for All Citi Private Bank Accounts,” on page viii of the New York Marketplace Addendum and on page ii of the Marketplace Addendum for all other Marketplaces, may be charged whenever any 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.

*Any amendments to the Marketplace Addendum that do not apply to Citi Private Bank clients are not included herein.*

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Amendment to the CitiFolio®  
Citibank, N.A. Marketplace Addendum – Consumer Accounts  
*Texas, New York, and New Jersey*

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*Effective immediately, the CitiFolio Citibank, N.A. Marketplace Addendum -- Consumer Accounts for Texas, New York, and New Jersey are each amended as follows:*

The section "Rate Information" under the header "CERTIFICATES OF DEPOSIT", on page 14, is amended to include the following additional sentence:

"The interest rate and annual percentage yield are fixed and will remain in effect for the term of the CD."

*Any amendments to the Marketplace Addendum that do not apply to Citi Private Bank clients are not included herein.*

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Amendment to the CitiFolio®

Citibank, N.A. Marketplace Addendum – Consumer Accounts (*All Marketplaces*)

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*Effective May 1, 2008, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for All Marketplaces are each amended as follows:*

The item “Check/Item Returned/Paid Against Insufficient/Unavailable Funds (overdraft)” under the heading entitled, “MISCELLANEOUS FEES FOR ALL CITI PRIVATE BANK ACCOUNTS,” on page viii of the New York Marketplace Addendum and on page ii of the Marketplace Addendums for all other Marketplaces, is replaced in its entirety with the following:

SERVICE	FEE
Check/Items Returned/Paid Against Insufficient/Unavailable Funds (overdraft) <i>(An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)</i>	\$34.00*

*\*The fee will not be assessed more than four times per account per day.*

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## Amendment to the CitiFolio®

### Citibank, N.A. Marketplace Addendum – Consumer Accounts (*All Marketplaces*)

#### Citibank, N.A. Client Manual

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*Effective immediately, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for All Marketplaces are each amended as follows:*

The following sentence is added to the section under the heading “CERTIFICATES OF DEPOSIT”, immediately preceding the subsection “General Information”:

The interest rate and Annual Percentage Yield (“APY”) for a Certificate of Deposit (“CD”) are fixed and will remain in effect for the term of the CD unless your CD offers a variable interest rate and APY.

*Effective immediately, the CitiFolio Citibank, N.A. Client Manual is amended as follows:*

1. The section under the heading “CITIBANK® GLOBAL TRANSFER SERVICE”, beginning on page 13, as amended pursuant to the CitiFolio Citibank, N.A. Client Manual Amendment contained herein effective on or around 10/16/07, is further amended by adding the following as the last paragraph thereto:

*Temporary Suspension of Services: Until further notice, all domestic and international Citibank Global Transfers initiated through Citibank Online have been temporarily suspended. To send a Citibank® Global Transfer, please visit your closest Citibank Financial Center or selected Citibank ATM.*

2. The last two sentences in the subsection “Rates for Interest Checking, Money Market Accounts” under the section “Interest Calculation”, beginning on page 17, are replaced with the following:

For Money Market Accounts, except those linked to an EZ Checking account, the interest rate that is applied is the average of the daily rates for your balance range for each calendar month prior to the end of each applicable monthly period.

3. The first sentence in the subsection “Writing a Check”, on page 20, under the section “Withdrawals” is replaced with the following:

You can write a check for any amount up to the available balance in your checking account, or Money Market Account provided your account offers a check-writing feature, by using one of the personalized checks you receive from us.

*Any amendments affecting sections of the Marketplace Addendum or Client Manual that do not apply to Citi Private Bank clients have not been included herein.*

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## Amendment to the CitiFolio® Citibank, N.A. Client Manual

*Effective immediately, the CitiFolio Citibank, N.A. Client Manual is amended as follows:*

The section under the heading “CITIBANK® GLOBAL TRANSFER SERVICE”, on page 13, is replaced in its entirety with the following:

The Citibank Global Transfer Service is an optional service that allows you to make immediate funds transfers to other Citibank accounts in the U.S. or in selected markets outside the U.S. The funds will be debited from your account and credited to the recipient’s account immediately. You can access this service via Citibank ATMS<sup>1</sup>, via Citibank Online, and at selected Financial Centers. Domestic transfers are free. There is no transfer fee for Account-to-account or Account-to-cash transactions sent to Mexico. Transfers sent to the Philippines or Poland are \$8.00 per transfer. There is no transfer fee for transfers sent to India. Transfers sent to other international destinations have a \$10 fee per transfer. For Citigold clients, the following fee schedule applies for using the Citibank® Global Transfer Service to transfer funds from a client’s Citigold Account:

Country to which funds are transferred	If combined average balance in the Citigold Account two calendar months prior to the transfer was less than \$500,000	If combined average balance in the Citigold Account two calendar months was prior to the transfer \$500,000 or more
U.S. or India	No fee	No fee
Mexico	No fee	No fee
Philippines or Poland	\$8	Waived
All other countries	\$10	Waived

Citibank clients can use the optional Account to Cash feature of the Global Transfer Service to send money to Mexico for cash pick-up at any Banamex Branch in Mexico. At a Citibank ATM or selected Financial Center, when prompted, the sender must provide the complete name and address of the recipient in Mexico. At the end of the session, the sender will be provided with a “pick-up” number to provide to the intended recipient. With “Pick-up” number and accepted form of photo ID, the recipient can pick up the funds — easily and conveniently.

There is no fee for receiving a Citibank Global Transfer into your account.

Any Citibank checking account or any Citibank savings, or Money Market account<sup>2</sup> can be used to fund a Citibank Global Transfer or to receive one. The minimum transaction limit is \$1, exclusive of the transaction fee. The transfer limits of Account to Cash transactions are US\$1,000 per day, and US\$2,500 per calendar week; Account to Account transfers are limited to US\$3,000 per day, and US\$10,000 per calendar week. Both Account to Cash and Account to Account combine into total transfer limits from a single account. Citigold and IPB Account to Account transfers are limited to US\$5,000 per day, and US\$25,000 per week from a single account. We may change these limits and may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries will be available through participating Citibank ATMs, Citibank Online and selected Financial Centers.

<sup>1</sup> This service is available at all Citibank ATMs except 7-Eleven® ATMs.

<sup>2</sup> Citibank® Global Transfers made through Citibank ATMs, Citibank Online or selected Financial Centers are included in the six pre-authorized or automatic transfers permitted each periodic statement from a Savings or Money Market account as described elsewhere in this manual.

**Amendment to the CitiFolio<sup>®</sup>  
Citibank, N.A. Client Manual  
(continued)**

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Another feature of the Citibank Global Transfer is the ability to send funds in either U.S. dollars or in the currency of the destination country. For international transactions involving a currency conversion, Citibank's exchange rate includes a commission for conversion service which will be included in the periodic statements.

***Effective January 26, 2008, the CitiFolio Citibank, N.A. Client Manual is amended as follows:***

The section "Transaction Charge" under the heading "TRANSACTIONS MADE OUTSIDE THE U.S. AND PUERTO RICO", on page 11, is replaced in its entirety with the following:

**International Transaction Charge.** We will impose a transaction charge for each international transaction (foreign or U.S. currency) that you conduct outside the 50 United States or Puerto Rico. The transaction charge imposed will be 1% of the transaction amount (including credit and reversals) for Citigroup, Private Bank and Global Executive Banking customers; and 2% of the transaction amount (including credit and reversals) for all other customers. This fee will apply to ATM withdrawals made at Citibank and Non-Citibank ATMs and to all debit card purchases.

*Any amendments affecting sections of the Client Manual that do not apply to clients of Citi Private Bank have not been included herein.*

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**Amendment to the CitiFolio®  
Citibank, N.A. Marketplace Addendum  
New Jersey**

***Effective September 12, 2007, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for New Jersey is amended as follows:***

1. The first sentence of the subsection "Immediate Availability of Certain Check Deposits", in the section "General Policy" under the header "FUNDS AVAILABILITY AT CITIBANK" on page 15, is replaced in its entirety with the following:
 

Funds from U.S.Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Connecticut, Delaware, the New York Metro area, New Jersey, Massachusetts, and Pennsylvania and deposited in a financial center in any of these geographical areas are available on the business day of deposit, unless made with a teller in which case they are available immediately.
2. The section "Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)", beginning on page 15 under the header "FUNDS AVAILABILITY AT CITIBANK", is replaced in its entirety with the following:

**Standard Availability Schedule  
(Check Deposits to Savings Accounts at Citibank ATM Locations)**

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts that are made at Citibank ATMs located in Connecticut, Delaware, Massachusetts, New Jersey and Pennsylvania to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

**Bank Location Number** To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

**The First \$100.00.** When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available to you immediately.



**Amendment to the CitiFolio®**  
**Citibank, N.A. Marketplace Addendum**  
*New Jersey* (continued)

**Funds Availability Schedule for Deposits made at Delaware, New Jersey and Pennsylvania Financial Centers by Local Bank Routing Number**

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0210 0212 0214 0215 0216 0219 0260 0280 0310 0311 0312 0313 0319 0360 2210 2212 2214 2215 2216 2219 2260 2280 2310 2311 2312 2313 2319 2360	2 business days	3 business days
Non-Local 0213 0220 0223 2213 2220 2223	2 business days	4 business days
All other Non-Local	2 business days	5 business days

**Funds Availability Schedule for Deposits made at Connecticut and Massachusetts Financial Centers by Local Bank Routing Number**

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0111 0116 0117 0118 0119 0210 0211 0212 0219 0260 0280 2111 2211 2116 2117 2118 2119 2219 2260 0110 0112 0113 0114 0115 2110 2112 2113 2114 2115	2 business days	3 business days
Non-Local 0213 0220 0223 2213 0310 2220 2223 2310	2 business days	4 business days
All other Non-Local	2 business days	5 business days

**Deposits at Citibank Locations Outside Connecticut, Delaware, Massachusetts, New Jersey and Pennsylvania.** Check deposits at other Citibank locations will receive availability delays based upon the delay schedule of the location where you make that deposit. Your checks will be processed as local or non-local in accordance with the schedule in place for that deposit location.

*Any amendments affecting sections of the Marketplace Addendums that do not apply to clients of Citi Private Bank and any relating to Citigold Accounts have not been included herein. Clients of Citi Private Bank who have Citigold Accounts should refer to notices and amendments received in connection with their Citigold Account.*

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## Amendment to the CitiFolio® Citibank, N.A. Client Manual

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*Effective September 12, 2007, the CitiFolio Citibank, N.A. Client Manual is amended as follows:*

1. The second paragraph in the subsection "General Information" under the header "THE CITIBANK® BANKING CARD," on page 7 is replaced in its entirety with the following:

Citibank proprietary ATMs are available in California, Connecticut, Delaware, Florida, Illinois, Maryland, Massachusetts, Nevada, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, D.C. and in more than 40 countries worldwide.

2. The chart on page 9, showing the end of business day times by marketplace, under the header "CITIBANK PROPRIETARY ATMS AND NETWORK ATMS" is replaced in its entirety with the following:

Marketplace:	Business Day Ends:
CT, DC, DE, FL, MA, MD, NJ, NY, PA, VA	7:30 PM ET
California and Nevada	8:30 PM PT
Illinois	6:30 PM CT
Texas	6:30 PM CT

*Any amendments affecting sections of the Client Manual that do not apply to clients of Citi Private Bank and any relating to Citigold Accounts have not been included herein. Clients of Citi Private Bank who have Citigold Accounts should refer to notices and amendments received in connection with their Citigold Account.*

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**Amendment to the CitiFolio®  
Citibank, N.A. Marketplace Addendum – Consumer Accounts  
All Marketplaces**

***Effective immediately, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for All Marketplaces are each amended as follows:***

The chart entitled, “Miscellaneous Fees For all Citi Private Bank Accounts,” on page ii, is amended to add the following item:

SERVICE	FEE
Foreign Currency Purchase – Direct to Consumer Shipping	Fee Waived

***Effective August 25, 2007, the CitiFolio Citibank, N.A. Marketplace Addendum Consumer Accounts – for All Marketplaces are each amended to include the following terms and conditions for the newly introduced Citibank® Rate Accelerator Money Market Account:***

**The Citibank® Rate Accelerator Money Market Account**

**General Information.** Your Citibank® Rate Accelerator Money Market Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, via Citibank® Online, or through our automated telephone service. This account must be opened and linked to a checking account in a Student Account, EZ Account, Citibank Account, Citibank Everything Counts Account, Citigold Account, or Private Bank Checking Account relationship package (“Qualifying Relationship Package”).

This account is different because it requires a Citibank checking account linked to a Qualifying Relationship Package, it earns interest determined by the average balance in the Citibank® Rate Accelerator Money Market and whether certain qualifying activity (defined below) occurred in the linked Citibank checking account during the calendar month prior to the end of the statement period. In addition, the Citibank® Rate Accelerator account does not provide check-writing access.

The average balance in the Citibank® Rate Accelerator Money Market Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period.

To qualify for an accelerated rate in an interest rate tier during a statement period, one of the following qualifying activities must occur in your linked checking account during the calendar month prior to the end of the statement period (“Qualifying Activity”):

- Two (2) or more Qualified Bill Payments with a combined minimum amount of \$25.  
*Note: Qualified Bill Payments are those you make using Citibank® Online, CitiMobile<sup>SM</sup>, or Citiphone Banking® but exclude bill payments made to Citibank Credit cards and transfer payments made to accounts of Citibank and its Citi affiliates. Also, authorized deductions from your checking account by a third party are not Qualified Bill Payments.*
- Five (5) signature-based transactions using your Citibank Debit card.  
*Note: signature-based transactions do not require you to enter a PIN.*
- One (1) Direct Deposit.

A new Citibank® Rate Accelerator Money Market Account will earn interest at an accelerated rate for the first two statement periods that the account is open provided that the account was not converted from an existing Citibank money market account into a Citibank® Rate Accelerator Money Market Account. An existing Citibank money market account that is converted into Citibank® Rate Accelerator Money Market





**Amendment to the CitiFolio®**  
**Citibank, N.A. Marketplace Addendum – Consumer Accounts**  
*All Marketplaces* (continued)

Account will earn an accelerated rate during the first two statement periods only if Qualifying Activity occurred in a linked checking account in the prior calendar month, as described above.

The balances in other Citibank products that are linked to the account will not be included in the average balance calculation for the Citibank® Rate Accelerator Money Market Account. The balance in the Citibank® Rate Accelerator Money Market Account may be linked to contribute to the minimum balance requirements of other eligible Citibank accounts.

**Account Balance Ranges for Rate Calculations**

\$0-9,999.99	\$25,000 - 49,999.99	\$100,000 – 499,999.99	\$1,000,000 and more
\$10,000 - 24,999.99	\$50,000 - 99,999.99	\$500,000 – 999,999.99	

The same rate(s) may be assigned to more than one balance range.

Citibank® Rate Accelerator Money Market Accounts that are linked to Citigold Accounts or a Private Bank Checking Account may earn a different regular rate and accelerated rate for each account balance range listed above. The same rate(s) may be assigned to more than one balance range.

Please see a current Rate Sheet for applicable rates.

**Exceptions to Account Balance Ranges**

If you open a new Citibank® Rate Accelerator Money Market in a Student Account, Citibank Account, Citibank Everything Counts Account, Citigold Account, or Private Bank Checking Account relationship package and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the interest calculation is determined by the average daily balance for interest calculation which is different than the average daily balance for the statement period because it is based upon the period that starts the first day of the statement period and ends the business day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

A Citibank® Rate Accelerator Money Market account in any banking package type that is closed before the end of the first statement period will be paid at the lowest tiered rate established for the Citibank Account package regardless of the balance in your Citibank® Rate Accelerator Money Market or of your banking package type.

If at any time during any statement period a Citibank® Rate Accelerator Money Market Account is not linked to checking account in a Qualifying Relationship Package, then the account will not earn an accelerated rate even if there was Qualifying Activity in the linked checking account during the calendar month prior to the end of the statement period.

**Minimum Opening Deposit.** There is a minimum opening balance of \$1,000 to open the Citibank® Rate Accelerator Money Market.

**Linked Checking Account Required for Account Opening.** To open a Citibank® Rate Accelerator Money Market account we require you to have or open a linked checking account in the Student Account, Citibank Account, Citibank Everything Counts, Citigold® Account, EZ Checking Account, or Private Bank Checking Account banking package. The Citibank® Rate Accelerator Money Market cannot be opened in the Basic Banking or Access Banking Packages. You cannot open a Citibank® Rate Accelerator Money Market as a standalone account in any relationship package.

**Rate Information.** The rates for the Citibank® Rate Accelerator Money Market are determined by Citibank at its sole discretion and can change at any time. For current rates and annual percentage yields, please call Customer Service for Citi Private Bank at 1-800-870-1073 (to ensure quality service, calls are randomly monitored and may be recorded).





Amendment to the CitiFolio®  
Citibank, N.A. Client Manual

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*Effective August 27, 2007, the CitiFolio Citibank, N.A. Client Manual is amended as follows:*

The first sentence of the subsection "Writing a Check", on page 20, under the heading WITHDRAWALS is deleted and replaced with the following:

You can write a check for any amount up to the available balance in your checking account, or Money Market Account provided your account offers a check-writing feature, by using one of the personalized checks you receive from us.

*Any amendments affecting sections of the Client Manual or the Marketplace Addendums that do not apply to clients of Citi Private Bank and any relating to Citigold Accounts have not been included herein. Clients of Citi Private Bank who have Citigold Accounts should refer to notices and amendments received in connection with their Citigold Account.*

"Citi Private Bank" is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations.

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Member FDIC

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# CitiFolio®

Citibank, N.A.  
**MARKETPLACE  
ADDENDUM**

**NEW JERSEY**  
Effective May 26, 2007



## CitiFolio®

### Important Notice

This Marketplace Addendum is part of the Client Manual – Consumer Accounts and contains additional information about deposit products and services available from Citibank, N.A. in this marketplace.

Please be advised that the following sections of this Marketplace Addendum do NOT apply to Citi Private Bank clients:

- “Citibank Access Account” (page 2)
- “Basic Banking” (pages 2-3)
- “Citibank Student Account” (page 3)
- “Citibank® EZ Checking” (pages 3-5)
- “The Citibank Account” (pages 5-7)
- “Citibank Everything Counts®” (pages 7-9)
- “Service Fees and Charges for All Accounts” (page 18), except as noted below for Citigold® Accounts

Please be advised that:

- “The Citigold® Account” section (pages 9-12) and “Citigold Account Fees” under “Service Fees and Charges for All Accounts” (page 18) only apply to Citi Private Bank clients who have Citigold Accounts.
- As a Citi Private Bank client, the interest rate for your Citibank® Money Market Plus Account (pages 12-13) will be at the rate assigned to the highest balance range referenced under “Account Balance Ranges for Rate Calculations” (page 12).

#### ***Other Changes in Information:***

For purposes of this Marketplace Addendum, deposit products and services for clients of Citi Private Bank shall be opened in New Jersey.

Please direct questions or inquiries about your accounts to Customer Service for Citi Private Bank at 1-800-870-1073.\*

Please refer to “Miscellaneous Fees For All Citi Private Bank Accounts” on the following page for a listing of fees.

\* To ensure quality service, calls are randomly monitored and may be recorded.



## Miscellaneous Fees For All Citi Private Bank Accounts

SERVICE	FEE
Bill Payment	
• Staff Assisted Bill Payments (Per Monthly Statement Period)	\$4.95
• Bill Payments via Citibank® Online	No Charge
Bond Coupon Redemption (per series)	Fee Waived
Checkbook Orders	Varies
Check/Item Returned/Paid Against Insufficient/Unavailable Funds (overdraft) (An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)	\$30.00
Citibank Global Transfer Service <sup>1</sup>	Fee Waived
Clerical Research (per hour, one-hour minimum)	\$25.00
Collection of Checks Drawn on Foreign Bank <sup>ii</sup>	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00
Consular/Verification Letter	\$25.00
Copy of Cancelled Checks <sup>iii</sup>	\$5.00
Counter Checks	\$5.00
Deposited Check Return Unpaid	\$10.00
Domestic Bank Collections <sup>iii</sup>	\$25.00
Foreign Currency Exchange \$1,000 and over	No Charge
• Under \$1,000	\$5.00
Legal Process Compliance (levies, attachments, etc.) <sup>iv</sup>	\$125.00
Miscellaneous Copies (IRS Form 1099, Deposit Ticket, etc.)	Fee Waived
Money Order	\$5.00
Notary Fee	Varies
Official Check	\$10.00
Quicken (Per Monthly Statement Period)	Fee Waived
Returning Original Checks in Statements	Fee Waived
Safe Deposit Box Annual Rental	Varies
Safety Check	Fee Waived
Staff Assisted Check Copies	Fee Waived
Statement Copy	
• Staff Assisted Statement Copy	\$5.00
• Statement Copy via Citibank® Online	No Charge
Stop Payment Request	\$30.00
Travelers Checks	1.5%
Wire Transfers	
• Incoming Domestic and International	Fee Waived
• Staff Assisted Domestic	\$25.00
• Staff Assisted International	\$40.00
• Domestic Wire via Citibank Online	Fee Waived
• International Wire via Citibank Online	Fee Waived
• International Outgoing Remittance <sup>v</sup>	Varies

*Fee waivers may be discontinued at anytime.*

<sup>i</sup> The Fees listed in the “Electronic Banking” section of the Client Manual – Consumer Accounts under the heading “Citibank Global Transfer Service” are currently waived for Citi Private Bank clients. Citibank Global Transfer Service is available at Citibank ATMs and through Citibank Online.

<sup>ii</sup> Additional fees may apply as a result of fees charged for collection of the item by other institutions.

<sup>iii</sup> If you do not receive checks or check images with your statement, you are permitted 2 free per monthly statement period, then \$5.00 per check.

<sup>iv</sup> Assessed on a per defendant basis.

<sup>v</sup> For Ecuador, \$5.00 for Account-to-Account transfers and \$8.00 for Cash Pick-ups.

# Citibank has designed an account package to meet your individual needs.

At Citibank, we’re committed to giving our clients superior service and value by providing you with solutions designed to meet your individual needs. You can achieve your financial goals and simplify the way you manage your money with our various offerings of account packages. The banking and financial services you need today — and tomorrow — are available to you at any time.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. This is possible because Citibank account packages provide you with more rewards for your account with Citibank and its affiliates. By bringing together your deposits, loans, credit cards, and investments through Smith Barney\*, you can reduce or even eliminate service fees on some checking packages and in some cases earn better rates on your deposits, gain easier access to your accounts, and may even see them summarized on one statement.

There are several ways to bring your accounts together, and each package is tailored with specialized pricing to make the most of your resources. Based on your account balances and monthly transactions, one of these packages can provide the right solutions for your particular needs:

- Citibank Access Account
- Basic Banking
- Citibank® Student Account
- Citibank® EZ Checking
- The Citibank Account
- Citibank Everything Counts®
- The Citigold Account

\*Securities transactions are through Smith Barney, a division of Citigroup Global Markets Inc., member SIPC, and an affiliate of Citibank.

**INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

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# Citibank Access Account

The simplest of all of Citibank's accounts. Ideal for people who don't write checks and prefer not to maintain a minimum monthly balance. This account allows individuals to start a long-term banking relationship and still take advantage of the other financial products that Citibank has to offer. With one low monthly fee (waived when a direct deposit is made to your account during the statement period) the client can utilize the benefits of a regular checking account such as electronic bill payment, Citibank Banking Card with the MasterCard logo, make global transfers and, when available, attach a credit line to the account for those who qualify.

## Definition of Account

Citibank Access Account is designed as a stand alone relationship package. Therefore, other Citibank account household packages cannot be linked to Access Account to offset its monthly fees. However, the Access Account balance can contribute to combined balances of another Citibank household account package to offset monthly maintenance fees of those accounts.

## Minimum Opening Deposit

There is no minimum deposit required to open a Citibank Access Account

## Citibank Access Account Fees

Service charges and fees assessed will appear as a charge on the following month's statement.

Monthly Maintenance Fees	Non-Citibank ATM Fee**
\$3.00 (waived with direct deposit during the statement period)	\$1.50 each

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* 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.

# Basic Banking

This Citibank account is ideal for people who need to write only a few checks a month without having to maintain a minimum monthly balance. It is designed to serve clients who have limited transactional needs and choose not to maintain other account relationships.

## Definition of Account

The Basic Banking Account consists of Basic Checking or Basic Savings. Basic Banking Checking accounts can be linked to Checking Plus overdraft protection. Basic Banking Savings accounts can only be linked to a Citibank credit card. The pricing structure of Basic Banking Accounts is not based on the combined balance of other accounts, but Basic Banking Accounts can contribute to the combined balances of a household that has another Citibank account.

## Minimum Opening Deposit

There is no minimum deposit required to open Citibank Basic Checking or Basic Savings accounts.

## Basic Checking

If a Basic Checking account is part of another Citibank account household relationship that meets the requirements for eliminating monthly maintenance fees and transaction fees—or if there is a Citigold Account that is part of the Citibank account household—there will be no monthly maintenance fees or withdrawal fees for the Basic Checking Account. Otherwise, regardless of balances, the following fees and charges will apply.

## Basic Checking Fees

Service charges and fees assessed will appear as a charge on the following month's statement. There is an 8 debit transaction limit on Basic Checking. If exceeded, the account will be priced the same as the Citibank Account with regular checking, as shown below.

	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee
0-8 debit transactions	\$3.00	\$1.50 per withdrawal	None
9 or more debit transactions	\$9.50	\$1.50 per withdrawal	\$0.50
Debit Transactions include:	Checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments, (automatic and staff assisted**) transfers using the Citibank® Global Transfer Service, Financial Associate (Teller) withdrawals		

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* 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.

\*\* Staff assisted bill payments are subject to a fee of \$4.95 for each statement cycle that you utilize this service

## Cancelled Checks

Original cancelled checks and images are not included with your statement. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

## Basic Savings

Basic Savings is a Day-to-Day savings account. If a Basic Savings account is part of another Citibank account household relationship that meets the requirements for eliminating monthly maintenance fees and withdrawal fees—or if there is a Citigold Account that is part of the Citibank household—there will be no monthly maintenance fees or withdrawal fees for the Basic Savings account.

Monthly maintenance fees and withdrawal fees will be based on the balances maintained in the Basic Savings account for the calendar month prior to the end of the monthly statement period.

## Basic Savings Fees

Average Monthly Balance	Monthly Maintenance Fee	Non-Citibank ATM Fees <sup>†*</sup>
\$0-\$499	\$4.50	\$1.50 per withdrawal
\$500+	None	\$1.50 per withdrawal

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* 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.

# Citibank<sup>®</sup> Student Account

This Citibank account is designed for students enrolled in an accredited undergraduate or graduate degree granting institution. There is no monthly maintenance and per check fee as long as the student is enrolled in college. After the expected date of the student's graduation, as provided to us by the client at account opening, this account will be converted to a Citibank Account relationship package and subject to the terms and conditions that are then in effect.

## Definition of Account

The Citibank Student Account consists of Regular or Interest Checking, which can be linked to Checking Plus (variable rate) for overdraft protection, Day-to-Day Savings, or Money Market Accounts. The Citibank Student Account can contribute to the combined balances of a household that has another account, such as the parent's account.

## Minimum Opening Deposit

There is no opening deposit requirement.

## Citibank Student Account Fees

Service charges and fees assessed will appear as a charge on the following month's statement.

Monthly Maintenance Fee	Non-Citibank ATM Fee <sup>*</sup>	Per Check Fee
None	None	None

\* 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.

## Cancelled Checks

Original cancelled checks and images are not included with your statement. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

# Citibank<sup>®</sup> EZ Checking

With unlimited Citibank ATM usage and free Citibank<sup>®</sup> Online banking, EZ Checking is the perfect account for people who prefer to bank and pay bills electronically and who enroll in Direct Deposit.

With a low minimum average combined balance of FDIC deposits or Direct Deposit to your checking account, it is easy to avoid monthly maintenance and per check fees.

If your average monthly balance falls below the minimum requirement, and you do not have direct deposit, you will receive 10 free checks and pay \$1.00 for each check thereafter as described on page 4. You will also pay a monthly maintenance fee for the account.

## Definition of Account

Citibank EZ Checking is any relationship that includes at least one of these components: Regular Checking, Day-to-Day Savings, or Money Market Account. Only one checking account can be included in any Citibank EZ Checking account.

## Minimum Opening Deposit

There is no opening deposit requirement.

## Linked Accounts

Balances in the linked accounts listed below will be included when your combined balance range is determined.

### Deposits

Regular Checking	Certificates of Deposit
Day-to-Day Savings	Market Rate Account
Money Market Accounts	Market Rate Plus Account

Business accounts, including Business, Corporate and Purchasing credit cards, cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. and the Commonwealth of Puerto Rico cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

**Linking accounts among household members.** When a household has a least one Citibank EZ Checking account, we can make available to all household members the features and benefits of our relationship pricing structure and eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a “household” as members of an account owner’s immediate family who reside at the same address.<sup>1</sup>

<sup>1</sup> Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

**Important:** When accounts in a household are linked for combined balances, statements for each linked Citibank EZ Checking account will show the household combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

## Combined Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for Citibank EZ Checking. Your combined balance range will be determined by computing an average of your daily linked deposit account balances during the calendar month. Monthly maintenance fees are applied only to accounts in the \$0 - \$1,499 combined balance range that do not have Direct Deposit. If you are in this combined balance range and you have Direct Deposit your fees will be waived. Fees will be assessed based on the combined transaction activity in all your linked accounts in your EZ Checking relationship package. Service charges assessed will appear as a charge on the statement you receive for the next monthly period.

Any monthly maintenance fee will be applied as follows:

- If you have Regular Checking, your Citibank EZ Checking account charges will be deducted from your checking account.
- If you do not have Regular Checking, the Citibank EZ Checking account monthly maintenance fees will be deducted from Money Market Accounts, or Day-to-Day Savings, in that order, depending on the combination of linked components you have in your Citibank EZ Checking account.

## Combined Balance Ranges for Fees and Charges

Combined Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee <sup>†*</sup>	Per Check Fee
\$0 - \$1,499	\$7.50 <sup>**</sup>	5 free per statement period \$1.50 each thereafter	10 free per statement period \$1.00 each thereafter <sup>**</sup>
\$1,500 and Above	None	5 free per statement period \$1.50 each thereafter	None

<sup>†</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* 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.

<sup>\*\*</sup> Waived with 2 or more qualifying bill payments from, or a direct deposit to the checking account during the statement period.

Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party by preauthorized transfer, using Citibank Online or using the CitiPhone Banking bill payment service. Staff assisted bill payments are subject to a monthly service charge of \$4.95. Payments you make by check do not qualify.



**Account charges when there is more than one linked account.** If a household has more than one linked Citibank account, we will review the combined balances of the household when determining account charges.

If the combined balance for the household meets the Citibank EZ Checking account requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citibank EZ Checking Package will be charged. If the household's combined balances do not meet the requirement, the primary account of the applicable package will be charged.

### Cancelled Checks

Original cancelled checks and images are not included with your statement. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

### Rate Calculations for Money Market Accounts

The interest that you earn on your Money Market Accounts that is linked to an EZ Checking Account will be paid at the lowest tiered rate established for the account, regardless of the balance in your Money Market Accounts.

## The Citibank Account

The Citibank Account is a full-service banking account, which links all your accounts together for ultimate control and simplicity. It includes unlimited check writing and ATM transactions with no Citibank ATM fee when you meet the minimum balance requirements.

It's easy to maintain the minimum balance because all your Citibank linked accounts, including deposits, loans, mortgage and credit card balances, as well as investments through Smith Barney\* contribute towards meeting your minimum balance to avoid monthly charges.

\*Securities transactions are through Smith Barney, a division of Citigroup Global Markets Inc., member SIPC, and an affiliate of Citibank.

**INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

### Definition of Account

A Citibank Account is any relationship that includes at least one of these components: Regular or Interest Checking, Day-to-Day Savings or Money Market Accounts. Only one checking account can be included in any Citibank Account.

### Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can open a Smith Barney investment account (a "Financial Center Based Smith Barney Account") and link that account to your Citibank Account, provided that the account titles are identical.\* Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a "Non-Financial Center Based Smith Barney Account") may also be linked to your Citibank Account, provided that your same Citibank Account is not linked to a Financial Center Based Smith Barney Account.

Linking your Citibank Account to either a Financial Center Based Smith Barney Account or a Non-Financial Center Based Smith Barney Account (collectively "Linked Smith Barney Account") has many advantages, like being able to view the balances in your Linked Smith Barney Account using Citibank® Online and at ATMs located in Citibank Financial Centers. In addition, eligible balances in your Linked Smith Barney Account will be counted toward relationship pricing of your Citibank Account.

Smith Barney may have additional linking requirements concerning the Non-Financial Center Based Smith Barney Account that can be linked and may also require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citibank Account is linked to a Non-Financial Center Based Smith Barney Account the following additional terms apply:

- a. You can choose to link your Non-Financial Center Based Smith Barney Account to your Citibank Account provided that one of the Citibank account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;
- b. Only one common owner of the Citibank Account needs to agree to this arrangement and that agreement will bind all Citibank Account owners;
- c. The Citibank Account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- d. The Citibank Account cannot also be linked to a Financial Center Based Smith Barney Account.

\*Offer may not currently be available in Financial Centers in Massachusetts and Pennsylvania. Once available, Smith Barney Financial Advisors in these Financial Centers will offer linking only pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts, as described herein, until further notice.

### Minimum Opening Deposit

There is no opening deposit requirement.

## Linked Accounts

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Credit Lines	Investments	Credit Cards*	
Checking	IRAs ( <i>excluding IRAs held in your Non-Financial Center Based Smith Barney Account</i> )  Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Home Equity Line of Credit	Investments held in your Linked Smith Barney Account and margin loans provided by Smith Barney***	Citi® Platinum Select® Card, The Citi® Dividend Platinum Select® Card, Citi® / AAdvantage® World MasterCard®, Platinum Select® and certain other Citibank MasterCard® or Visa® credit cards you may have (except Home Savings of America, Savings of America, Business Card, Purchasing Card and Corporate Card)	
Day-to-Day Savings		Home Equity Loan			
Passbook Savings		Checking Plus®	Annuities ( <i>except tax-qualified annuities**</i> )		
Money Market Accounts		Personal Loan			
Certificates of Deposit		Ready Credit®			
Market Rate Account			Preferred Line		
Market Rate Plus Account			Preferred Loan		
		Mortgage			

\* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A. AAdvantage is a registered trademark of American Airlines, Inc.

\*\* Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code.

\*\*\* See your Linkage Agreement with Smith Barney for information on eligible investments and Non-Financial Center Based Smith Barney Accounts.

Business accounts, including Business, Corporate and Purchasing credit cards, cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. and the Commonwealth of Puerto Rico cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

**Linked loans and lines of credit balances.** When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized—not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and, outstanding balances in any line of credit or credit card account that is no longer open.

**Linking accounts among household members.** When a household has at least one Citibank Account, we can make available to all household members the features and benefits of our relationship pricing structure and eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a “household” as members of an account owner’s immediate family who reside at the same address.<sup>1</sup>

<sup>1</sup> Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

**Important:** When accounts in a household are linked for combined balances, statements for each linked Citibank Account will show the household combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

## Combined Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for the Citibank Account. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Monthly maintenance fees are applied only to accounts in the \$0 - \$5,999 combined balance range. Service charges assessed will appear as a charge on the statement you receive for the next monthly period.

Your combined balance range at the end of each calendar month will be used to determine whether or not account charges for the Citibank Account will appear as charges on the next statement. Any monthly service charge will be applied as follows:

- If you have Regular or Interest Checking, your Citibank account monthly maintenance fees will be deducted from your checking account.
- If you do not have Regular or Interest Checking, your Citibank Account monthly maintenance fees will be deducted from Money Market Accounts, or Day-to-Day Savings, in that order, depending on the combination of linked components you have in your Citibank Account.

## Combined Balance Range for Fees and Charges

Combined Balance Range	Monthly Maintenance Fee		Non-Citibank ATM Fee <sup>†*</sup>	Per Check Fee <sup>**</sup>
\$0 - \$5,999	\$9.50 w/Regular Checking, Day-to-Day Savings, Money Market Accounts	\$12.00 w/ Interest Checking	\$1.50 per withdrawal	\$0.50
\$6,000 and Above	None		None	None

<sup>†</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

<sup>\*</sup> 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.

<sup>\*\*</sup> No per check fee for stand alone Day-to-Day Savings, Money Market Accounts.

**Account charges when there is more than one linked account.** If a household has more than one linked Citibank account, we will review the combined balances of the household when determining account charges.

If the combined balance for the household meets the Citibank Account requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citibank Account Package will be charged. If the household's combined balances do not meet the requirement, the primary account of the applicable package will be charged.

### Cancelled Checks

Original cancelled checks and images are not included with your statement. Check images can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

## Citibank Everything Counts<sup>®</sup>

Citibank Everything Counts provides premier banking services with access to brokerage, including online brokerage through Smith Barney<sup>1</sup> including:

- Online stock trading and mutual fund trading status.
- Online access to your order and positions.
- Gold Citibank ATM card.
- Free checkbook orders, no fee for stop payments, official checks, travelers checks and money orders.

<sup>1</sup> Securities transactions are through Smith Barney, a division of Citigroup Global Markets Inc., member SIPC, and an affiliate of Citibank.

**INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

### Definition of Account

Citibank Everything Counts is any relationship that includes at least one of these components: Regular or Interest Checking, Day-to-Day Savings or Money Market Accounts. Only one checking account can be included in any Citibank Everything Counts account.

### Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can open a Smith Barney investment account (a "Financial Center Based Smith Barney Account") and link that account to your Citibank Everything Counts<sup>®</sup> account, provided that titles of the account are identical.\* Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a "Non-Financial Center Based Smith Barney Account") may also be linked to your Citibank Everything Counts account, provided that your same Citibank Everything Counts account is not linked to a Financial Center Based Smith Barney Account.

Linking your Citibank Everything Counts account to either a Financial Center Based Smith Barney Account or a Non-Financial Center Based Smith Barney Account (collectively "Linked Smith Barney Account") has many advantages, like being able to view the balances in your Linked Smith Barney Account using Citibank<sup>®</sup> Online and at ATMs located in Citibank Financial Centers. In addition, eligible balances in your Linked Smith Barney Account will be counted toward relationship pricing of your Citibank Everything Counts account.

Smith Barney may have additional linking requirements concerning the Non-Financial Center Based Smith Barney Account that can be linked and may also require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citibank Everything Counts account is linked to a Non-Financial Center Based Smith Barney Account the following additional terms apply:

- You can choose to link your Non-Financial Center Based Smith Barney Account to your Citibank Everything Counts account provided that one of the Citibank account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;

- b. Only one common owner of the Citibank Everything Counts account needs to agree to this arrangement and that agreement will bind all Citibank Everything Counts account owners;
- c. The Citibank Everything Counts account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- d. The Citibank Everything Counts account cannot also be linked to a Financial Center Based Smith Barney Account.

\*Offer may not currently be available in Financial Centers in Massachusetts and Pennsylvania. Once available, Smith Barney Financial Advisors in these Financial Centers will offer linking only pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts, as described herein, until further notice.

### Minimum Opening Deposit

There is no opening deposit requirement.

Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

### Linked Accounts

Balances in the linked accounts listed below will be included when your combined balance range is determined.

Deposits	Retirement Accounts	Loans and Credit Lines	Investments	Credit Cards*
Checking	IRAs (excluding IRAs held in your Non-Financial Center Based Smith Barney Account)	Home Equity Line of Credit	Investments held in your Linked Smith Barney Account and margin loans provided by Smith Barney***	Citi® Platinum Select® Card, The Citi® Dividend Platinum Select® Card, Citi® / AAdvantage® World MasterCard®, Platinum Select® and certain other Citibank MasterCard® or Visa® credit cards you may have (except Home Savings of America, Savings of America, Business Card, Purchasing Card and Corporate Card)
Day-to-Day Savings		Home Equity Loan		
Passbook Savings		Checking Plus®		
Money Market Accounts	Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan	Annuities (except tax-qualified annuities**)	
Certificates of Deposit		Ready Credit®		
Market Rate Account		Preferred Line		
Market Rate Plus Account		Preferred Loan		
		Mortgage		

\* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A. AAdvantage is a registered trademark of American Airlines, Inc.

\*\* Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code. Annuities sold in Citibank Financial Centers located in Massachusetts and Pennsylvania are excluded.

\*\*\* See your Linkage Agreement with Smith Barney for information on eligible investments and Non-Financial Center Based Smith Barney Accounts.

Business accounts, including Business, Corporate and Purchasing credit cards, cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. and the Commonwealth of Puerto Rico cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

**Linked loans and lines of credit balances.** When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized—not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and, outstanding balances in any line of credit or credit card account that is no longer open.

**Linking accounts among household members.** When a household has at least one Citibank account component, we can make available to all household members the features and benefits of our relationship pricing structure and eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a “household” as members of an account owner’s immediate family who reside at the same address.<sup>1</sup>

<sup>1</sup> Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

**Important:** When accounts in a household are linked for combined balances, statements for each linked Citibank account will show the household combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

### Combined Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for calculating fees and charges for Citibank Everything Counts. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Monthly maintenance fees are applied only to accounts with a combined balance range below \$10,000 in deposits or below \$20,000 in all qualifying accounts. Service charges assessed will appear as a charge on the statement you receive for the next monthly period.

Any monthly maintenance fee will be applied as follows:

- If you have Regular or Interest Checking, your Citibank Everything Counts charges will be deducted from your checking account.
- If you do not have Regular or Interest Checking, the Citibank Everything Counts monthly maintenance fees will be deducted from Money Market Accounts, or Day-to-Day Savings, in that order, depending on the combination of linked components you have in your Citibank Everything Counts.

### Combined Balance Range for Fees and Charges

<b>Contributing Balances Include: FDIC insured Deposits only</b>	<b>\$0 - \$9,999</b>	<b>\$10,000 and above</b>
Monthly Maintenance Fee	\$25.00	None
Non-Citibank ATM Fee <sup>1*</sup>	\$1.50 per withdrawal	None
Per Check Fee	\$0.50	None
Staffed Bill Payment (monthly)	\$4.95	None
OR		
<b>Contributing Balances Include: Deposits, Retirement Accounts, Loans, Investments, Margina Loans, and Credit Cards</b>	<b>\$0 - \$19,999</b>	<b>\$20,000 and above</b>
Monthly Maintenance Fee	\$25.00	None
Non-Citibank ATM Fee <sup>1*</sup>	\$1.50 per withdrawal	None
Per Check Fee	\$0.50	None
Staffed Bill Payment (monthly)	\$4.95	None

<sup>1</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* 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.

**Account charges when there is more than one linked account.** If a household has more than one linked Citibank account, we will review the combined balances of the household when determining account charges. If the combined balance for the household meets the Citibank Everything Counts requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citibank Everything Counts Package will be charged. If the household's combined balances do not meet the requirement, the primary account of the applicable package will be charged.

### Cancelled Checks

Original cancelled checks and images are not included with your statement. Check images can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 18 for applicable fees.

## The Citigold® Account

Citigold is a financial service offer that gives you the option to combine your banking, credit, investment and retirement accounts into a consolidated package. A Citigold Account gives you access to:

- a dedicated team of professional specialists to help you plan and reach your financial goals
- financial planning tools, educational seminars and other resources to help broaden your financial knowledge
- premium investment products and services from Smith Barney<sup>1</sup>
- risk management and estate planning through long term care and life insurance<sup>2</sup>
- exclusive benefits, features and services including preferred pricing and fees on various bank and credit products through Citibank

<sup>1</sup> Investment transactions are through Smith Barney, a division of Citigroup Global Markets Inc., member SIPC and an affiliate of Citibank.

<sup>2</sup> Insurance products are offered through SBHU Life Agency, Inc. or another licensed insurance agency affiliate (collectively "SBHU"). SBHU and Citibank are affiliated companies under the common control of Citigroup Inc.

### Definition of Account

A Citigold Account is any relationship that includes at least one of these components: Regular or Interest Checking. Only one checking account can be included in any Citigold Account.



## Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can include a Smith Barney investment account (a “Financial Center Based Smith Barney Account”) in your Citigold relationship, provided that the account titles are identical.\* If you do so, you will receive a combined monthly statement for your Citigold deposit accounts and your linked Financial Center Based Smith Barney Account. Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a “Non-Financial Center Based Smith Barney Account”) may also be linked to your Citigold Account, provided that your same Citigold Account is not linked to a Financial Center Based Smith Barney Account.

\* Offer may not currently be available in Financial Centers in Massachusetts and Pennsylvania. Once available, Smith Barney Financial Advisors in these Financial Centers will offer linking only pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts, as described herein, until further notice.

As a result, you will be able to transfer funds between your Non-Financial Center Based Smith Barney Account and your linked Citigold checking, savings and money market accounts, subject to any applicable account restrictions. Smith Barney may have additional linking requirements and require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citigold Account is linked to a Non-Financial Center Based Smith Barney Account the following additional terms apply:

- You can choose to link your Non-Financial Center Based Smith Barney Account to your Citigold Account provided that one of the Citigold Account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;
- Only one common owner of the Citigold Account needs to agree to this arrangement and that agreement will bind all Citigold Account owners;
- As a result of this linkage, you will not receive a consolidated monthly statement of your Citigold Account and your Non-Financial Center Based Smith Barney Account. Instead, the balance and account type information of all of the accounts linked to the Citigold Account (whether or not owned by you) will be shared by Citibank with Smith Barney and will appear as a summary on the brokerage account statement issued by Smith Barney for your Non-Financial Center Based Smith Barney Account. Reminder: Linking your Citigold Account will cause this information to appear on the investment statement issued for the Non-Financial Center Based Smith Barney Account;
- Furthermore, the common account owner can authorize transfer capability between the Non-Financial Center Based Smith Barney Account holdings and your linked Citigold checking, savings and money market accounts which will result in the ability to transfer funds on a “real time” basis for immediate access subject to account restrictions;
- The Citigold Account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- The Citigold Account cannot also be linked to a Financial Center Based Smith Barney Account.

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

### Minimum Opening Balance

In order to open a Citigold Account, we require \$500 in deposits.

### Linked Accounts

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking	IRAs ( <i>excluding IRAs held in your Non-Financial Center Based Smith Barney Account</i> )	Personal Loans	Investments held in either your Linked Financial Center Based Smith Barney Account or your Non-Financial Center Based Smith Barney Account and margin loans provided by Smith Barney***	Citibank Silver, Citibank Gold, Citi® Platinum Select,® Citi® Platinum Select® / AAdvantage®
Day-to-Day Savings		Checking Plus®		World MasterCard,® and certain other Citibank MasterCard® or Visa® credit cards you may have ( <i>except Home Savings of America Business Card, Purchasing Card and Corporate Card</i> )
Passbook Savings		Home Equity Line of Credit		
Money Market Accounts	Keoghs ( <i>except Keogh plans with participants other than the account owner and spouse, or partners and their spouses</i> )	Home Equity Loan		
Certificates of Deposit		Mortgages		
Market Rate Account		Ready Credit®	Annuities ( <i>except tax-qualified annuities**</i> )	
Market Rate Plus Account				

\* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A. AAdvantage is a registered trademark of American Airlines, Inc.

\*\* Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code.

\*\*\* See your Linkage Agreement with Smith Barney for information on eligible investments and Non-Financial Center Based Smith Barney Accounts.

Deposit accounts maintained in different geographic areas in the U.S. and the Commonwealth of Puerto Rico cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

## Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard® and Visa® credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and, outstanding balances in any line of credit or credit card account that is no longer open.

## Linking Accounts Among Household Members

When a household has at least one Citibank account component, we can make available to all household members the features and benefits of our relationship pricing structure, and eligible accounts belonging to all household members can be counted when we determine the combined balance.

We define a “household” as members of an account owner’s immediate family who reside at the same address.<sup>1</sup>

<sup>1</sup> Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-bothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner’s parents and grandparents, and the retirement account owner’s children, siblings and their spouses.

**Important:** When accounts in a household are linked for combined balances, statements for each linked Citibank account component will show the household combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

## Combined Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for the Citigold Account. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Monthly maintenance fees are applied only to accounts with a combined balance range under \$100,000 (or under \$250,000 if you elect to include the amount outstanding on your Citibank first mortgage) starting six months after account opening. Maintenance fees assessed will appear as a charge on the statement you receive for the next monthly period. Any applicable monthly maintenance fee will be deducted from your Citigold checking account.

Combined Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee <sup>***</sup>	Per Check Fee
under \$100,000	\$25.00	None	None
\$100,000 or more	None*	None	None

<sup>1</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts [fee-free](#) at ATMs at participating 7-Eleven stores, Murphy Oil USA, Minyard Food stores, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

\* If your combined balance range is under \$100,000, you can elect to include the outstanding on your Citibank first mortgage in order to avoid the monthly maintenance fee described above. However, this combined balance range must be at least \$250,000

\*\* Fees charged to you by other institutions for your transactions using non-Citibank ATMs are beyond Citibank’s control and are in addition to the fees listed here.

## Account Charges When There Is More Than One Linked Account

If a household has more than one linked Citibank account component, we will review the combined balances of the household when determining account charges.

If the combined balance for the household meets the Citigold Account requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citigold Account Package will be charged a monthly maintenance fee. If the household’s combined balances do not meet the requirements, the primary account will be charged.

## Reimbursement of Fees for Using Non-Citibank ATMs

Other banks may charge you a fee (i.e., surcharge) when you withdraw money from your Citigold Account using their ATMs. Citibank will reimburse you (by crediting your Citigold checking account on your next monthly statement) for up to six (6) of these ATM fees incurred during the statement period by any deposit account appearing on the statement if you meet one of the following sets of criteria:

Criteria #1: Your Citigold Account had a combined balance range of \$500,000 or more for the calendar month prior to the ATM transaction

OR

Criteria #2: Your Citigold Account was opened outside of a Citibank Financial Center (via Citibank® Online, by calling either CitiPhone Banking® or Citigold® Services, or with the assistance of a Smith Barney Financial Advisor who has an office outside a Citibank Financial Center) and your Account address at the time of account opening was outside one of the counties where Citibank operates a Citibank Financial Center

OR

Criteria #3: Your Citigold Account was opened in a Citibank Financial Center in Massachusetts/Pennsylvania or outside of a Citibank Financial Center (via Citibank® Online, by calling either CitiPhone Banking® or Citigold® Services, or with the assistance of a Smith Barney Financial Advisor who has an office outside a Citibank Financial Center) and your Account address at the time of account opening was in Massachusetts/Pennsylvania

<b>ATM Surcharge Reimbursements</b>	<b>Combined balance in Citigold Account for the month prior to the ATM transaction was less than \$500,000</b>	<b>Combined balance in Citigold Account for the month prior to the ATM transaction was \$500,000 or more</b>
Criteria #1	No rebate	Up to 6 per month
Criteria #2 (Account opened outside of financial center with an address outside of county with a Citibank Financial Center)	Up to 6 per month	Up to 6 per month
Criteria #3 (MA & PA Accounts)	Up to 6 per month	Up to 6 per month

### Cancelled Checks

Original cancelled checks and images are not automatically included with your statement. Check images or original cancelled checks can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past ninety (90) days on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service.

## CITIGOLD INTEREST CHECKING

The following tiers have been established for Citigold Interest Checking. The same rate may be assigned to more than one tier.

### Average Daily Balance Tiers for Interest Rate Calculation

0 - \$24,999.99	\$25,000 - \$49,999.99	\$50,000 & over
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Please see the "Rates for Citigold Interest Checking" section of the Client Manual – Consumer Accounts for more information.

## Savings and Money Market Accounts

### DAY-TO-DAY SAVINGS

This is a statement savings account that can be linked to other deposit, retirement, loan, or Citibank credit card accounts.

It operates with a Citibank® Banking Card that enables you to make deposits, transfer funds and make withdrawals through the convenience of an ATM, over the phone or through Citibank® Online. Your activity is summarized in a periodic statement.

Day-to-Day accounts opened as part of a Basic Savings package can be linked only to certain Citibank credit cards.

Service fees for a Day-to-Day Savings account are based on the linked banking package. Service fees are waived for Uniform Transfers to Minors Account (UTMA).

### CITIBANK® MONEY MARKET PLUS ACCOUNT

**General Information.** Your Citibank® Money Market Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through check writing, ATMs, via Citibank® Online, or through our automated telephone service. It differs from other money market accounts in that the account must be opened in an EZ Checking, Citibank Account, Citibank Everything Counts® Account or Citigold® Account relationship package.

The interest rate paid on a Citibank® Money Market Plus Account is determined by using the average balance in the Citibank® Money Market Plus Account for the calendar month prior to the end of the monthly pricing period. The balances in other Citibank products that are linked to the account are not included in the average balance calculation. The balance in the Citibank® Money Market Plus Account may be linked to contribute to the minimum balance requirements of other eligible Citibank relationship packages.

#### Account Balance Ranges for Rate Calculations

\$0 - 9,999.99	\$100,000 - 499,999.99
\$10,000 - 24,999.99	\$500,000 - 999,999.99
\$25,000 - 49,999.99	\$1,000,000 and more
\$50,000 - 99,999.99	

The same rate may be assigned to more than one balance range.

### Exceptions to Account Balance Ranges

If you open a new Citibank® Money Market Plus Account and your first account statement is issued in the same calendar month that you open your account, the rate your Citibank® Money Market Plus Account earns for your first statement period will be based upon the balance in your Citibank® Money Market Plus Account at the start of business on the date of your statement.



If at any time your Citibank® Money Market Plus Account is not in your EZ Checking, Citibank Account, Citibank Everything Counts® Account or Citigold® Account relationship package the entire balance in your Citibank® Money Market Plus Account will earn interest at the lowest tiered rate established for the account regardless of the balance in your Citibank® Money Market Plus Account.

**Minimum Opening Deposit.** There is no opening balance required to open the Citibank® Money Market Plus Account.

**Linked Checking Account Required for Account Opening.** To open a Citibank® Money Market Plus Account we require you to have or open a linked checking account in the EZ Checking, Citibank Account, Citibank Everything Counts Account, or Citigold® Account relationship package. The Citibank® Money Market Plus Account cannot be linked to an Access Account, Basic Checking or Basic Savings account. You cannot open a Citibank® Money Market Plus Account as a standalone account in any relationship package.

**Rate Information.** The rates for the Citibank® Money Market Plus Account are determined by Citibank at its sole discretion and can change at any time. For current rates and Annual Percentage Yields, please call CitiPhone Banking® at 800-627-3999 or stop by your nearest Citibank Financial Center.

## CITIBANK MARKET RATE ACCOUNT

The Citibank Market Rate Account is a special savings account with limited access and with special terms and conditions, as follows:

**Opening Deposit; Minimum and Maximum Balance.** The minimum opening deposit is \$25,000, which may not be transferred from an existing Citibank account. The minimum balance to maintain the account is \$25,000. If the account balance falls below the minimum balance, we reserve the right to close the account. The maximum balance (exclusive of interest) may not exceed \$300,000 without the consent of Citibank.

**Interest Calculation.** We use the daily balance method to calculate the interest on Market Rate Accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded daily starting on the business day when the account is opened, and is credited every 7 days. If you close your account before interest is credited, you will not receive the accrued interest. Interest is computed on a 365-day basis for the actual number of days your money is on deposit. Interest may be computed using a 366-day basis for leap year.

**Additional Deposits.** Additional deposits in the amount of \$5,000 or more may be made at any time after the first seven days from the date your account is opened.

**Withdrawals.** Withdrawals in the amount of \$5,000 or more from the Market Rate Account may be made at any time after the first seven days the account is open. Withdrawals may be made at a Citibank Financial Center or through CitiPhone Banking by transfer to a linked Citibank checking account. Instructions to make transfers through CitiPhone Banking must be received by CitiPhone Banking no later than 1:30 PM Eastern Time.

**Withdrawal Notice.** In addition to the restrictions on withdrawals during the first seven days the account is open, we reserve the right to require seven days' advance notice before permitting a withdrawal from these Accounts. We are required by law to reserve this right, but we do not presently exercise it.

**Transfer Limitations.** The "Limits on Transfers" section of the Client Manual – Consumer Accounts apply to these Accounts.

## CITIBANK MARKET RATE PLUS ACCOUNT

The Citibank Market Rate Plus account is a savings deposit account with limited access and with special terms and conditions as follows:

**Opening Deposit; Minimum and Maximum Balance.** The minimum opening deposit is \$25,000, which, may not be transferred from an existing Citibank account. The minimum balance to maintain the account is \$25,000. If the account balance falls below \$25,000, we reserve the right to close the account. The maximum balance (exclusive of interest) may not exceed \$300,000 without the consent of Citibank.

**Interest Calculation.** We use the daily balance method to calculate the interest on the Market Rate Plus Accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded daily starting on the business day when the account is opened, and is credited every 14 days. If you close your account before interest is credited, you will not receive the accrued interest. Interest is computed on a 365-day basis for the actual number of days your money is on deposit. Interest may be computed during a 366-day basis during leap year.

**Additional Deposits.** Additional deposits in the amount of \$5,000 or more may be made at any time after the first 14 days your account is open.

**Withdrawals.** Withdrawals in the amount of \$5,000 or more from the Market Rate Plus account may be made at any time after the first fourteen (14) days the account is open. Withdrawals may be made at a Citibank Financial Center or through CitiPhone Banking by transfer to a linked Citibank checking account. Instructions to make transfers through CitiPhone Banking must be received by CitiPhone Banking no later than 1:30PM Eastern Time.

**Withdrawal Notice.** In addition to the restrictions on withdrawals during the first fourteen (14) days the account is open, we reserve the right to require seven (7) days' advance notice before permitting a withdrawal from these accounts. We are required by law to reserve this right, but we do not presently exercise it.

**Transfer Limitations.** The term contained in the "Limits on Transfers" section of the Client Manual – Consumer Accounts apply to these Accounts.

# Certificates of Deposit

## CERTIFICATES OF DEPOSIT

**General Information.** Citibank offers a variety of Certificates of Deposit:

- 3-, 6-, 7-, and 9-Month CDs with monthly interest or interest at maturity.
- 1-Year CD with monthly interest or interest at maturity.
- 13-, 18- and 30-Month, 2-, 3-, 4- and 5-Year CDs with monthly interest.

All our certificate accounts are time deposits. With a time deposit, you agree to leave your funds in the account for a specific period, called the term. The last day of the term is called the maturity date. The maturity date is the first day you may withdraw funds without paying an early withdrawal penalty, explained below.

**Minimum Opening Balance Requirement.** A balance of at least \$500 is required to open a CD. No additional deposits are permitted during the term of the account.

**Rate Information.** Rates for all new and renewing CDs will be established at the beginning of the current term of the account.

**Interest Calculation.** We use the daily balance method to calculate the interest on CDs. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded daily starting on the business day when the account is opened, and is credited monthly (except on CDs with the interest at maturity feature, where interest is credited to the account on the maturity date). Interest is computed on a 365-day basis for the actual number of days your money is on deposit. Interest may be computed using a 366-day basis for leap year.

**Early Withdrawal Penalties.** When you open a Certificate of Deposit, you agree to keep the principal on deposit with us for the term you have selected. We will impose a substantial penalty if you withdraw any principal before the maturity date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit.

The early withdrawal penalty based on the term of the CD will be assessed as follows: 30 days simple interest for accounts 1 year or less; 90 days simple interest for accounts greater than 1 year up to and including 2 years; 180 days simple interest for accounts over two (2) years but less than five (5) years; and 270 days for five (5) years or more.

Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent.

**Automatic Renewal and Grace Period.** All CDs renew automatically at maturity for the same term unless we receive other instructions. The renewal CD will be for the same term, but at the interest rate currently being offered. There is a 7-calendar-day grace period after the maturity date, during which additional funds can be deposited and funds can be withdrawn without paying an early withdrawal penalty.

**Interest Withdrawal.** You may withdraw interest from your Certificates of Deposit at any time during the term after it has been credited without an early withdrawal penalty. However, if your account renews automatically, after the grace period your interest is added to your principal balance and is no longer available for withdrawal without penalty.

You may request to have the interest from your certificate deposited to another account you have with us or sent to you in the form of a check. This service is not available for any Certificates of Deposit that pay interest at maturity.

The annual percentage yield on your account assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Interest Payment.** Interest is credited to your account after the close of business on the last business day of the month for all CDs. You may also choose a CD of one year or less that pays interest at maturity instead of monthly. Since some months are slightly longer than others, the amount of interest you earn may vary slightly from one month to another. Interest is paid up to but not including the maturity date. If you open your account on or after the 25th of the month, interest from the date opened to the end of the month will be included in the interest payment for the first full month the account is opened.

## CITIBANK FLEXIBLE TERM JUMBO CERTIFICATE OF DEPOSIT

**General Information.** All terms and conditions for Certificates of Deposit accounts as described above apply to the Citibank Flexible Term Jumbo Certificate of Deposit except as noted below.

**Account Requirement.** You must have a Citibank checking, or any Citibank money market account to be eligible to open this CD.

**Term of the Account.** The CD will have a term of the customers choice of seven (7) days or more, but not to exceed 365 days. All maturity dates must occur on a business day.

**Balance Requirement.** A balance of \$100,000 or more is required to open the CD. No additional deposits or withdrawals are permitted during the term of the account.

**Rate Information.** Rates will be established at the beginning of the term of the account. the interest rate and Annual Percentage Yield are fixed and will remain in effect for the term of the CD.

**Interest Payment Options.** If your CD matures in 29 days or less your interest will be paid at maturity to your Citibank checking account or money market account. If your CD maturity is greater than 29 days you may choose, at the time of account opening, to have your accrued interest credited monthly or at maturity to your checking or money market account.

**Automatic Renewal and Grace Period.** This product is available as a Single Term or Renewable CD. In both cases there is no grace period.

- **Single Term (Flexible Term Jumbo CD)** At maturity the account will cease to accrue interest. If you wish to reinvest the entire balance or change the account balance, this must be done in a new account.
- **Renewable Term (Auto Renew Flex Term CD)** At maturity the CD will renew for the same term at the rate in effect on the renewal date.

## Funds Availability at Citibank

### GENERAL POLICY

**Check Deposits with Tellers** Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

**Direct Deposits and Wire Transfers** Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

**Cash Deposits** Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

**Check Deposits at Citibank ATMs** Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under “Check Deposits to Savings Accounts at Citibank ATM locations” if made at a Citibank ATM.

**Immediate Availability of Certain Check Deposits** Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Connecticut, the New York Metro area, New Jersey, Massachusetts, and Pennsylvania and deposited in a financial center in any of these geographical areas are available on the business day of deposit, unless made with a teller in which case they are available immediately.

Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier’s Checks, Teller’s Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

**Special Deposit Procedures** You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier’s Checks, Teller’s Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

**Determining the Effective Date of Your Deposit** A business day is any day of the week that is not a Saturday, Sunday or bank holiday. Non-business days are considered part of the following business day. The end of business day varies among our Financial Centers. The end of business day is posted at each Financial Center. If you make a deposit after the close of a business day or on a weekend or holiday, your deposit will be considered received on the next business day. Please note that deposits made at a Citibank ATM after the cut-off time indicated at the ATM or on a non-business day will be considered received on the next business day.

**Longer Delays May Apply** In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day’s deposits, however, will be available immediately.

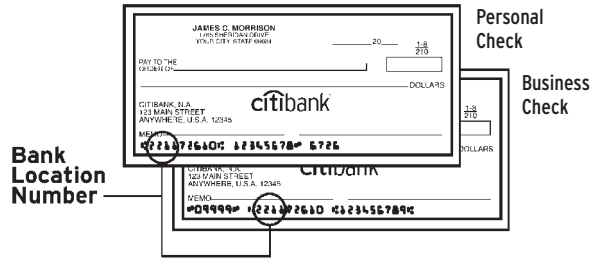
### STANDARD AVAILABILITY SCHEDULE

#### (CHECK DEPOSITS TO SAVINGS ACCOUNTS AT CITIBANK ATM LOCATIONS)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts that are made at Citibank ATMs located in Connecticut, Massachusetts, New Jersey and Pennsylvania to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

**Bank Location Number** To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

**The First \$100.00.** When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available to you immediately.

### Funds Availability Schedule for Deposits made at New Jersey and Pennsylvania Financial Centers by Local Bank Routing Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0210 0212 0214 0215 0216 0219 0260 0280 0310 0311 0312 0313 0319 0360 2210 2212 2214 2215 2216 2219 2260 2280 2310 2311 2312 2313 2319 2360	2 business days	3 business days
Non-Local 0213 0220 0223 2213 2220 2223	2 business days	4 business days
All other Non-Local	2 business days	5 business days

### Funds Availability Schedule for Deposits made at Connecticut and Massachusetts Financial Centers by Local Bank Routing Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0111 0116 0117 0118 0119 0210 0211 0212 0219 0260 0280 2111 2211 2116 2117 2118 2119 2219 2260 0110 0112 0113 0114 0115 2110 2112 2113 2114 2115	2 business days	3 business days
Non-Local 0213 0220 0223 2213 0310 2220 2223 2310	2 business days	4 business days
All other Non-Local	2 business days	5 business days

**Deposits at Citibank Locations Outside Connecticut, Massachusetts, New Jersey and Pennsylvania.** Check deposits at other Citibank locations will receive availability delays based upon the delay schedule of the location where you make that deposit. Your checks will be processed as local or non-local in accordance with the schedule in place for that deposit location.

## SPECIAL RULES FOR NEW CLIENTS

**New Clients.** You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the “Immediate Availability of Certain Check Deposits” section of your Manual/ Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.
4. For all other check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

## EXCEPTIONS TO FUNDS AVAILABILITY SCHEDULES

**Collection Items.** We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 18.

**Checks That May Not Be Collectible.** Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

**Special “Payable At/Through” Schedule.** We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the “Payable At” or “Payable Through” institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

**Foreign Checks.** Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

**Events Beyond Our Control.** In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

**Redeposit of Check(s) Returned Unpaid.** We reserve the right to extend the time within which these checks become available.

**Overdrafts.** We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

**Changes to Our Policy.** We will notify you of any change to these Funds Availability policies as required by applicable law.

**Double-Endorsed Checks:** When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a “collection basis,” which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

## BANK’S RIGHT TO CHARGEBACK

The Bank’s policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid nor will it effect the Bank’s right to charge back your account or obtain reimbursement for any check that is not finally paid for any reason.

## Service Fees and Charges for All Accounts

Service	Regular Fees*	Citigold Account Fees
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies	WAIVED <sup>1</sup>
Checking Account Closing (within 90 days of opening)	\$25.00	\$25.00
Check/Item Returned/Paid Against Insufficient/Unavailable Funds (overdraft) (An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)	\$30.00	\$30.00
Citibank® Global Transfer Service <sup>2</sup>	Varies	Varies
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank <sup>3</sup>	\$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 <sup>4</sup>	\$5.00	WAIVED
Counter Checks	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$10.00	WAIVED
Domestic Bank Collections <sup>3</sup>	\$25.00	\$25.00
Foreign Currency Exchange \$1,000 and over	No Charge	No Charge
>Under \$1,000	\$5.00	WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) <sup>5</sup>	\$125.00	\$125.00
Miscellaneous Copies (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Money Order for non-Customers	\$10.00	WAIVED
Notary Fee	Varies	WAIVED
Official Check	\$10.00	WAIVED
Quicken (Per Monthly Statement Period)	\$9.95	\$9.95 <sup>†</sup>
Returning Original Checks in Statement	\$2.00	WAIVED
Safe Deposit Box Annual Rental	Varies	See below <sup>7</sup>
Safety Check	\$5.00	WAIVED
Staff Assisted Bill Payments (Per Monthly Statement Period)	\$4.95	WAIVED
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Temporary Safekeeping for First 15 Days	No Charge	No Charge
>Each Additional Month or Portion of Month	\$10.00	\$10.00
Travelers Checks	1.5%	WAIVED
Wire Transfer		
>Incoming Domestic and International	\$10.00	WAIVED
>Outgoing Online Domestic	\$18.75	\$12.50**
>Outgoing Domestic	\$25.00	\$25.00
>Outgoing Online International	\$30.00	\$20.00**
>Outgoing International	\$40.00	\$40.00
>Outgoing International Remittance <sup>6</sup>	Varies	Varies

\* Fees apply for Citibank Access Account, Basic Banking, Citibank® EZ Checking, The Citibank Account, Citibank Everything Counts®, Savings and Money Market Accounts, Certificates of Deposit

\*\* This fee will be waived for Citigold Accounts that had a combined average balance of \$500,000 or more for the monthly period that was two calendar months before the date of the transaction.

1 Standard Citigold checks are waived, non standard orders are charged a fee.\*\*

2 Fees for using the Citibank Global Transfer Service, available at Citibank ATMs and through Citibank Online, are listed in the “Electronic Banking” section of the Client Manual – Consumer Accounts under the heading “Citibank Global Transfer Service.”

3 Additional fees may apply as a result of fees charged for collection of the item by other institutions.

4 If you do not receive checks or check images with your statement, you are permitted 2 free per monthly statement period, then \$5.00 per check.

5 Assessed on a per defendant basis.

6 For Ecuador, \$5.00 for Account-to-Account transfers and \$8.00 for Cash Pick-ups.

7 One safe deposit box annual fee waiver of \$125 or less per Citigold Account. 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 Financial Centers.

† Waived for any statement cycle when you maintain a combined average balance of \$100,000 and above (or \$250,000 and above with the inclusion of your Citibank first mortgage balance).

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